



Certificate of Coverage

Name and Address of Agency

IRMA
999 Oakmont Plaza Drive, Suite 310
Westmont, IL 60559
(708) 562-0300

Name and Address of Member

City of Lake Forest
220 E. Deerpath
Lake Forest, IL 60045

Scope of Coverage

This certificate is issued as a matter of information only and confers no rights upon the recipient. This certificate does not amend, extend or alter the coverages provided to the member named above. IRMA is a joint municipal risk pool established by contracting units of local government pursuant to Article VII, Section 10 of the Illinois Constitution and the Intergovernmental Cooperation Act, 5 ILCS 220/ et. seq. This is to certify that the member named above is in good standing with the pool and coverages listed below are provided by IRMA to the member named above for the Coverage Term indicated. This coverage is subject to all terms and conditions of the IRMA Bylaws and all terms, provisions and exclusions of the Coverage Documents, and any applicable contract(s) of commercial insurance.

Scope of Coverage	Coverage Document	Coverage Dates	Limits Each Occurrence
General Liability ☒ Commercial general liability (occurrence based) ☐ Liquor Liability ☒ General Aggregate	2026IRMA-GL	11/1/2025-11/1/2026	Bodily Injury and Property Damage Combined \$1,000,000 minimum Personal Injury \$1,000,000 \$1,000,000
Auto Liability ☒ Any auto ☐ Owned ☐ Non-Owned ☐ Hired	2026IRMA-AUTO	11/1/2025-11/1/2026	Bodily Injury and Property Damage Combined \$1,000,000 minimum
Workers' Compensation	SP 4067427	11/1/2025-11/1/2026	Statutory
Employer's Liability	SP 4067427	11/1/2025-11/1/2026	\$2,500,000
First Party Property	2026IRMA-PROP	11/1/2025-11/1/2026	\$250,000,000
Other			

Description of Operations/Locations/Vehicles/Special Items

Evidence of 2026 IRMA Coverage.

Certificate Holder

Date Issued:

Authorized Representative, Margo Ely