

COLLINSVILLE TOWNSHIP BOARD

SPECIAL MEETING TO DISCUSS AND VOTE ON LIABILITY INSURANCE BIDS

NOVEMBER 20, 2019 2:00 PM

OPENING

The special meeting of the Board of Trustees was held on the above date at the Collinsville Senior Center, 420 East Main Street, Collinsville, Illinois. The meeting was called to order by Supervisor Terry Allan at 2:00 p.m.

PRESENT

Following the Pledge of Allegiance, roll call was taken with the following members present: Trustee Foley, Trustee Stack, Trustee Cox, Trustee Hopkins and Supervisor Allan. Also present were Township Attorney Jack Daugherty and Township Clerk Cathy Allison.

Also present were Vicky Jackson, Kathy Hoelscher, Larry Trucano, Karen Stack, Kai Redmon and Jeff Weber.

PUBLIC COMMENTS None

SPECIAL MEETING BUSINESS

Discuss and vote on liability insurance bids – Kai Redmon from Redmon Insurance and Jeff Weber from Illinois Counties Risk Management Trust (ICRMT) were in attendance to present their liability insurance bid to the township board. Before starting their presentation, they asked if the board members had any questions. Trustee Cox asked how long Redmon Insurance has been providing the township liability insurance. Mr. Redmon responded nine years. Trustee Cox asked if there is a way the board could do better so we don't have to have an emergency meeting to renew our policy. Mr. Redmon said Office Manager Jackson did reach out to him. He called the day of the last board meeting and Office Manager Jackson did ask him if he was prepared to present his bid that night. Unfortunately he was not. Trustee Hopkins said last January we voted to go to one meeting a month. This is one of the few problems we have found by doing that. Next year we will just have to approve the insurance in November. Trustee Foley asked a question regarding an incident of someone falling outside the senior center. Mr. Redmon said the township does have insurance coverage for that. All scenarios of the claim are looked at. They will pay a claim if they deem the township liable. In this case, based on the information collected, they are denying the claim by not paying benefits. Trustee Hopkins asked if the policy coverage was the same or had any additions. Mr. Weber said that would be discussed during the presentation. Trustee Cox asked if it was possible to get more bids by breaking down the insurance by categories. Have one agent for firearms, one for buildings, etc. There are certain things not all agents can do. Mr. Weber said because the township is a public entity, you have public officials errors and omissions that you do. You have a senior center, you have towns and you have roads. Things that a lot of agents don't want. They only want a piece of it. ICRMT will do the whole thing. When you start splitting it out you start having gaps in coverage. Their program is an all line program. Trustee Cox asked if they split it out, would it possibly save money. Mr. Redmon said if you split it out it will probably cost you more and you would get less coverage. Kathy Hoelscher, Road and Bridge Office Manager said ICRMT also offers classes every year free of charge. They offer benefits that we never had before.

Mr. Redmon and Mr. Weber presented their annual premium comparison summary and the insurance program renewal to the board members and answered any questions that they had.

Motion to authorize renewal of Illinois Counties Risk Management Trust liability insurance through Redmon Insurance Agency was made by Trustee Hopkins and seconded by Trustee Stack. Roll call found the vote unanimous. Motion passed.

ADJOURN

There being no further business to come before the board, Supervisor Allan asked for a motion to adjourn. Motion made by Trustee Hopkins and seconded by Trustee Foley to adjourn the meeting. Roll call found the vote unanimous on the motion. Time 3:14 p.m.

Terry Allan, Township Supervisor

Cathy Allison, Township Clerk