

RESOLUTION NO. 26- 59

**A RESOLUTION ADOPTING THE FORD COUNTY PROPERTY LOSS, INSURANCE
CLAIM AND LOSS RESPONSE POLICY**

WHEREAS, Ford County, Illinois maintains a comprehensive Risk Management Program pursuant to Resolution No. 23-67; and

WHEREAS, the County's Risk Management Program establishes the goals of identifying and analyzing loss exposures, selecting appropriate techniques to address those exposures, implementing risk-control measures, and continuously monitoring and adjusting the County's risk-management practices; and

WHEREAS, Ford County recognizes the importance of protecting the health and safety of County employees, officials, residents and visitors and protecting the County's real and personal property; and

WHEREAS, property losses may result from fire, water intrusion, flooding, severe weather, mechanical failure, theft, vandalism, structural failure, environmental conditions, equipment failure and other causes; and

WHEREAS, timely reporting, documentation, mitigation and coordinated claims handling are important components of effective property-loss and risk management; and

WHEREAS, Ford County currently participates in an insurance and risk-management program administered through CIRMA, with Gallagher Bassett providing claims administration and related services; and

WHEREAS, the County desires to establish a uniform procedure for elected officials, department heads, supervisors and employees to follow following a loss involving County-owned, County-controlled or County-insured property; and

WHEREAS, the County Board finds that designating the Ford County Clerk as the central administrative point of contact for property-loss insurance claims will promote consistent reporting, documentation, communication and recordkeeping; and

WHEREAS, the County Clerk's role under this Policy is administrative and coordinative and does not independently authorize the Clerk to determine coverage, admit liability, settle claims or exercise authority otherwise reserved by law or County action; and

WHEREAS, the County Board desires to ensure that departments take immediate action to protect life and safety, prevent additional property damage, preserve evidence, document losses and cooperate with the County's insurance and risk-management representatives; and

WHEREAS, the County Board further recognizes the importance of using property-loss information to identify recurring risks and implement corrective measures consistent with the County's existing Risk Management Program;

NOW, THEREFORE, BE IT RESOLVED by the Ford County Board, Ford County, Illinois, as follows:

SECTION 1.
ADOPTION OF POLICY

The Ford County Board hereby adopts the "Ford County Property Loss, Insurance Claim and Loss Response Policy," attached hereto and incorporated herein by reference as Exhibit A.

SECTION 2.
COUNTY CLERK AS CLAIM COORDINATOR

The Ford County Clerk is hereby designated as the County's central administrative point of contact for property-loss insurance claims.

The County Clerk shall coordinate internal claim reporting and documentation and shall serve as the primary administrative liaison between affected County departments and Gallagher Bassett, CIRMA and other appropriate insurance or risk-management representatives.

SECTION 3.
LIMITATION OF CLAIM COORDINATOR AUTHORITY

Nothing in this Resolution or the adopted Policy shall be interpreted as granting the County Clerk authority to:

- A. Determine insurance coverage;
- B. Admit liability on behalf of Ford County;
- C. Waive any rights of Ford County;
- D. Settle a claim;
- E. Execute a release or waiver;
- F. Authorize expenditures otherwise requiring County Board approval; or
- G. Exercise any authority reserved by law to the County Board, State's Attorney, Treasurer, department heads, elected officials, Public Building Commission or other governmental authority.

SECTION 4.
RESPONSIBILITY OF DEPARTMENT HEADS

All Ford County department heads and responsible elected officials shall comply with the adopted Policy and shall ensure that employees under their supervision are informed of the requirements for reporting and responding to property losses.

SECTION 5.
INSURANCE AND RISK MANAGEMENT COORDINATION

The County Clerk shall coordinate property-loss reporting with Gallagher Bassett and CIRMA in accordance with the County's then-current insurance program, claims-reporting procedures and applicable policy requirements.

The County Clerk shall maintain current claims-reporting contact information and shall update the administrative appendix to the Policy when necessary.

SECTION 6.
EMERGENCY RESPONSE

Nothing in the adopted Policy shall delay or restrict reasonable emergency action necessary to protect life, protect public safety, secure County property or prevent additional property damage.

Emergency mitigation measures may be undertaken before the arrival of an insurance adjuster when reasonably necessary, provided that the affected department documents the circumstances and preserves evidence to the extent reasonably possible.

SECTION 7.
RISK MANAGEMENT FOLLOW-UP

Significant property losses shall be reviewed following the immediate response to determine whether additional loss-prevention, maintenance, training, facility, equipment, insurance or operational measures are warranted.

The County Clerk shall maintain a loss history sufficient to assist the County's continuing Risk Management Program in identifying recurring exposures and opportunities for loss reduction.

SECTION 8.
NO MODIFICATION OF INSURANCE COVERAGE

This Resolution and the adopted Policy are administrative County procedures and shall not modify the terms, conditions, exclusions, deductibles, limits or other provisions of any insurance policy or risk-management agreement maintained by Ford County.

Where a conflict exists between this Policy and the applicable insurance policy or legally binding agreement, the applicable insurance policy or agreement shall control with respect to coverage and claim administration.

SECTION 9. IMPLEMENTATION

The County Clerk, in consultation with the County Board's designated risk-management representatives, the State's Attorney and applicable County department heads, is authorized to take reasonable administrative actions necessary to implement this Resolution and the adopted Policy.

Such administrative actions may include development of forms, checklists, contact lists and other materials consistent with the Policy.

SECTION 10. REVIEW

The County's Risk Management representatives and County Clerk shall review the Policy periodically and recommend amendments when necessary due to changes in:

- A. Insurance coverage;
- B. Gallagher Bassett or CIRMA claims procedures;
- C. Applicable law;
- D. County operations;
- E. Significant loss events; or
- F. Risk-management recommendations.

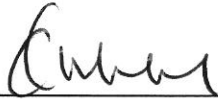
SECTION 11. SEVERABILITY

If any provision of this Resolution or the Policy adopted hereby is determined to be invalid or unenforceable, such determination shall not affect the validity or enforceability of the remaining provisions.

SECTION 12. EFFECTIVE DATE

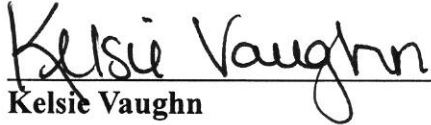
This Resolution shall be effective upon its adoption by the Ford County Board.

ADOPTED this 13th day of October, 2026.



Chase McCall
Chairman, Ford County Board

ATTEST:



Kelsie Vaughn
Ford County Clerk & Recorder

