



VILLAGE OF PALATINE
VILLAGE HALL - COUNCIL CHAMBERS
200 E. WOOD STREET
PALATINE, IL 60067-5339 – (847) 359-9050
<http://www.palatine.il.us>

PALATINE LIQUOR COMMISSION

AGENDA

FEBRUARY 4, 2019

Regular Meeting

7:05 PM

I. ROLL CALL

II. MINUTES APPROVAL

1. Palatine Liquor Commission - Regular Meeting - January 7, 2019

III. AGENDA ITEMS

1. Consider an Application for a Class E (Temporary) Liquor License for the "Music With a Mission" Fund Raising Event at Countryside Church Unitarian Universalist, 1025 N. Smith Street
2. Consider an Application for a Class E (Temporary) Liquor License for Clearbrook's 2019 Charity Casino Nights on March 2 and October 5 at 746 S. Vermont Street

IV. ADJOURNMENT

Motion to Adjourn



VILLAGE OF PALATINE
 VILLAGE HALL - COUNCIL CHAMBERS
 200 E. WOOD STREET
 PALATINE, IL 60067-5339 – (847) 359-9050
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PALATINE LIQUOR COMMISSION

MINUTES

JANUARY 7, 2019

Regular Meeting

7:05 PM

I. ROLL CALL – Time: 7:10 PM

Attendee Name	Title	Status	Arrived
Jim Schwantz	Commissioner	Absent	
Tim Millar	Commissioner	Present	
Scott Lamerand	Commissioner	Present	
Doug Myslinski	Commissioner	Present	
Greg Solberg	Commissioner	Present	
Kollin Kozlowski	Commissioner	Present	
Brad Helms	Commissioner	Present	

Also Present:

Village Clerk Marg Duer, Village Manager Reid Ottesen, Deputy Village Manager Mike Jacobs, Village Attorney Mike Kujawa, Director of Planning & Zoning Ben Vyverberg, Director of Public Works Matt Barry, Fire Chief Scott Andersen, Director of Finance Paul Mehring, Director of Community Services Harry Spila, Director of Human Resources Pam Jackson and Police Chief Alan Stoeckel

II. MINUTES APPROVAL

- Palatine Liquor Commission - Regular Meeting - December 10, 2018 - **Accepted**

RESULT:	ACCEPTED [UNANIMOUS]
MOVER:	Scott Lamerand, Commissioner
SECONDER:	Greg Solberg, Commissioner
AYES:	Millar, Lamerand, Myslinski, Solberg, Kozlowski, Helms
ABSENT:	Schwantz

III. AGENDA ITEMS

- Consider an Application for a Class E (Temporary) Liquor License for their 16th Annual St. Patrick's & St. Joseph's Day Event at St. Thomas of Villanova Parish, 1201 E. Anderson Drive - **Approved by Voice Vote**

RESULT: **APPROVED BY VOICE VOTE [UNANIMOUS]**
MOVER: Doug Myslinski, Commissioner
SECONDER: Tim Millar, Commissioner
AYES: Millar, Lamerand, Myslinski, Solberg, Kozlowski, Helms
ABSENT: Schwantz

2. Consider an Application for a Class E (Temporary) Liquor License for the Palatine Jaycees' 2019 Hometown Fest - **Approved by Voice Vote**

RESULT: **APPROVED BY VOICE VOTE [UNANIMOUS]**
MOVER: Brad Helms, Commissioner
SECONDER: Tim Millar, Commissioner
AYES: Millar, Lamerand, Myslinski, Solberg, Kozlowski, Helms
ABSENT: Schwantz

3. Consider an Application for a Class E (Temporary) Liquor License for the Village of Palatine's Downtown Palatine Street Fest on August 23 - 25, 2019 - **Approved by Voice Vote**

RESULT: **APPROVED BY VOICE VOTE [UNANIMOUS]**
MOVER: Brad Helms, Commissioner
SECONDER: Tim Millar, Commissioner
AYES: Millar, Lamerand, Myslinski, Solberg, Kozlowski, Helms
ABSENT: Schwantz

IV. ADJOURNMENT – Time: 7:13 PM

Motion to Adjourn - **Motion Carried by Voice Vote**

RESULT: **MOTION CARRIED BY VOICE VOTE [UNANIMOUS]**
MOVER: Brad Helms, Commissioner
SECONDER: Tim Millar, Commissioner
AYES: Millar, Lamerand, Myslinski, Solberg, Kozlowski, Helms
ABSENT: Schwantz

SUBMITTED BY:

Margaret R. Duer
Village Clerk

Minutes Acceptance: Minutes of Jan 7, 2019 7:05 PM (Minutes Approval)

Consider an Application for a Class E (Temporary) Liquor License for the "Music With a Mission" Fund Raising Event at Countryside Church Unitarian Universalist, 1025 N. Smith Street

BACKGROUND:

The Countryside Church Unitarian Universalist, at 1025 N. Smith Street, is requesting a one day liquor license for the sale of beer and wine in conjunction with their "Music with a Mission" fund raising event. The event will be held on Saturday, March 2, 2019 from 7 to 10 PM and food will be served.

KEY ISSUES:

A diagram of the serving area is attached. The hours requested are consistent with prior years. All servers will be required to comply with the Police Department seminar in regard to identifications. Once the Liquor Commission has approved the request, Countryside Church Unitarian Universalist will obtain the required State of Illinois liquor license.

ALTERNATIVES:

1. Approve the request.
2. Do not approve the request.

RECOMMENDATION: Action is at the discretion of the Commission.

ACTION REQUIRED: Action is at the discretion of the Commission.

ATTACHMENTS:

- Countryside Church-Music with a Mission Event, Temp Liq

Countryside Church

Unitarian Universalist

The Rev. Hilary Landau Krivchenia – Senior Minister
 The Rev. Colleen L. Vahey – Assistant Minister for Lifespan Religious Education
 Guillermo Muñoz Küster – Interim Choir Conductor
 John Denny – Music Director Emeritus
 Laurie Lantz – Congregational Administrator

1025 N. Smith Rd.
 Palatine, IL 60067
 (847) 359-8440
 e-mail: ccuu@ccuu.org
 website: www.ccuu.org

January 17, 2019

Office of the Mayor
 Village of Palatine
 200 East Wood Street
 Palatine IL 60067

Re: Alcohol Service License Request for March 2, 2019

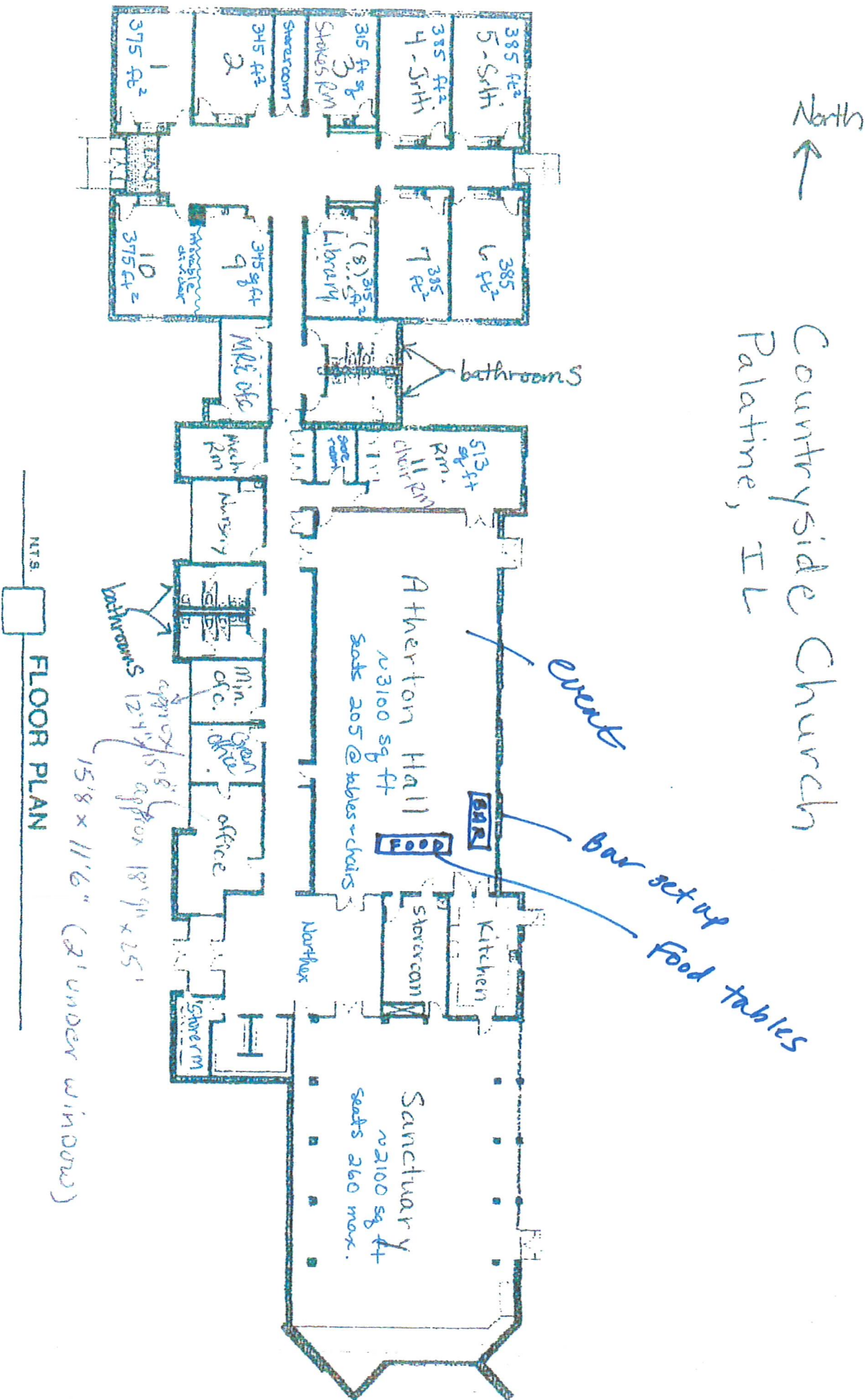
As the President of the Board of Directors of Countryside Church Unitarian Universalist, I am respectfully requesting that the Village of Palatine IL approve our Temporary Event Liquor License Application for our "Music with a Mission" fundraising event which will be held at the church on March 2, 2019.

We want to open this event up to the public for a fun night of making live music. We appreciate your consideration of this submission and are available to answer any questions you may have.

Sincerely,


 Christine Organ
 President, Board of Trustees

Attachment: Countryside Church-Music with a Mission Event, Temp Liq (Countryside Church Temporary Liquor License Request)





CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
01/17/2019

3.1.a

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Church Mutual Insurance Company 3000 Schuster Lane P.O. Box 357 Merrill WI 54452	CONTACT NAME: Ashlee A Sirianni PHONE (A/C, No, Ext): 1-800-554-2642 Option 1 FAX (A/C, No): 855-264-2329 E-MAIL ADDRESS: customerservice@churchmutual.com																					
INSURED COUNTRYSIDE CHURCH (UNITARIAN UNIVERSALIST) 1025 N SMITH ST PALATINE IL 60067-2603	<table border="1"><tr><th colspan="2">INSURER(S) AFFORDING COVERAGE</th><th>NAIC #</th></tr><tr><td>INSURER A:</td><td>Church Mutual Insurance Company</td><td>18767</td></tr><tr><td>INSURER B:</td><td></td><td></td></tr><tr><td>INSURER C:</td><td></td><td></td></tr><tr><td>INSURER D:</td><td></td><td></td></tr><tr><td>INSURER E:</td><td></td><td></td></tr><tr><td>INSURER F:</td><td></td><td></td></tr></table>	INSURER(S) AFFORDING COVERAGE		NAIC #	INSURER A:	Church Mutual Insurance Company	18767	INSURER B:			INSURER C:			INSURER D:			INSURER E:			INSURER F:		
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INSURER E:																						
INSURER F:																						

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PRO-JECT ☐ LOC OTHER:	N		0069439-02-006109	05/12/2017	05/12/2020	EACH OCCURRENCE \$ 2,000,000
	DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000						
	MED EXP (Any one person) \$ 10,000						
	PERSONAL & ADV INJURY \$ 2,000,000						
							GENERAL AGGREGATE \$ 5,000,000
							PRODUCTS - COMP/OP AGG \$ 2,000,000
							\$
	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ HIRED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$
							BODILY INJURY (Per person) \$
							BODILY INJURY (Per accident) \$
							PROPERTY DAMAGE (Per accident) \$
							\$
	UMBRELLA LIAB ☐ EXCESS LIAB ☐ DED ☐ RETENTION \$						EACH OCCURRENCE \$
							AGGREGATE \$
							\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N ☐	N/A				PER STATUTE OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Evidence of Liability Insurance for liquor license application for Music with a Mission Fund Raiser held on March 2, 2019 from 7:00 PM to 10:00 PM, at Countryside Unitarian Church, 1025 N Smith St, Palatine IL 60067. Commercial General Liability Additional Insured = Village of Palatine and its elected and appointed officials, employees and agents, subject to the coverage provided by the referenced policy. SAAP 576 A220.

CERTIFICATE HOLDER

CANCELLATION

Village of Palatine C/O of Village Mangers Office 200 E Wood St Palatine IL 60067-5332	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. EPRESENTATIVE <i>Ashlee Sirianni</i>
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Consider an Application for a Class E (Temporary) Liquor License for Clearbrook's 2019 Charity Casino Nights on March 2 and October 5 at 746 S. Vermont Street

BACKGROUND: Clearbrook is holding their Charity Casino Nights at their facility located at 746 S. Vermont Street on Saturday, March 2, 2019 and Saturday, October 5, 2019 from 5 PM to Midnight. They are requesting a temporary liquor license for the sale of alcohol during these two events from 5 to 11:30 PM.

KEY ISSUES: BASSET certified bartenders will be serving the alcohol. A diagram of the serving area is attached. These events are consistent with previous years.

Once the Liquor Commission has approved the request, Clearbrook will obtain the required State of Illinois liquor license.

ALTERNATIVES:

1. Approve request.
2. Deny request.

RECOMMENDATION: At the discretion of the Commission.

ACTION REQUIRED: At the discretion of the Commission.

ATTACHMENTS:

- Clearbrook Casino Night-Liquor



December 19, 2018

Doris Sadik

Village of Palatine

200 E. Wood

Palatine, IL 60067

Dear Doris:

Please accept this letter as Clearbrook's application for our Casino Nights and special event liquor licenses for our Clearbrook Guardians Casino Night held twice a year. Listed below is the pertinent event information:

Name: Clearbrook Guardian Casino Night

Dates: Saturday, March 2, 2019 and Saturday, October 5, 2019

Time: 5:00 pm-12:00 am

Location: 746 S. Vermont, Palatine

Attached is Clearbrook's evidence of liquor liability insurance, layout of the event as well as the required forms. This fundraiser has been held at this location since 2006 with great success. The event is licensed by the Illinois Department of Revenue, Office of Bingo and Charitable Games (license number CG-0115). Once we have a copy of the 2019 license we will submit it to you.

In addition to food, we are requesting permission to sell beer, wine, and hard liquor at both events. A state of Illinois liquor license will be obtained and Bassett trained individuals will be present. There will be a cash counter for the purchase of drink chips, ID's will be checked and a bracelet given to all over 21.

Attached is a sketch of the floor plan. As we have in the past, we will contact the police department regarding the hiring of officers for security.

If you need any additional information, I can be reached at (847) 385-5008 or eleonard@clearbrook.org.

Thank you for your continued support. Proceeds from the events will fund the programs and services we offer to over 8,000 individuals with intellectual/developmental disabilities we serve.

Sincerely,

Emily Leonard

Event Planning Coordinator

Attachment: Clearbrook Casino Night-Liquor (Clearbrook Casino Nights - Temporary Liquor License)

VILLAGE OF PALATINE

TEMPORARY EVENT LIQUOR LICENSE APPLICATION

THIS FORM MUST BE COMPLETED IN FULL AND SUBMITTED 60 DAYS PRIOR TO THE EVENT
 Village Manager's Office, 200 E. Wood St, Palatine, IL 60067 Fax: 847-359-9094 E-mail: village@palatine.il.us

INSTRUCTIONS: PLEASE TYPE OR PRINT CLEARLY. INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED.

Name of Event Clearbrook Guardians Casino Night		First time event? ☐ Yes ☒ No	
Exact Address of Event 746 S Vermont St, Palatine, IL 60067			
Date(s) of Event 3/2/2019 & 10/5/2019		Hours of Event 5:00pm-12:00am	
Phone number/website for publication 8473855008		Estimated attendance 300-400	Last year's actual attendance 300
Describe the events community and/or cultural benefit Proceeds benefit children and adults with intellectual/developmental disabilities			

CONTACT INFORMATION

Name of Sponsoring Organization Clearbrook		Contact person from Sponsoring Organization Emily Leonard	
Sponsoring Organization Address 1835 W Central Road		City Arlington Heights	Zip 60005
Name of Organizer/Coordinator Emily Leonard		Email eleonard@clearbrook.org	
Organizer/Coordinator Address 1932 S. Washington ave		City Park Ridge	Zip 60068
Phone Number 8473855008	Cell Phone Number 2246783922	Fax Number	

LIQUOR LICENSE INFORMATION

Dates of Alcohol Service				Type of Alcoholic Beverages
Date	Time from: (am/pm)	Time to: (am/pm)		
3/2/2019	5:00pm	12:00am 11:30 PM DS	☒ Beer	
10/5/2019	5:00pm	12:00am 11:30 PM DS	☒ Wine	
			☒ Mixed Drinks	
			☐ Other	

A Copy of the following must be attached to every application:

- ☒ Site Plan
- ☒ Certificate of Insurance evidencing Dramshop Liability
- ☒ Letter from property owner acknowledging service of alcohol (Park District or Private Property Owner)
- ☒ Letter from Organization authorizing the liquor application

Conditions of Liquor License Approval

Must provide copy of State Liquor License upon Issuance to the Village

All persons who sell or serve alcoholic liquor and ID Check must satisfactorily complete the Village of Palatine Liquor Ordinance Compliance Training Course. To schedule training course, please contact the Crime Prevention Department at (847)-359-9061.

Emily Leonard
 Signature of Organizer

12/18/18
 Date

TEMPORARY EVENT LIQUOR LICENSE APPLICATION

Page 1 of 2

VILLAGE OF PALATINE

TEMPORARY EVENT LIQUOR LICENSE APPLICATION

THIS FORM MUST BE COMPLETED IN FULL AND SUBMITTED 60 DAYS PRIOR TO THE EVENT
 Village Manager's Office, 200 E. Wood St, Palatine, IL 60067 Fax: 847-359-9094 E-mail: village@palatine.il.us

INSTRUCTIONS: PLEASE TYPE OR PRINT CLEARLY. INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED.

SITE PLAN

Please use this Site Plan to illustrate the layout of your event. If you need additional space, please attach a separate sheet.

Attachment: Clearbrook Casino Night-Liquor (Clearbrook Casino Nights - Temporary Liquor License)

If applicable the following must be included:

- ☒ Location of food vendors (F)
- ☒ Location of beverage vendors both non-alcoholic (NAB) and alcoholic beverages (AB) along with number of serving stations at each location
- ☒ Public entrances and exits
- ☒ Location of sound stages and amplified sound

TEMPORARY EVENT LIQUOR LICENSE APPLICATION

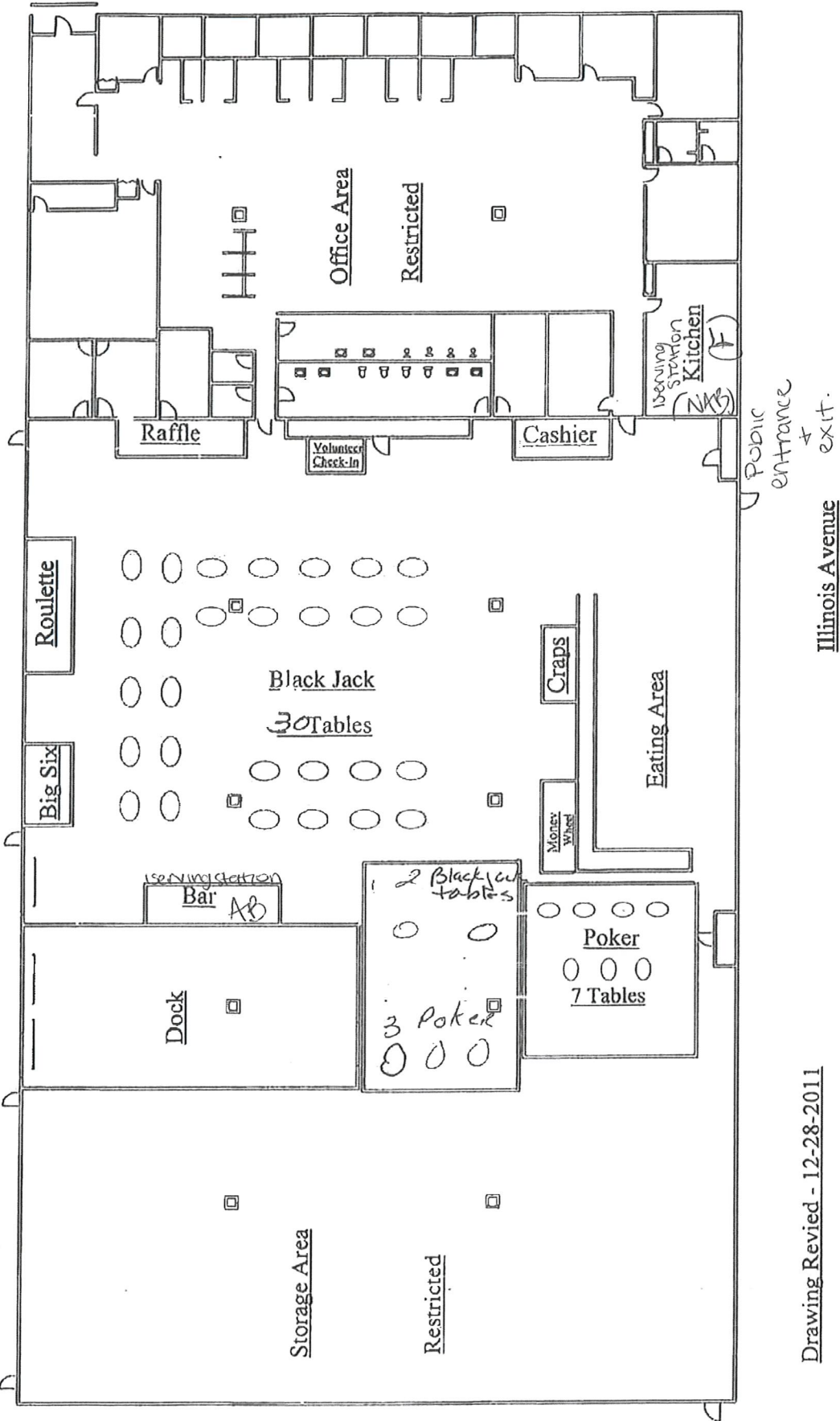
Page 2 of 2

CG 00110

Clearbrook

746 S. Vermont Street
Palatine, IL 60067

North ↑



Drawing Revised - 12-28-2011



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

12/21/2018

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PRODUCER Arthur J. Gallagher Risk Management Services, Inc. 2850 Golf Road Rolling Meadows IL 60008	CONTACT NAME: Ricardo Silva PHONE (A/C, No, Ext): 630-285-4465 E-MAIL ADDRESS: Ricardo_Silva@ajg.com FAX (A/C, No):														
INSURED Clearbrook 1835 West Central Road Arlington Heights IL 60005	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">INSURER(S) AFFORDING COVERAGE</th> <th style="text-align: left;">NAIC #</th> </tr> <tr> <td>INSURER A : United Wisconsin Insurance Company</td> <td>29157</td> </tr> <tr> <td>INSURER B : Philadelphia Indemnity Insurance Company</td> <td>18058</td> </tr> <tr> <td>INSURER C :</td> <td></td> </tr> <tr> <td>INSURER D :</td> <td></td> </tr> <tr> <td>INSURER E :</td> <td></td> </tr> <tr> <td>INSURER F :</td> <td></td> </tr> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A : United Wisconsin Insurance Company	29157	INSURER B : Philadelphia Indemnity Insurance Company	18058	INSURER C :		INSURER D :		INSURER E :		INSURER F :	
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COVERAGES

CERTIFICATE NUMBER: 914388643

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
B	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GENL AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PRO-JECT ☐ LOC OTHER:	Y	PHPK1904688	11/1/2018	11/1/2019	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 3,000,000 PRODUCTS - COMP/OP AGG \$ 3,000,000 \$
B	AUTOMOBILE LIABILITY ☒ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☒ HIRED AUTOS ONLY ☒ NON-OWNED AUTOS ONLY		PHPK1904688	11/1/2018	11/1/2019	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	☒ UMBRELLA LIAB ☒ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE ☐ DED ☒ RETENTION \$ 10,000		PHUB654099	11/1/2018	11/1/2019	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000 \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	0400170496	11/1/2018	11/1/2019	☒ PER STATUTE ☐ OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
B	Liquor Liability Human Services Prof Liability		PHPK1904688	11/1/2018	11/1/2019	Occ \$1,000,000 Occ \$1,000,000 Agg \$1,000,000 Agg \$3,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

RE: Clearbrook Guardians Casino Night event 746 S Vermont St, Palatine, IL March 2, 2019 and October 5, 2019.

Village of Palatine, their employees, agents and officials are shown as additional insureds solely with respect to General Liability as evidenced herein as required by written contract with respect to the work performed by the named insured.

CERTIFICATE HOLDER

CANCELLATION

Village of Palatine and their employees, agents and officials
 200 E Wood St
 Palatine IL 60067

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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ACORD 25 (2016/03)

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THIS CERTIFICATE SUPERSEDES PREVIOUSLY ISSUED CERTIFICATE