EXHIBIT #1

SUMMARY OF REQUIRED INSURANCE COVERAGE

(i) Worker's compensation insurance. Worker's compensation insurance shall be carried for all employees whom Applicant may employ in carrying out Applicant's due diligence or any other of Applicant's work in the development of Applicant's project contemplated under the Permit. The insurance shall comply with all State of Illinois and federal requirements as many for both bodily injury and disease that may arise out of the employment of any person involved in a work under the permit. Applicant shall waive any and all right of subrogation against Northfield Township Road District.

LIMITS:	$500,000.00 each accident
	$500,000.00 each accident
	$500,000.00 policy limit on disease

(ii) Automobile Liability Insurance. Automobile liability insurance shall be carried in the Applicant's name to cover any liability arising out of the any automobile, in the combined single limit of $1,000.000.00 for both bodily injury and property damage, with a deductible for bodily injury and property damage combined of $1000.00 per claim. This insurance shall cover owned, non-owned, leased and hired automobiles to protect the Applicant's from claims for bodily injury or property damage which may arise from the use of the motor vehicles engaged in any of Applicant's work under the permit. Northfield Township Road District shall be named as additional insured on the policy. Applicant shall waive any and all right of subrogation against Northfield Township Road District.

(iii) General Liability Insurance. General liability insurance in Applicant's name shall include: bodily injury, property damage, personal injury, explosion, collapse, and underground damage liability endorsements (commonly called X,C, and U hazards), products and completed operations, blanket contractual and broad from property damage with a deductible of $10,000.00 per claim for bodily injury and property damage combined liability with:

LIMITS:	$1,000,000.00 per occurrence
	$2,000,000.00 per aggregate
	$1,000,000.00 personal & advertising liability
	$2,000,000.00 products & completed operations aggregate

Northfield Township Road District, Northfield Township and Daniel Creaney Company their employees, and all Township Board members shall be named as additional insured on the policy, via endorsement CNAG-17957-E. Such insurance shall be primary and not

additional to, or contributing with any other insurance carried by, or for the benefit of Northfield Township Road District. Applicant shall waive any and all right of subrogation against Northfield Township Road District. The policy shall contain separation of insured endorsement. The aggregate limit must be written per project limit, via per project aggregate endorsement ISO CG2503.

(iv) Umbrella Excess Liability Insurance. Umbrella excess liability insurance shall be carried in the applicant's name to cover any liability in excess of the limits of coverage already required and provided through the Applicant's primary liability policy.

LIMITS: $5,000,000.00 per occurrence
$5,000,000.00 aggregate

Umbrella excess liability insurance must be in excess of Employer's liability insurance, automobile liability insurance, and general liability insurance. The umbrella coverage shall not apply to the separate Northfield Township Road District and Applicant's protective policy. Applicant shall waive any right of subrogation against Northfield Township Road District and Dan Creaney Company.

(v) The Applicant shall require its subcontractors and all subcontractor tiers of all subcontractors to comply with the worker's compensation, automobile liability, general liability, umbrella excess liability insurance provisions required of the Applicant pursuant to the Permit.

(vi) If, in the performance pursuant to Applicant's due diligence, and any other work contemplated under this agreement, the Applicant elects to subcontract a portion of the work to designed professionals (i.e., architect, engineer or surveyor), said design professional shall be registered, licensed and in good professional standing in the State of Illinois and shall maintain in effect during the term of their work relationship with Applicant, professional liability errors and omission insurance coverage with limits of not less than $1,000,000. The Applicant shall require all subcontractors, as appropriate, to comply with the provisions of subsection (vii) as if they were the applicant.

(vii) The Applicant assumes all responsibility for the monitoring of subcontractors insurance certificates for compliance with the insurance provisions of this agreement.

(viii) Failure to comply with any or all of the insurance requirements by the Applicant or any tier of the subcontractors prior to the commencement of the work will not be deemed as a waiver of the insurance requirements

(ix) Prior to the commencement of the Applicant's due diligence or any other work contemplate under the Permit, the Applicant shall file with Northfield Township one (1) valid/original certificate of insurance and two (2) copies, including the required amendatory riders and endorsements, evidencing that all required insurance for the Applicant and all subcontractors and all subcontractor tiers of subcontractors are in force, executed by an authorized representative of the insurance company.

(x) The Applicant shall maintain current/valid certificates which shall be kept on file with the Northfield Township Road District at all times during the performance of the work pursuant to the Permit. Such certificates shall identify the specific project/contract and location.

(xi) The Applicant shall not make any changes in or allow the required insurance coverages to lapse without the Northfield Township Road District prior written approval thereto.

(xii) All policies of insurance must be endorsed to contain a provision giving the Northfield Township Road District thirty (30) day prior written notice by certified mail, return receipt requested, of any cancellation of that policy or material change in coverage.

(xiii) All certificates of insurance and all notices required pursuant to this article must be sent to the attention of:

Northfield Township Road District
237 Melvin Drive
Northbrook, Illinois 60062

(xiv) Receipt and review by Northfield Township Road District or Northfield Township Road District representative of any copies of insurance policies or insurance certificates shall not relieve the Applicant of its obligation to comply with the insurance provisions required or the issuance of a permit.

(xv) The insurance provisions required under the Permit shall not be constructed as a limitation of Applicant's responsibilities and liabilities pursuant to the terms and conditions of the permit, including, but not limited to, liability for claims in excess of the insurance limits and coverages set forth herein.

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