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CITY OF Bloomington ILLINOIS

FOR COUNCIL: April 27, 2015

SUBJECT: Contract Award to Midwest Fiber, Inc. for recyclables

RECOMMENDATION/MOTION: Recommend that the Contract for receiving recyclables be awarded to Midwest Fiber, Inc. and the Mayor and City Clerk authorized to execute the necessary documents.

STRATEGIC PLAN LINK: Goal 5. Great Place—Livable, Sustainable City

STRATEGIC PLAN SIGNIFICANCE: Objective 5a. Well-planned City with necessary services and infrastructure.

BACKGROUND: Bloomington's contracted recycling firm, Midwest Fiber, is a regional company with a single stream Materials Recovery Facility in west Normal. The company has proven to be an extremely reliable partner. Its convenience and the quality of a nearly new facility on White Oak Rd. make it nearly impossible for other recyclers to compete with it. Normal also uses Midwest. The firm, with its single stream capability, has partnered with Bloomington as the City significantly increased its volume of recyclables and diverted recyclables from the household waste stream and landfilling. According to Midwest, City customers recycled 4,633 tons in 2013, up 42 percent from the previous year. The increase related to the City's efforts and implementation of the recycling cart program. For 2014, recycling rose another 6.6 percent, to 4,937 tons. (Please see chart.)

On April 22, 2013, the Council approved a two (2) year contract extension with Midwest, with an option of two (2) one (1) year extensions after that if the parties mutually agree. Midwest informed the City recently that it does not wish to extend the contract but instead wishes to enter a five (5) year agreement instead. Staff responded with the preference for a three (3) year agreement with one (1) two (2) year extension. Midwest Fiber modified their contract request. A copy of this request is attached. Staff recommends the agreement.

Shared risk, shared benefit model

As with the expiring contract, the new contract uses the model of shared risk, shared benefit. This means Midwest will pay the City a portion of its revenue for sale of recycling materials. The revenue is based on the commodities indexing of the various materials and the quantities

delivered by Bloomington as the supplier. If the commodities markets sink low enough, Midwest will instead charge the City for taking Bloomington recycling. Revenue was gained by Bloomington in every month of 2014. In January, Bloomington paid. The net revenue for recycling in calendar year 2014 was $23,484.

This contract model benefits the City. A model of set commodities fees, in which the recycler sets commodity rates for the supplier, generally results in exceedingly low returns for the supplier (in this case, the City) because companies must ensure their own profitability. As noted by the U.S. Environmental Protection Agency:

> "One of the greatest sources of uncertainty in recycling is the level of prevailing prices for commodities such as newspaper, mixed paper, corrugated, glass, plastic, and metal cans. Prices for commodities vary tremendously over several years, and this presents a significant risk to the processor. Typically, a risk-averse processor will seek to do one of two things: (1) assume a very low price for commodities in preparing a price proposal to avoid losses or (2) try to share the risk with the local community. In general, sharing the risk will result in lower processing costs to the community and the potential for some profit." ("Improving Recycling's Economic Profile; Processing Costs," epa.gov.)

Recycling costs money

The revenue from Midwest Fiber does not equate to the City making money from recycling. Instead, it represents a modest offset of costs.

The City's Solid Waste Analysis showed recycling accounted for 9.16 percent of the cost of the Bloomington Solid Waste Program in FY 2012. In FY16 dollars, this equals to nearly $775,000, although more thorough study would be required to produce a precise, updated number.

The true benefit of City recycling rests with values: values of preserving resources and diverting materials that would otherwise be needlessly landfilled.

Processing fee

The base processing fee also changes in the new contract by discounting the fee to the City based on volume. In both contracts, the cost to the supplier can go up a maximum 2 percent based on

the Midwest Area Consumer Price Index of all Urban Consumers. The new contract reduces this fee for large volumes.

For the ongoing calendar year, the base processing rate is $78.75 per ton. This is compared to $46.46 per ton charged at the McLean County Landfill. In practical terms, the revenue generated through the Midwest shared risk, shared benefit contract has allowed the City to recycle while incurring no cost to unload recyclables on most months. Had all of Bloomington's recyclables gone to the landfill instead, the tipping fee for that material would have been $229,386 in calendar year 2014. Midwest Fiber also has agreements with private haulers serving Peoria, Champaign and Springfield. Midwest considers information about base processing rates with these companies to be proprietary.

Contract terms

The contract runs from May 1, 2015, to April 30, 2018. The contract may be extended for one (1) two (2) year period if both parties agree to an extension.

COMMUNITY GROUPS/INTERESTED PERSONS CONTACTED: The Town of Normal was contacted to verify that consistent services, revenue and fees apply to Bloomington and Normal for materials collected at the curb and taken to Midwest Fiber.

FINANCIAL IMPACT: The FY 2016 Budget will allocate revenue to Solid Waste-Recycling Materials (54404400-54400). If the City has to pay, the expenditure will be charged to Solid Waste-Recycle Transfer Fee (54404400-70667). This can be located in the FY 2016 Proposed Budget Book titled "Other Funds & Capital Improvement Program" on page 126. The FY 2016 Solid Waste-Landfill Fees (54404400-70650) budget will be lowered by $50,000 moving it to the Solid Waste-Recycle Transfer Fee (54404400-70667) budget to account for this possible expense.

Respectfully submitted for Council consideration.

Prepared by:	Stephen Arney, Public Works Administration
Reviewed by:	Jim Karch, PE CFM Public Works Director
Reviewed by:	Steve Rasmussen, ACM
Financial & budgetary review by:	Chris Tomerlin, Budget Analyst Carla A. Murillo, Budget Manager
Legal review by:	Jeffrey R. Jurgens, Corporation Counsel

Recommended by:

David A. Hales
City Manager

Attachments: Attachment 1. Midwest Fiber Letter
Attachment 2. Recyclable Material Supply Agreement
Attachment 3. Alternate Proposol

Motion: Recommend that the Contract for receiving recyclables be awarded to Midwest Fiber, Inc. and the Mayor and City Clerk authorized to execute the necessary documents.

Motion: Alderman Schmidt Seconded by: Alderman Painter

	Aye	Nay	Other		Aye	Nay	Other
Alderman Black	✓			Alderman Painter	✓		
Alderman Fruin	✓			Alderman Sage	✓		
Alderman Hauman	✓			Alderman Schmidt	✓		
Alderman Lower	✓			Alderman Stearns	✓		
Alderman Mwilambwe	✓						
				Mayor Renner			

RECYCLABLE MATERIAL SUPPLY AGREEMENT

This Agreement is dated May 1st and is between:

City of Bloomington
109 E. Olive St.
Bloomington, Il 61701

Tel: 309-434-2225

and

Midwest Fiber, Inc., an Illinois corporation ("Midwest")
422 S. White Oak Road
Normal IL 61761

Tel: 309-452-0064

The parties agree as follows:

1. Definitions:

(a) "Material" means all single stream recyclable material that meets the quality requirements of Section 6 and fully described in Exhibit B.

(b) "Residuals" means non-recyclable items mistakenly believed to be recyclable by consumers and placed into collected recycling bins, where such items do not pose any adverse effect to human health or the environment.

(c) "Non-Acceptable Materials" means any municipal putrescribe waste, yard waste, hazardous waste, medical waste, electronic waste or any other hazardous materials or substances.

(d) "Term" means the period that this Agreement is in effect.

(e) "Supplier" means City of Bloomington.

(f) "Holidays" means Christmas Day.

2. Supply of Material. During the Term, Supplier shall sell and deliver to Midwest and Midwest shall accept and purchase from Supplier the Material generated by Supplier. Supplier makes no guarantee to Midwest that a certain volume of the Material shall be sold and delivered to Midwest by Supplier during the term of this Agreement.

3. Price. The price for the Material shall be as stated in Exhibit A. Applicable weights shall be determined by Midwest based on receiving weight receipts, subject to adjustment under Section 6 for nonconforming Material.

4. Delivery. Supplier shall deliver the Material to Midwest's location at 422 S. White Oak Rd, Normal, Il. Title to the Material shall pass to Midwest upon acceptance by Midwest, subject to Midwest's right of rejection under Section 6. Supplier's vehicles shall be unloaded expeditiously by Midwest. For weeks with Holidays, Midwest shall coordinate with Supplier additional offloading hours at its Normal, Illinois, location. The additional hours may be extended operating hours or Saturday hours. The recycle center shall be open from 6:30am to 3:00pm for the receipt of the City's acceptable recycling material (with the exception of Christmas Day).

5. Payment. For Material delivered during a calendar month, Midwest shall pay Supplier, or Supplier shall pay Midwest, as the case may be, the price due under Section 3, thirty (30) days from date of invoice submission by Supplier to Midwest of weight ticket copies. Interest will be charged on all amounts not paid when due at a rate of two percent (2%) per month.

6. Quality.

(a) Commingled/Single Stream Material: Supplier agrees to use reasonable efforts to collect, receive and deliver Single Stream Material and to prevent the collection and delivery of excess Residuals and Non-Acceptable Materials. Residuals and Non-Acceptable Materials shall not exceed 9% by weight of delivered Material.

(c) Midwest has no obligation to accept or purchase Material that does not meet the standards of this Section 6. Supplier shall remain fully responsible for the proper handling and disposal of any Non-Acceptable Materials and shall indemnify Midwest against all costs, and expenses(except for fines) relating to the proper handling and disposal of any Non-Acceptable Materials. All quality issues shall be handled in accordance with general industry procedures. If Midwest's inspection of Material, either at time of delivery or prior to processing, discloses any nonconformity with this Section 6, the Material may be rejected by weight adjustment or by the entire shipment at Midwest's election, or downgraded in value accordingly by Midwest. If Midwest discovers any nonconformity with this Section 6, it shall immediately notify Supplier via telephone or email of such nonconformity by calling or emailing the Director of Public Works. In addition, Midwest shall document any such nonconformity, for example by taking photographs of such Non-Acceptable Material.

7. Term. This Agreement is for an initial term beginning May 1, 2015, and ending April 30th, 2018. The contract can be extended after May 1st, 2018, for one, two year period at the mutual consent of both parties which shall be demonstrated in writing and executed by both parties. During an extended term of this Agreement, all of the terms and conditions of this Agreement, shall remain the same and continue in full force and effect.

8. Confidentiality. Confidential information disclosed by a party to the other party, including volumes and pricing of the Material purchased by Midwest under this Agreement, shall be held in strict confidence and not communicated to any third person, except as provided by law.

9. Indemnification for Third Party Claims. Each party (the "Indemnifying Party") agrees to indemnify and hold harmless the other party and its parent company, affiliates, subsidiaries, agents, employees, officers, directors, successors, and assigns (the "Indemnified Party") from and against any and all claims, demands, judgments, assessments, damages, fines, penalties, costs, expenses, liabilities, or losses, including but not limited to sums paid in settlement of claims, attorneys' fees, consultant fees, and expert fees, incurred or suffered by or claimed against the Indemnified Party by reason of a third party claim for personal injury or property damage alleged to have been caused by the Indemnifying Party's negligence or willful misconduct in its performance of this Agreement or in the operation of its business, except to the extent that such personal injury or property damage is caused by negligence or willful misconduct of the Indemnified Party. This provision shall survive any termination of this Agreement.

10. Default. A party shall be in default under this Agreement if it: (a) fails to cure a monetary breach within fifteen (15) calendar days after written notice of default; or (b) fails to cure a non-monetary breach within thirty (30) calendar days after written notice of default. In the event of default, the non-defaulting party, in addition to any other remedies, may terminate this Agreement without further notice or liability, except that any such termination shall not affect rights or obligations accrued or owed prior to effective date of termination.

11. Limitation of Liability. Midwest and Supplier waive all claims against each other (and against each other's parent company, affiliates and subsidiaries and their respective members shareholders, officers, directors agents and employees) for any consequential, incidental, indirect, special, exemplary or punitive damages (including loss of actual or anticipated profits, revenues or product loss by reason of shutdown or non-operation; increased expense of operation, borrowing or financing; loss of use or productivity; or increased cost of capital) arising out of this Agreement ; and regardless of whether any such claim arises out of breach of contract or warranty, tort, product liability, strict liability or any other legal theory.

12. Notices. Any notice required by the terms of this Agreement, other than a notice of nonconformity under Section 6, shall be given in writing, whether by actual delivery of the notice to the party thereunto entitled, or by the mailing of the notice in the United States mail, first class postage prepaid, to the address of the party entitled thereto, certified mail, return receipt requested. The notice shall be deemed to be received on the date of its actual receipt, if delivered by hand, and on the date of its mailing, if delivered by mail. All notices, demands or other communications to any of the other parties to this Agreement shall be addressed as follows:

Midwest:

Midwest Fiber, Inc.
422 S. White Oak Road
Normal, Illinois 61761
Attention: Todd Shumaker

Supplier:

City of Bloomington
109 E. Olive St
Bloomington, Il 61701

The address of any party hereto may be changed by notice to the other party duly served in accordance with the provisions hereof.

13. Excused Non-Performance. Neither party shall be liable to the other for failure to carry out this Agreement in whole or in part when such failure is due to strikes, lockouts, other labor problems, fires, floods, earthquakes, severe weather conditions, other Acts of God, freight embargoes, transportation delays, governmental or administrative prohibitions, riots, acts of public enemies, terrorism, or other causes beyond the control of the parties.

14. Compliance with Law. Each party shall comply and cause each of its employees, agents, and subcontractors to comply with all applicable laws pertaining to its performance of this Agreement.

15. Authority. Each party, and each individual signing on behalf of each party, represents and warrants to the other that it has full power and authority to enter into this Agreement and that its execution, delivery, and performance of this Agreement has been fully authorized and approved, and that no further corporate approvals or consents are required to bind such party.

16. Restrictive Covenants.

(a) During the term of this Agreement, Midwest and Supplier shall not, either directly or indirectly, induce or attempt to induce any employees of the other to leave the employment of the other; and

17. Modification. This Agreement may not be amended or modified except in writing signed by the parties.

18. Waiver. Any failure by a party to enforce any right or remedy on default by the other party shall not impair the ability to enforce such right or remedy as to subsequent defaults or be construed as a waiver. Either party's consent to or approval of any act by the other shall not be deemed to waive or render unnecessary the requirement of consent or approval of any subsequent act by either party.

19. Midwest Warranties. Midwest warrants to Supplier that:

(a) The transfer and processing of the Material will be performed in full compliance with all Federal, State and local laws, rules, regulations and ordinances.

(b) Midwest has the requisite knowledge and experience necessary to perform the services required under this Agreement.

(c) The Processing/Receiving/Transfer Locations have been issued all governmental permits, licenses, authorizations and approvals required for the transfer and processing of the Material. Upon request, Midwest will furnish to Supplier copies of permits, licenses, authorizations and approvals in effect relating to the transfer and processing of the Material. If any change occurs to such permits, licenses, authorizations or approvals which materially affects any obligation under this Agreement, Midwest shall promptly notify Supplier.

(d) Midwest has not received any notice, complaint, or administrative citation ("Notice") alleging that Midwest or the Processing and/or Receiving/ Transfer Locations are in material noncompliance with any applicable Federal, State or local environmental laws, regulations or ordinances, including, but not limited to any notice alleging that there has been a release or threatened release of hazardous substances (as defined in Section 101(14) of the Comprehensive Environmental Response, Compensation and Liability Act of 1980, as amended, 42 U.S.C. §§6901 *et seq.*) at the Processing and/or Receiving/Transfer Locations. If Midwest receives such Notice during the term of this Agreement regarding the Processing Location and/or Receiving/Transfer Locations, Midwest shall promptly notify Supplier of such Notice.

20. Supplier Warranties. Supplier warrants to Midwest that:

(a) Supplier's collection of the Material and transportation of Material to Midwest's site and handling and disposal of Midwest's waste will be performed by Supplier in full compliance with all Federal, State and local laws, rules, regulations and ordinances.

(b) Supplier has the requisite knowledge and experience necessary to perform the services required under this Agreement.

(c) Supplier has been issued all governmental permits, licenses, authorizations and approvals required for the collection and transportation of the Material and the landfills listed in Section 7 have issued all governmental permits, licenses, authorizations and approvals required for the disposal of Midwest's waste. Upon request, Supplier will furnish to Midwest copies of such permits, licenses, authorizations and approvals in effect. If any change occurs to such permits, licenses, authorizations or approvals which materially affects any obligation under this Agreement, Supplier shall promptly notify Midwest.

(d) Supplier has not received any notice, complaint, or administrative citation ("Notice") alleging that Supplier or the landfills listed in Section 7 are in material noncompliance with any applicable Federal, State or local environmental laws,

regulations or ordinances. If Supplier receives such Notice during the term of this Agreement, Midwest shall promptly notify Supplier of such Notice.

21. Insurance. Midwest represents to Supplier and Supplier represents to Midwest that it now carries, and will continue during the term of the Agreement to carry, Worker's Compensation/Employers' Liability Insurance, Comprehensive General Liability Insurance and Comprehensive Automobile Liability Insurance in the following amounts:

COVERAGE	MINIMUM LIMITS OF LIABILITY
Worker's Compensation – Coverage A	Statutory
Employer's Liability – Coverage B	$500,000
Commercial General Liability (including broad form property damage, contractual liability, products/completed operations, and bodily injury)	$2,000,000 each occurrence
Commercial Automobile Liability (Owned, Hired, and Non-owned Vehicles for both bodily injury and property damage)	$1,000,000 each occurrence
Umbrella Excess Liability (over and above the Commercial General Liability and Commercial Automobile Liability coverages indicated above)	$4,000,000 each occurrence

Supplier shall be named as an Additional Insured on Midwest's Commercial General Liability policy and Midwest shall be named as an additional insured on Supplier's Commercial General Liability policy.

Within five (5) days of the execution of this Agreement, each party shall provide the other with Certificates of Insurance showing the existence of the insurance required hereunder, and which contain the following or equivalent clause: "Before cancellation of the insurance policy, thirty (30) days prior written notice thereof shall be given to (name of other party)."

22. Severability. If any provision of this Agreement is held invalid or unenforceable, it shall not affect the validity or enforceability of remainder of this Agreement, and to this end the provisions of this Agreement are declared severable. If such invalidity becomes known or apparent, the parties agree to negotiate promptly in good faith to amend such provisions to be as consistent as possible with the original intent.

23. Integrated Agreement. This Agreement constitutes the entire agreement of the parties regarding its subject matter and supersedes all prior negotiations, representations and understandings.

24. Independent Contractor. Each party is and shall perform this Agreement as an independent contractor, and as such, shall have and maintain complete control over all of its employees, agents, and operations. Neither party nor anyone employed by it shall be, represent, act, purport to act or be deemed to be the agent, representative, employee or servant of the other party.

Executed as of the date first written above.

CITY OF BLOOMINGTON

By: Tari Renner
Its: Mayor

MIDWEST FIBER INC

By: Todd Shumka
Its: Director of Sales

MATERIAL:

SINGLE STREAM MATERIAL:

COMPONENT	PERCENTAGE
Steel Cans	2.1%
UBCs	0.9%
HDPE-N	3.5%
HDPE-C	1.3%
PET	1.3%
Plastics #3, #4, #5, #7	1.5%
Glass	17.7%
Newspaper	49.1%
Cardboard	14.7%
RESIDUALS	7.9%

Midwest shall review the PERCENTAGE of each COMPONENT of the MATERIAL on an as needed basis and has the option to revise the PERCENTAGE of each COMPONENT according to the most recent twelve month average experience.

Pricing

The price for the Single Stream Material is described as Exhibit A, delivered by Supplier, shall be the Total Market Value of the Material (determined based on the percentage and the Value/ton of each component of the Single Stream Material as shown in the table) less the processing fees.

Processing fee table

Processing fee for balance of 2015 will be $78.75 per ton.
The processing fee shall be adjusted at the beginning of each calendar year, using the table below based previous 12 months volume supplied too Midwest Fiber Recycling. Additionally by the annual percentage increase (if any), of the Midwest Area Consumer Price Index of all Urban Consumers published by the U.S. Bureau of Labor Statistics for the most recent calendar year for which such information is available; however, such increase shall not be greater than 2%.

Annual Tons	Adjusted processing rate per ton
8,400 tons or more	$75.25per ton
6,600 tons or more	$77.00 per ton
4,800 tons or more	$78.75 per ton
3,000 tons or more	$80.50 per ton
1,500 tons or more	$82.25 per ton

Midwest shall determine the Total Market Value for each month of the term based on changes in the value/ton. The value/ton shall be based upon national industry publications reflecting the market value of community such as Secondary Materials Pricing .com and The Official Board Markets.

Exhibit A

SINGLE-STREAM MATERIAL		Market Prices**		Weighted Value
Commodity	Percent*	$/Lb	$/Ton	$
Steel Cans	2.1%	0.055	100	$2.10
UBCs	0.9%	0.74	1600	$14.40
PET	3.5%	0.15	225	$7.88
HDPE- N	1.3%	0.27	480	$6.24
HDPE- C	1.3%	0.18	440	$5.72
Plastic Containers #3, #4, #5 & #7	1.5%	0.02	30	$0.45
OCC (Cardboard)	17.7%	0.038	65	$11.51
Newspaper	49.1%	0.035	50	$24.55
Glass	14.7%	-0.018	-35	($5.15)
RESIDUALS	7.9%	-0.023	-46	($3.63)
Total Market Value	100%			$64.07
PROCESSING FEE****				($77.00)
SINGLE STREAM MATERIAL RATE Payment or (Charge) to SUPPLIER*****				($12.93)

* Estimated average percentage of each recyclable commodity from a typical residential curbside recycling program. Percentages may be adjusted on an annual basis to reflect actual experience.

** Current Market Prices are shown. Future Market Prices will be applied on a month-to-month basis, where such prices shall typically be no less than the minimum published value for:

Containers (Aluminum UBCs, Natural HDPE, Mixed HDPE and Mixed PET) published in the monthly issue of Secondary Materials Pricing.com.

Notes: (a) Steel cans priced per local area markets as non-densified bales.

(b) Glass Containers are recovered as Mixed Broken Glass priced per local area markets.

(c) Plastics #3, #4, #5 & #7 are marketed at available market prices.

Paper Fiber (Newspaper, Mixed Paper and Cardboard) published in the Official Board Markets (Yellow Sheet)

If published values are not indicative of actual market values; then, actual market values will be used.

*** Residuals are non-recyclable commodities inadvertently discarded by the consumer into the curbside recycling bin and subsequently disposed of.

**** Processing Fee (fixed for 1st year of term, with CPI adjustment in subsequent years) subtracted from Total Market Value

***** Payment Per Ton for residentially collected curbside Recyclable Single Stream Material

Exhibit B

Material
Single Stream

Aluminum Cans, Trays & Foil (trays & foil must be cleaned)
Steel Cans and Tins
PET Soda, Water, & Flavored Beverage Bottles (#1 clear and green plastic resin)
HDPE Milk & Juice Jugs (#2 clear plastic resin)
HDPE Detergent & Fabric Softener Containers (#2 colored plastic resin)
PVC Narrow Neck Containers Only (#3 plastic resin);such as health & beauty aid products, household cleaners.
LDPE Grocery Containers (#4 plastic resin); such as margarine tubs, frozen desert cups, six and twelve pack rings.
PP Grocery Containers (#5 plastic resin); such as yogurt cups, and narrow neck syrup and ketchup bottles.
#7 Plastic Resin Narrow Neck Containers Only.
Plastic Buckets, such as kitty litter containers (5 gallon size maximum).
Glass Bottles and Jars (clear, brown, green, and blue): no window glass, dinnerware or ceramics.

Newspaper, including inserts (remove plastic sleeves)
Cardboard (no waxed cardboard)
Pizza Boxes (free of food waste)
Kraft (brown paper) Bags
Magazines, Catalogs and Telephone Books
Office, Computer, Notebook & Gift Wrap Paper (no metal clips, spirals, binders, or ribbons)
Chipboard (cereal, cake & food mix boxes, gift boxes, etc.)
Carrier Stock (soda & beer can carrying cases)
Junk Mail & Envelopes (no plastic cards, stick on labels or unused stamps)
Paper Back Books (can include hard cover books but remove cover)

Notes:
1. All containers to be emptied and rinsed clean.
2. No motor oil, insecticide, herbicide or hazardous chemical containers.
3. Plastic bags should be returned to grocery or department store.
4. No plastic film (no plastic sheets, tarps or wrap).
5. No expanded foam or clear polystyrene per joint advisory from the Illinois Recycling Association, Illinois Department of Commerce & Community Affairs, and Region 5 US Environmental Protection Agency.

MIDWE10 OP ID: AM

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 05/15/2015

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 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
Dansig Group
P. O. Box 678
111 E. Decatur
Decatur, IL 62525
Timothy L. Drew

CONTACT NAME: Kay Jacobs
PHONE (A/C, No, Ext): 217-423-3311 FAX (A/C, No): 217-428-8767
E-MAIL ADDRESS: Kayj@Dansig.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : WC Trust of IL	
INSURER B : Iowa Mutual	
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

INSURED
Midwest Fiber, Inc.
Midwest Fiber, Inc of Decatur
Midwest Fiber, Inc of Peoria
Confidential On-Site Paper ETA
1902 N. Water Street
Decatur, IL 62526

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 INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
B	GENERAL LIABILITY X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: X POLICY PRO-JECT LOC			A03718MN	04/01/2015	04/01/2016	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG	$ 1,000,000 $ 100,000 $ 5,000 $ 1,000,000 $ 2,000,000 $ 2,000,000 $
B	AUTOMOBILE LIABILITY ANY AUTO ALL OWNED AUTOS X SCHEDULED AUTOS X HIRED AUTOS X NON-OWNED AUTOS			A03718BA	04/01/2015	04/01/2016	COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (PER ACCIDENT) UM/UIM	$ 1,000,000 $ $ $ $ 1,000,000
B	X UMBRELLA LIAB X OCCUR EXCESS LIAB CLAIMS-MADE DED RETENTION $			A03718UC	04/01/2015	04/01/2016	EACH OCCURRENCE AGGREGATE	$ 10,000,000 $ 10,000,000 $
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y/N Y (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N/A		WC01416790015	01/01/2015	01/01/2016	X WC STATU-TORY LIMITS OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	 $ 2,000,000 $ 2,000,000 $ 2,000,000
B	Rented & Leased Equipment			A03718MN	04/01/2015	04/01/2016	Limit All Risk	170,000

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

CERTIFICATE HOLDER

City of Bloomington
109 E. Olive Street
Bloomington, IL 61701

CANCELLATION

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
Timothy L. Drew

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