



# EMPOWERING ALL STUDENTS

Learners Today - Leaders Tomorrow

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August 3, 2021

Cal Skinner  
McHenry County Blog  
275 Meridian St.  
Crystal Lake, IL. 60014

Re: Freedom of Information Request

Dear Mr. Skinner:

On August 3, 2021, Crystal Lake School District No. 47 received a Freedom of Information Act ("FOIA") Request from you via email, in which you requested:

- any communications from d47's insurance carrier within the last week concerning the wearing of masks

Please find the attached information, which fulfills our obligation to your FOIA request. If you have any questions, please feel free to contact me 815-788-5000.

Sincerely,

Clare F. Bourne  
Freedom of Information Officer  
Crystal Lake School District 47

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300 Commerce Dr. Crystal Lake, IL 60014 815.788.5000

[www.d47.org](http://www.d47.org) D47schools [crystallakesd47](https://twitter.com/crystallakesd47)

.FOI req for communications from insurance carrier re mask wearing

External

Inbox



10:29 AM (37  
minutes ago)

**Cal Skinner**

to FOI, Cal

Under the FOIA I request any communications from d47's insurance carrier within the last week concerning the wearing of masks.

Thanks for fulfilling my request.

cal skinner

McHenry County Blog

275 Meridian St. Crystal Lake, IL 60014

815-529-9730

From: **Michael McHugh** <[REDACTED]>

Date: Tue, Jul 27, 2021 at 4:45 PM

Subject: FW: CLIC - Mask Guidance

To: [REDACTED]

[REDACTED]

Dear CLIC Members,

As many of you have likely heard already, the CDC issued updated guidance this afternoon recommending everyone in K-12 schools wear a mask.

Included below is link to a CNN article outlining the updated guidance.

[CDC recommends encouraging everyone to wear a mask in school, regardless of vaccination status](#)

Notably the article references the below quote from the CDC Director:

*"CDC recommends that everyone in K through 12 schools wear a mask indoors, including teachers, staff, students and visitors, regardless of vaccination status. Children should return to full-time in-person learning in the fall with proper prevention strategies in place,"*

While the ideal risk management strategy to this point was to **require masks for all** due to complications of identifying those vaccinated and those not, this latest CDC guidance solidifies that as not only the ideal strategy, but the **only advisable strategy**. Your district's legal counsel will be the best resource for discussing your Tort Immunities, however it is our opinion failure to adhere to this latest CDC guidance could jeopardize your district's Tort Immunities as they relate to communicable diseases like COVID-19.

As a reminder, communicable diseases such as COVID-19, measles, influenza, etc. are not insurable exposures in the third party liability insurance marketplace.

As has been the case since the start of the pandemic, we expect guidance will continue to be updated as new information, resurgence in cases and COVID variants like the Delta variant present themselves. We will continue to monitor significant developments like this one and keep your districts appraised.

Should you have any questions on the above, or wish to discuss, please don't hesitate to contact a member of our Gallagher CLIC Team.

Thank you for your time and attention to this important matter.

**Michael McHugh**

Area Senior Executive Vice President

D [REDACTED]  
[REDACTED]

**Gallagher**

2850 Golf Road, Rolling Meadows, IL 60008

[www.ajg.com](http://www.ajg.com)

Arthur J. Gallagher Risk Management Services, Inc.

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**From:** Michael McHugh <[REDACTED]>

**Sent:** Monday, July 12, 2021 6:31 PM

**To:** [REDACTED]  
[REDACTED]

[REDACTED]

**Subject:** FW: CLIC - Mask Guidance

Dear CLIC Members,

As expected guidance related to COVID-19 and the upcoming school year continues to be fluid.

Based on the recent advisement of the IDPH and ISBE this past Friday we have attached an updated memo from CLIC Legal counsel (updates to prior memo identified in bold).

Please keep in mind this is being provided as risk management guidance to take into consideration when making decisions for the upcoming school year. Unfortunately there is not a “one size fits all” solution and encourage each of your districts to not only consider the attached, but also the consultation that comes from your respective legal firms and local health departments.

We hope this is a beneficial resource in addressing some of the many tough questions that lie ahead.

Should you have any questions please don't hesitate to contact myself or another member of our Gallagher CLIC Team.

Thank you for your time and attention to this important matter.

**Michael McHugh**

Area Senior Executive Vice President

D [REDACTED]  
[REDACTED]

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**From:** Michael McHugh <[REDACTED]>

**Sent:** Wednesday, July 7, 2021 4:29 PM

**To:** [REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

**Subject:** FW: CLIC - Mask Guidance

Dear CLIC Members,

We wanted to share the attached memo CLIC Legal Counsel put together regarding the use of Face Masks for the upcoming School Year.

While a new executive order and/or updated guidance from the IDPH and ISBE is expected in the coming month, it is important your districts continue to follow the current mitigation guidelines and advisement that are currently available as outlined in the attached.

Should you have any questions on the above or wish to discuss further please don't hesitate to contact myself or a member of our Gallagher CLIC Team or our CLIC legal counsel.

Thanks,

**Michael McHugh**

Area Senior Executive Vice President

D [REDACTED]  
[REDACTED]

**Gallagher**

2850 Golf Road, Rolling Meadows, IL 60008

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