



Coverage Proposal

Elida Local School District

4380 Sunnydale

Elida, OH 45807

Effective Date of Coverage: 7/1/2019

► **Prepared by:**
Jason Stolly
1730 Allentown Road
Lima, OH 45805



Board of Directors

The Ohio School Plan (OSP) provides affordable, comprehensive property and liability coverage to Ohio's public schools, boards of developmental disabilities and community colleges. The OSP is managed by the Board of Directors, which is composed of individual representatives from various OSP members. The Board of Directors ensures the program meets the common needs of all its members.

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Reinsurance

The following reinsurance companies provide reinsurance for the Ohio School Plan:

Aspen Re America, Inc.

A. M. Best Rating: A, VX
Reinsuring the OSP since: 2007

Evanston Insurance Company

A.M. Best Rating: A, XIV
Reinsuring the OSP since 2008

Everest Re Group, Ltd.

A.M. Best Rating: A+, XV
Reinsuring the OSP since: 2005

Great American Insurance Cos.

A.M. Best Rating: A, XIV
Reinsuring the OSP since: 2012

Hartford Fire Insurance Co.

A.M. Best Rating: A, XV
Reinsuring the OSP since: 2014

Ironshore Specialty Insurance Co.

A.M. Best Rating: A, XIV
Reinsuring the OSP since: 2014

Liberty Mutual Insurance Europe Limited

A.M. Best Rating: A, XI
Reinsuring the OSP since: 2014

Maumee Valley Re, Ltd.

Not Rated
Reinsuring the OSP since: 2002

Odyssey Re

A.M. Best Rating: A, XV
Reinsuring the OSP since: 2004

QBE Reinsurance Corporation

A.M. Best Rating: A, XV
Reinsuring the OSP since: 2004

SCOR Reinsurance Company

A.M. Best Rating: A, XV
Reinsuring the OSP since 2008

A.M. Best Rating Classifications

Secure Ratings

A++ and A+	Superior
A and A-	Excellent
B++ and B+	Very Good

Vulnerable Ratings

B and B-	Fair
C++ and C+	Marginal
C and C-	Weak
D	Poor
E	Under State Supervision

Financial Size Category

VIII	\$100 Million to \$250 Million
IX	\$250 Million to \$500 Million
X	\$500 Million to \$750 Million
XI	\$750 Million to \$1 Billion
XII	\$1 Billion to \$1.25 Billion
XIII	\$1.25 Billion to \$1.5 Billion
XIV	\$1.5 Billion to \$2 Billion
XV	\$2 Billion or Greater

This policy is being shown above and is a summary that is intended to outline policy and related does not necessarily provide the your conditions of the policy that will be not a part of is subject to the



Ohio School Plan Proposal Summary

Elida Local School District
Effective Date of Coverage: 7/1/2019

Property Coverage	<u>Deductible</u>	<u>Limit of Liability</u>
*Schedule Attached		
Property Damage – Per Occurrence	\$1,000	\$98,895,187
Valuation-Replacement Cost		
No Co-Insurance		
All Risk of Direct Physical Loss, subject to specific Exclusions and Limitations		
<i>*All locations are included in the Per Occurrence Limit unless shown with a specific sublimit on the Property Schedule.</i>		
Flood Coverage – Per Occurrence/Annual Aggregate Excluding flood zones A and V	\$25,000 5% subject to \$25,000 minimum	\$10,000,000
Earthquake Coverage – Per Occurrence/Annual Aggregate		\$25,000,000
Business Interruption and Rental Income – Combined		\$250,000
Extra Expense		\$2,000,000
Terrorism Coverage		Not Covered
Terrorism Coverage – Per Occurrence/Annual Aggregate Loss Limit if different than the Property Damage – Per Occurrence Limit		
Boiler & Machinery Breakdown – Per Accident		
Property Damage	\$1,000	\$98,895,187
Electronic Processing Media	\$1,000	
Deep Water Pumps	\$10 Per Foot Subject to \$2,500 Minimum	
Utility Interruption	24 Hours	
Business Interruption & Extra Expense	24 Hours	
Additional Property Coverage	<u>Deductible</u>	<u>Limit of Liability</u>
Audio Visual Equipment	Included in Property Damage Limit	
Miscellaneous Equipment	Included in Property Damage Limit	
Musical Equipment	Included in Property Damage Limit	
Contractors Equipment - Unscheduled	Included in Property Damage Limit	
Electronic Data Processing Equipment	Included in Property Damage Limit	

This proposal is being offered on the basis shown above and is a summary that is intended to outline general policy and related limits. It does not necessarily provide the terms and/or coverages required in your application to us. These coverages may contain restrictions or exclusions, which were not a part of your previous coverage. This proposal is subject to the terms and conditions of the policy that will be issued if this proposal is accepted.



Ohio School Plan Proposal Summary

Elda Local School District
Coverage Period: 7/1/2019 to 7/1/2020

Property Coverage Extensions and Conditions

Accidental Contamination	\$10,000	Glass Showcase	Included
Accounts Receivable	\$100,000	Landscaping, Natural and Artificial Athletic Fields – Unscheduled	\$200,000
Arson Reward	\$25,000	Lock Replacement	\$1,000
Architects and Engineers Fees and Loss Adjustment Expenses	Included	Loss of Refrigeration	\$25,000
Automatic Acquisition		Microorganisms – Occurrence/Aggregate	\$15,000
Real Property – 90 days	\$1,000,000	Miscellaneous Unscheduled Locations	\$200,000
Personal Property – 90 days	\$1,000,000	Off Premises Services Interruption	\$250,000
Back Up of Sewer or Drains	\$100,000	Ordinance or Law	
Claim Preparation Expense	\$50,000	Demolition – Undamaged Portion	\$1,000,000 20% of Building Loss Subject to \$1,000,000 Maximum
Damaged Asbestos Clean Up & Removal	Included	Increased Cost of Construction	
Debris Removal & Cost of Clean Up	Included	Personal Effects	\$50,000
EDP Media & Data Restoration	\$11,173	Property in the Course of Construction & Additions	\$1,000,000
Errors & Omissions	\$100,000	Property in the Open	Per Statement of Values
Expediting Expense	\$250,000	Running Track and Paved Athletic Court Surfaces - Unscheduled	\$200,000
Fine Arts – Unscheduled	\$50,000	Resultant Seepage, Pollution & Contamination Exception	\$50,000
Fire Fighting Expense	\$25,000	Transit	\$200,000
Fire Protection Devices	\$25,000	Valuable Papers	\$100,000
Furs, Jewelry, Precious Metals, Precious Stones – Separately	\$5,000	Watercraft – 27 Feet or Less in Length – Unscheduled	\$50,000
Boiler & Machinery Coverage Extensions			
Ammonia Contamination	\$250,000	Media Coverage	\$250,000
CFC Refrigerants and Halon	\$250,000	Ordinance or Law	\$250,000
Consequential Damage	\$250,000	Utility Interruption	\$250,000
Hazardous Substance	\$250,000	Water Damage	\$250,000

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Ohio School Plan Proposal Summary

Elida Local School District
Coverage Period: 7/1/2019 to 7/1/2020

Crime Coverage

	<u>Deductible</u>	<u>Limit of Liability</u>
Employee Theft Coverage	\$1,000	\$150,000
Includes Faithful Performance		
Forgery & Alteration	\$1,000	\$150,000
Computer Fraud	\$1,000	\$25,000
Funds Transfer Fraud	\$1,000	\$25,000
Theft of Monies and Securities		
Inside Premises	\$1,000	\$100,000
Outside Premises	\$1,000	\$100,000
Social Engineering Fraud	\$2,500	\$25,000

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Property Schedule

Elida Local School District
Effective Date of Coverage: 7/1/2019

<u>Prem No.</u>	<u>Bldg No.</u>	<u>Name</u>	<u>Address</u>	<u>Real Property</u>	<u>Personal Property</u>	<u>Property In the Open</u>	<u>Valuation</u>	<u>Specific Sublimit</u>
1	1	Field House	101 East North	\$5,612,000	\$34,421	\$ 0	RC	\$ 0
1	2	Concession Stand	101 East North	\$49,343	\$ 0	\$ 0	RC	\$ 0
1	3	Stadium/Bleachers	101 East North St	\$537,405	\$ 0	\$ 0	RC	\$ 0
1	4	Press Box	101 East North St	\$30,565	\$ 0	\$ 0	RC	\$ 0
1	5	Storage	101 East North St	\$56,209	\$ 0	\$ 0	RC	\$ 0
1	6	Stadium Structures	101 East North Street	\$1,016,712	\$ 0	\$ 0	RC	\$ 0
1	7	Stadium Ticket Booth East	101 East North St	\$7,347	\$ 0	\$ 0	RC	\$ 0
1	8	Concession Stand	101 East Main Street	\$266,836	\$ 0	\$ 0	RC	\$ 0
1	9	Locker Room	101 East Main Street	\$335,181	\$ 0	\$ 0	RC	\$ 0
1	10	Tennis Courts	101 East North Street	\$267,137	\$ 0	\$ 0	RC	\$ 0
1	11	Concession/Locker Room	101 East North Street	\$330,712	\$16,758	\$ 0	RC	\$ 0
1	12	Home Press Box	101 East North Street	\$206,451	\$ 0	\$ 0	RC	\$ 0
1	13	Visitors Press Box	101 East North Street	\$103,226	\$ 0	\$ 0	RC	\$ 0
2	1	Middle School	4500 Sunnydale Road	\$16,008,000	\$1,336,533	\$ 0	RC	\$ 0
2	2	Storage Shed	4500 Sunnydale Road	\$57,116	\$41,448	\$ 0	RC	\$ 0

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2	3	Press Box	4500	Sunnydale Road	\$6,448	\$ 0	\$ 0	RC	\$ 0
2	4	Press Box	4500	Sunnydale Road	\$8,299	\$ 8	\$ 0	RC	\$ 0
2	5	Baseball Stadium	4500	Sunnydale Road	\$1,137,429	\$ 8	\$ 0	RC	\$ 0
2	6	Baseball Garage	4500	Sunnydale Road	\$17,621	\$ 8	\$ 0	RC	\$ 0
2	7	Soccer Concession Stand	4500	Sunnydale Road	\$308,482	\$ 0	\$ 0	RC	\$ 0
2	8	Modular Classroom #1	4500	Sunnydale Road	\$143,010	\$16,631	\$ 0	RC	\$ 0
2	9	Modular Classroom #2	4500	Sunnydale Road	\$128,485	\$17,824	\$ 0	RC	\$ 0
2	10	Baseball Storage Shed	4500	Sunnydale Road	\$4,143	\$ 0	\$ 0	RC	\$ 0
2	11	Baseball Field	4500	Sunnydale Road	\$183,287	\$ 0	\$ 0	RC	\$ 0
3	1	Elida Elementary School	300	Pioneer Road	\$13,352,000	\$1,205,240	\$ 0	RC	\$ 0
3	2	Modular Classroom #1	300	Pioneer Road	\$143,010	\$11,027	\$ 0	RC	\$ 0
3	3	Storage	300	Pioneer Road	\$42,550	\$ 0	\$ 0	RC	\$ 0
3	4	Boy Scout Building	300	Pioneer Road	\$44,156	\$ 0	\$ 0	RC	\$ 0
3	5	Modular Classroom #2	300	Pioneer Road	\$143,010	\$66,678	\$ 0	RC	\$ 0
3	6	Storage Shed	300	Pioneer Road	\$1,880	\$ 0	\$ 0	RC	\$ 0
3	7	Modular Classroom #3	300	Pioneer Road	\$143,010	\$24,580	\$ 0	RC	\$ 0
3	8	Baseball Field incl fencing, dugouts, etc.	300	Pioneer Road	\$173,176	\$ 0	\$ 0	RC	\$ 0
4	1	Gomer Elementary School	4040	West Lincoln Hwy	\$8,721,377	\$347,082	\$ 0	RC	\$ 0
4	2	Storage Garage	4040	West Lincoln Hwy	\$52,315	\$ 0	\$ 0	RC	\$ 0
4	3	Elementary School Modular	4040	West Lincoln Highway	\$100,554	\$16,525	\$ 0	RC	\$ 0
4	4	Baseball Field	4040	West Lincoln Highway	\$189,980	\$ 0	\$ 0	RC	\$ 0

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5	1	Administration Building	4380	Sunnydale Street	\$717,284	\$175,575	\$ 0	RC	\$ 0
5	2	Bus Garage	4380	Sunnydale Street	\$880,405	\$82,284	\$ 0	RC	\$ 0
6	1	High School	401	East North Street	\$40,815,000	\$2,234,532	\$ 0	RC	\$ 0

Values shown in the Property Schedule above reflect those values reported to the Ohio School Plan as 100% values. Refer to the Property Coverage Summary of this proposal for the Property Damage Per Occurrence Limit for all property to be covered under the policy.

* The described premises identified with a Specific Sublimit on this Property Schedule are included in the Per Occurrence Limit shown on the Property Coverage Summary of this proposal, but the Sublimit displayed is the most we will pay for loss or damage to the described premises in any one occurrence or accident.

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Ohio School Plan Proposal Summary

Elida Local School District
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Liability Coverage

General Liability

	<u>Deductible</u>	<u>Limit of Liability</u>
Bodily Injury, Property Damage – Each Occurrence and Sexual Abuse Injury – Each Sexual Abuse Offense	\$0	\$6,000,000
Personal & Advertising Injury – Each Offense		\$6,000,000
Fire Damage– Any One Event		\$500,000
Medical Expense:		
Per Person – Any One Person		\$10,000
Per Accident – Any One Accident		\$10,000
General Aggregate		\$8,000,000
Products-Completed Operations Aggregate		\$6,000,000
Criminal Defense Reimbursement		Not Covered

Employers Liability – Stop Gap

	<u>Deductible</u>	<u>Limit of Liability</u>
Bodily Injury by Accident - Each Accident	\$0	\$6,000,000
Bodily Injury by Disease		\$6,000,000
Bodily Injury by Disease – Each Employee		\$6,000,000

Fiduciary Liability – Claims Made

	<u>Retro Date</u>	<u>Deductible</u>	<u>Limit of Liability</u>
Each Fiduciary Claim	7/1/2013	\$5,000	\$6,000,000
Fiduciary Liability Aggregate			\$8,000,000
Employee Benefits Administration			Included
Employee Benefits Prior Acts	7/1/2013		

Security and Law Enforcement Liability

	<u>Deductible</u>	<u>Limit of Liability</u>
Security and Law Enforcement Liability – Each Occurrence, Offense or Sexual Abuse Offense	\$0	\$6,000,000
Security and Law Enforcement Liability – Aggregate		\$8,000,000

Educational Legal Liability – Claims Made

	<u>Retro Date</u>	<u>Deductible</u>	<u>Limit of Liability</u>
Errors & Omissions Injury – Each Wrongful Act		\$5,000	\$6,000,000
Errors & Omissions Injury – Annual Aggregate			\$8,000,000

\$1,000,000

2/1/2002

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\$1,000,000 xs \$1,000,000

2/1/2002

\$1,000,000 xs \$2,000,000

2/1/2002

\$1,000,000 xs \$3,000,000

2/1/2002

\$1,000,000 xs \$4,000,000

2/1/2002

\$1,000,000 xs \$5,000,000

2/1/2002



Ohio School Plan Proposal Summary

Elida Local School District

Effective Date of Coverage: 7/1/2019

Educational Legal Liability – Claims Made Continued	<u>Retro Date</u>	<u>Deductible</u>	<u>Limit of Liability</u>
Employment Practices Injury – Each Wrongful Act		\$5,000	\$8,000,000
Employment Practices Injury – Annual Aggregate			\$8,000,000
\$1,000,000	2/1/2002		
\$1,000,000 xs \$1,000,000	2/1/2002		
\$1,000,000 xs \$2,000,000	2/1/2002		
\$1,000,000 xs \$3,000,000	2/1/2002		
\$1,000,000 xs \$4,000,000	2/1/2002		
\$1,000,000 xs \$5,000,000	2/1/2002		
Back Wages – Each Wrongful Act		\$2,500	\$25,000
Back Wages – Annual Aggregate			50000
Declaratory, Equitable and Injunctive Relief Defense – Annual Aggregate		\$2,500	\$100,000

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Adult Support Group Schedule

Elida Local School District

Effective Date of Coverage: 7/1/2019

Group Name

Elida Boys Soccer Parents

Elida Golf Parents

Choral Promoters

Elida Wrestling Parents

Elida Athletic Boosters

Elida Lady Dawgs Softball

Elida Girls Soccer Parents

Elida Girls Basketball Parents

Elida Middle PTO

Diamond Dawgs Baseball Boosters

Elida Elementary PTO

Elida Prom Parents

Elida Band Boosters

Elida EMS Parent Association

Elida Soccer Association

Elida Foundation



Ohio School Plan Proposal Summary

Elida Local School District

Effective Date of Coverage: 7/1/2019

Automobile Coverage

*Per Schedule

*Based on	24	Bus Over 60
*Based on	7	Private Passenger Auto
*Based on	3	Light Truck
*Based on	2	Utility Trailer
*Based on	1	Heavy Dump Truck
*Based on	2	Bus 1-8
*Based on	1	Heavy Truck
*Based on	1	Bus 21-60
Total	41	Autos

	<u>Valuation</u>	<u>Deductible</u>	<u>Limit of Liability</u>
Liability – Combined Single Limit – Each Accident		\$0	\$6,000,000
Medical Payments- Each Accident		Not Applicable	\$5,000
Uninsured / Underinsured Motorists – Each Accident		Not Applicable	\$1,000,000
Buses - Physical Damage:	Per Schedule		Per Schedule
Comprehensive		\$1,000	
Collision		\$1,000	
All Other Autos - Physical Damage:	Per Schedule		Per Schedule
Comprehensive		\$1,000	
Collision		\$1,000	
Hired Auto Physical Damage:			\$75,000
Comprehensive		\$1,000	
Collision		\$1,000	
Garage Keepers Coverage			Not covered
Comprehensive Single Event Deductible		Largest Comprehensive Deductible	

The automobile coverage included in this quotation is subject to acceptable state motor vehicle reports. Automobile coverage may subsequently be excluded for any covered auto while being operated by a driver with an unacceptable report.

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Automobile Schedule

Elida Local School District
Effective Date of Coverage: 7/1/2019

<u>Veh #</u>	<u>Year</u>	<u>Description</u>	<u>VIN</u>	<u>Total Cost New</u>	<u>*Valuation</u>
1	1993	INTERNATIONAL TRUCK	1HTSLPLM2PH504992	\$14,286	ACV
2	2012	FORD FUSION	3FAHPOHA4CR272668	\$20,000	ACV
3	2001	FORD DUMP TRUCK	1FDXF47FX1EC90987	\$25,000	ACV
4	2012	FORD WHITE F250 TRUCK	1FTBF2B63CEB05403	\$14,286	ACV
5	2012	CHEVROLET IMPALA	2G1WG5E35C1201089	\$20,000	ACV
6	2010	TEXAS BRAGG UTILITY TRAILER	17XFP2023A1001057	\$1,000	ACV
7	2009	INTERSTATE CARGO TRAILER	1UK500G2491068589	\$2,000	ACV
8	2013	CHEVROLET IMPALA	2G1WF5E34D1238784	\$25,000	ACV
9	2013	CHEVROLET IMPALA	2G1WG5E35D1120868	\$25,000	ACV
10	2011	MICROBIRD SCHOOL CUTAWAY VAN E35 #4	1FDD3FLXBDA56055	\$37,000	RC OTR
11	2011	MICRO SCHOOL CUTAWAY VAN E35 #7	1FDDE3FL3BDA63283	\$37,000	RC OTR
12	2014	CHEVROLET IMPALA	2G1WB5E33E1166697	\$26,001	ACV
13	2013	BLUEBIRD BUS	1BABNCPA6DF290705	\$87,561	RC OTR
14	2013	BLUEBIRD BUS	1BABNCPA8DF290706	\$87,561	RC OTR
15	2015	BLUEBIRD BUS	1BABNCPAXFF314250	\$92,935	RC OTR
16	2003	BLUEBIRD BUS	1BAANCPA43F208853	\$57,926	ACV
17	2003	BLUEBIRD BUS	1BAANCPA63F208854	\$57,926	ACV
18	2006	BLUEBIRD BUS	1BAKBCA76F233965	\$61,969	ACV
19	2006	BLUEBIRD BUS	1BABNCKA26F233962	\$64,335	ACV
20	2006	BLUEBIRD BUS	1BABNCKA46F233963	\$64,335	ACV
21	2007	BLUEBIRD BUS	1BABNCKA57F238560	\$67,415	ACV
22	2007	BLUEBIRD BUS	1BABNCKA67F244349	\$67,415	ACV
23	2008	BLUEBIRD BUS	1BABNCPA38F253052	\$79,229	ACV
24	2009	BLUEBIRD BUS	1BABNCPA29F259409	\$79,179	RC OTR
25	2009	BLUEBIRD BUS	1BABNCPA99F259410	\$79,179	RC OTR
26	2009	BLUEBIRD BUS	1BABNCPA09F259411	\$79,177	RC OTR
27	2009	BLUEBIRD BUS	1BABNCPA29F259412	\$79,177	RC OTR
28	2010	BLUEBIRD BUS	1BABNCPA9AF269293	\$80,752	RC OTR
29	2010	BLUEBIRD BUS	1BABNCPA0AF269294	\$80,752	RC OTR
30	2010	BLUEBIRD BUS	1BABNCPA2AF269295	\$80,752	RC OTR
31	2010	BLUEBIRD BUS	1BABNCPA4AF269296	\$80,752	RC OTR
32	2017	BLUEBIRD BUS	1BABNCPA8HF330384	\$92,042	RC OTR
33	2017	BLUEBIRD BUS	1BABNCPAXHF330385	\$92,042	RC OTR
34	2013	DODGE CARAVAN	2C4RDGBGXR73557	\$25,000	ACV

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35	2008	FORD SRW SUPER DUTY TRUCK	1FDNF20598ED90540	\$45,000	ACV
36	2003	FORD F15	2FTRF172X3CB06553	\$20,000	ACV
37	2015	CHEVROLET IMPALA	2G1WA5E35F1111365	\$26,000	ACV
38	2016	BLUEBIRD BUS	1BABNCPA7GF322856	\$91,967	RC OTR
39	2018	BLUEBIRD BUS	1BABNCSA1JF344124	\$91,278	RC OTR
40	2019	BLUEBIRD BUS	1BABNCSA9KF351677	\$92,020	RC OTR
41	2019	BLUEBIRD BUS	1BABNCSA8KF352965	\$92,020	RC OTR

*If no Valuation is shown above the Valuation will be on an Actual Cash Value Basis.



Ohio School Plan Proposal Summary

Elida Local School District
Effective Date of Coverage: 7/1/2019

<u>Violence Act Injury and Death Benefit</u>	<u>Limit of Coverage</u>
Violent Act General Aggregate Limit	\$1,000,000
Death Benefit Aggregate Limit	\$1,000,000
Death Benefit Limit – Per Member	\$25,000
Medical Expense Aggregate Limit	\$25,000
Medical Expenses – In Excess of \$25,000 - Per Member (Excess of all other insurance, coverage or benefits available)	\$5,000
<u>Violent Act Expenses</u>	<u>Limit of Coverage</u>
Emergency Medical Services Aggregate Limit	\$5,000
Emergency Medical Services Limit – Per Member	\$1,000
Funeral Services Aggregate Limit	25,000
Funeral Services Limit – Per Member	5,000
Personal Counseling Services Aggregate Limit	10,000
Personal Counseling Services Limit – Per Member	2,500
Travel Expenses Aggregate	\$25,000
Travel Expenses Limit – Per Member	\$5,000
<u>Supplementary Payments</u>	
Group Counseling – limited to 60 days after violent act	\$25,000
Extra Security – limited to 30 days after violent act	\$25,000
Substitute Teachers – limited to 30 days after violent act	\$25,000
Rental of Substitute Premises - limited to 30 days after violent act	\$10,000
Extra Transportation – limited to 30 days after violent act	\$10,000
Crisis Management Expenses – limited to 60 days after violent act	\$10,000

This is a summary of the plan and is not intended to outline the actual terms and conditions of the plan. It is not a contract and is subject to the terms and conditions of the actual plan document, which were provided to the members of the plan.



Ohio School Plan Proposal Summary

Elida Local School District
Effective Date of Coverage: 7/1/2019

Cyber Coverage – Claims Made and Reported

All Coverage Sections		<u>Limit of Liability</u>
Policy Aggregate - All Plan Members Combined		\$20,000,000
Member Aggregate		\$1,000,000
First Party Coverage Sections		<u>Limit of Liability</u>
Damage to Digital Assets		\$1,000,000
Non-Physical Business Interruption and Extra Expense		\$1,000,000
Cyber Extortion		\$1,000,000
Data Protection Reputational Harm		Not Covered
Computer Crime		\$1,000,000
Payment Card Industry Data Security Standards – Each Loss		\$100,000
Payment Card Industry Data Security Standards - All Losses for All Members Combined		\$1,000,000
Third Party Coverage Sections		<u>Limit of Liability</u>
Privacy, Confidentiality and Security Liability		\$1,000,000
Regulation Defense, Awards and Fines		\$1,000,000
Customer Care and Reputational Expenses		\$1,000,000
Professional Indemnity		Not Covered
Multi-Media Indemnity		\$1,000,000
Deductible & Time Retention		
Deductible	\$100,000	
Time Retention - Section I.B.	8 Hours	
Retroactive Date	7/1/2013	

Defense Expenses and all other costs and expenses are part of, subject to, included within and do not increase the Member Aggregate or the Policy Aggregate - All Plan Members Combined.

The First Party and Third Party Coverage Section Limits of Liability displayed above are part of, subject to, included within and do not increase the Member Aggregate or the Policy Aggregate - All Members Combined.



Ohio School Plan Proposal Summary

Elida Local School District
Effective Date of Coverage: 7/1/2013

Pollution Coverage -- Claims Made and Reported

Carrier: Ironshore Specialty Insurance Company

Limit of Liability

Pollution Liability -- Policy Aggregate --All Members Combined	\$5,000,000
Pollution Liability -- Member Aggregate	\$1,000,000
Coverage A -- Third Party Claims for Bodily Injury, Property Damage or Remediation Expenses	
Each Incident Limit	\$1,000,000
Coverage Aggregate Limit	\$1,000,000
Coverage B -- First Party Remediation Expenses	
Each Incident Limit	\$1,000,000
Coverage Aggregate Limit	\$1,000,000
Coverage C. - Emergency Response Expenses	
Each Incident Limit	\$1,000,000
Coverage Aggregate Limit	\$1,000,000
Coverage D. - Business Interruption	
Each Incident Limit	\$1,000,000
Number of Days Limit	365
Coverage E. - Disinfection Event Expenses	
Each Incident Limit	\$10,000
Coverage Aggregate Limit	\$20,000
Deductibles & Time Retention	
Per Pollution Incident Deductible	\$25,000
Per Mold Matter or Legionella Incident Deductible	\$50,000
Per Underground Storage Tank Pollution Incident Deductible	\$500,000 or Excess of the Ohio UST Fund Limit(s) Whichever Is Greater
Per Business Interruption/Extra Expense Incident -- Time Retention	5 Days Waiting Period

Retroactive Date 7/1/2013

The following Locations have been endorsed to be excluded (or Reinstated).

Premises #	Building #	Address	Description	Date Excluded	Date Reinstated

I am offering on the terms and/or coverages required in your policy coverages and related which it does not part of and is accepted.



Defense Expenses and all other costs and expenses are part of, subject to, included within and do not increase the Pollution Liability - Member Aggregate or the Pollution Liability - Policy Aggregate - All Plan Members Combined.

The Coverage A., B., C., D. and E. Limits of Liability displayed above are part of, subject to, included within and do not increase the Member Aggregate or the Policy Aggregate - All Members Combined.

Coverage afforded by this policy shall apply in excess of and shall not contribute with any other such insurance.



Effective Date of Coverage: 7/1/2019

Total: **\$92,437**

Premium Includes Ohio School Plan's Risk Management Services

Hylant Administrative Services, LLC
P.O. Box 2083
Toledo, Ohio 43603-2083

Membership Benefits

Risk Management Services

Risk management has become one of the most important disciplines within both the public and private sectors. Risk permeates every aspect of our work day. Our focus is to eliminate or reduce the detrimental effects of those risks that cannot be avoided while continuously seeking ways beyond insurance to manage, prevent and minimize risk.

Our full-time experienced risk management team has a vast array of work experience. Our backgrounds range from Certified Fire Fighter, Certified School Risk Manager, and Environmental Health & Safety Professional. We bring our years of experience and knowledge of current regulatory requirements to assist in the identification of potential liability, property and fleet exposures.

Our Process

A Risk Management Profile - A risk management representative will conduct an on-site visit to identify existing and/or potential liability, property and fleet exposures using our risk profile worksheet.

Policy and Procedure Review - Risk Management Services will review established policy and procedure manuals and offer written opinions from the review.

Recommendations - Risk mitigation recommendations will be made from information gathered during the profile to assist in reducing identified areas of exposure.

Technical Assistance - Service team members are available to conduct site visits to discuss problem areas, specific concerns and assist in the development of written policies and procedures tailored to your operations.

Continuous Improvement - Service team members are available to work with staff to develop continuous monitoring and inspection mechanism internally.

Training /Seminars

- ODE School Bus Safety Task Force
- School Health and Safety Seminars
- School bus In-service Training
- Playground Presentations
- Safety Forces Meetings
- Campus Security Protocols
- Conference Presentations on various risk management topics

Resource Materials

The Risk Management Department maintains a database of resource materials and best practices on a variety of topics available to members:

- Directly through the client portal "Gateway"
- On CD
- By topic by request

If you are looking for guidance or a starting point on how to address a specific risk concern, we are here for you. Our goal is to provide a safe environment, minimize losses and place you in the most defensible position possible.

This proposal is being offered on the basis shown above and is a summary that is intended to outline general policy coverages and related limits. It does not necessarily provide the terms and/or coverages required in your application to us. These coverages may contain restrictions or exclusions which were not a part of your previous coverage. This proposal is subject to the terms and conditions of the policy that will be issued if this proposal is accepted.



Membership Benefits

Free Legal Advice

The Ohio School Plan annually provides two (2) hours of free legal advice to current OSP members through independent legal counsel for employment related issues.

Accessing this service is easy. Simply call the Ohio School Plan claims department (1-866-825-2467) and you will be referred to a participating attorney in your area. Prior to any work being done, the attorney will advise you in advance of the approximate time it will take to handle your question.

