



COVERAGE PROPOSAL

Elida Local School District

4380 Sunnydale

Elida, OH 45807

Effective Date of Coverage: 7/1/2024

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

www.ohioschoolplan.org
800.288.6821



Board of Directors

Elida Local School District
Effective Date of Coverage:

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.

Board Officers	
<u>Nathan Lynch</u> OSP Chairperson Upper Sandusky Exempted Village School District Treasurer/CFO nathan_l@usevs.org	<u>Christopher Fox</u> OSP Secretary Montgomery County ESC Treasurer Christopher.fox@mcesc.org

Board Members		
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<u>Matt King</u> East Central Ohio Educational Service Center Treasurer/CFO Matt.king@ecoesc.org	<u>David Kocevar</u> Westlake City School District Business Manager kocevar@wlake.org	<u>Dr. Paul R. Lockwood</u> EHOVE Career Center Primmarsh2@gmail.com
<u>Paul Ryan Lockwood III</u> Springfield Local School District Treasurer/CFO ryanlockwood@springfield-schools.org	<u>Melissa Marconi</u> Tuslaw Local School District Superintendent mmarconi@tuslawschools.org	<u>Michael Sawyers</u> New Albany-Plain Local School District Superintendent Sawyers.1@napls.us
<u>David Sininger</u> Clermont County Board of DD Director of Business Operations dsininger@clermontdd.org	<u>Megan R. Williams</u> Scioto Valley Local School District Treasurer/CFO mwilliams_sk@scoca-k12.org	



Reinsurance

Elida Local School District
Effective Date of Coverage: 7/1/2024

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

Convex Re Limited

AM Best Rating: A-, XIV
Reinsuring the OSP since: 2020

Chubb Indemnity Insurance Company

AM Best Rating: A++, XV
Reinsuring the OSP since: 2023

Great American Insurance Cos.

AM Best Rating: A, XIV
Reinsuring the OSP since: 2012

Hannover Re

AM Best Rating: A+, XV
Reinsuring the OSP since: 2017

Liberty Mutual Insurance Europe Limited

AM Best Rating: A, XI
Reinsuring the OSP since: 2014

Markel Global Reinsurance Company

A.M. Best Rating: A, XIV
Reinsuring the OSP since: 2021

Maumee Valley Re, Ltd.

Not Rated
Reinsuring the OSP since: 2002

Odyssey Re

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

Peak Reinsurance

A.M. Best Rating: A-, XII
Reinsuring the OSP since: 2023

Ryan Re

A.M. Best Rating: A+, XV
Reinsuring the OSP since: 2019

Travelers Casualty Company

A.M. Best Rating: A++, XV
Reinsuring the OSP since: 2022

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



Ohio School Plan Proposal Summary

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Property Coverage	<u>Deductible</u>	<u>Limit of Liability</u>
Property Damage – Per Occurrence	\$1,000	\$150,906,731
Valuation-Replacement Cost		
No Co-Insurance		
All Risk of Direct Physical Loss, subject to specific Exclusions and Limitations		
Specific Real Property, Personal Property and Property in the Open Limit		\$ 0
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		Excluded
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	\$100,000,000
Electronic Processing Media	\$1,000	
Deep Water Pumps	\$10 Per Foot Subject to \$2,500 Minimum	
Utility Interruption	24	
Business Interruption & Extra Expense	24	
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	
Unmanned Aerial Systems		See UAS Schedule

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Property Coverage Extensions and Conditions

Accidental Contamination	\$10,000	Glass Showcase	Included
Accounts Receivable	\$100,000	Landscaping, Natural and Artificial Athletic Fields –	
Arson Reward	\$25,000	Unscheduled	\$200,000
Architects and Engineers Fees and Loss Adjustment Expenses	Included	Lock Replacement	\$1,000
Automatic Acquisition		Loss of Refrigeration	\$25,000
Real Property – 90 days	\$1,000,000	Microorganisms –	
Personal Property – 90 days	\$1,000,000	Occurrence/Aggregate	\$15,000
Back Up of Sewer or Drains	\$100,000	Miscellaneous Unscheduled	
Claim Preparation Expense	\$50,000	Locations	\$200,000
Damaged Asbestos Clean Up & Removal	Included	Off Premises Services	\$250,000
Debris Removal & Cost of Clean Up	Included	Interruption	
EDP Media & Data Restoration	\$27,563	Ordinance or Law	
Errors & Omissions	\$100,000	Demolition – Undamaged Portion	\$1,000,000
Expediting Expense	\$250,000	Increased Cost of Construction	20% of Building Loss Subject to \$1,000,000 Maximum
Fine Arts – Unscheduled	\$50,000	Personal Effects	\$50,000
Fire Fighting Expense	\$25,000	Property in the Course of Construction & Additions	\$1,000,000
Fire Protection Devices	\$25,000	Property in the Open	Per Statement of Values
Furs, Jewelry, Precious Metals, Precious Stones – Separately	\$5,000	Running Track and Paved Athletic Court Surfaces -	
Boiler & Machinery Coverage Extensions		Unscheduled	\$200,000
Ammonia Contamination	\$250,000	Resultant Seepage, Pollution & Contamination Exception	\$50,000
CFC Refrigerants and Halon	\$250,000	Transit	\$200,000
Consequential Damage	\$250,000	Valuable Papers	\$100,000
Hazardous Substance	\$250,000	Watercraft – 27 Feet or Less in Length – Unscheduled	\$50,000
		Media Coverage	\$250,000
		Ordinance or Law	\$250,000
		Utility Interruption	\$250,000
		Water Damage	\$250,000

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Crime Coverage

Employee Theft Coverage ¹

Deductible

Limit of Liability

\$1,000

\$150,000

Includes Faithful Performance

Forgery and Alteration

\$1,000

\$150,000

Computer Fraud ¹

\$1,000

\$25,000

Funds Transfer Fraud ¹

\$1,000

\$25,000

Social Engineering Fraud ²

\$2,500

\$25,000

Theft of Monies and Securities

Inside Premises

\$1,000

\$100,000

Outside Premises

\$1,000

\$100,000

Limited Finding For Recovery

Not Applicable

\$25,000

Destruction of Electronic Data or Computer Programs

\$1,000

\$5,000

Telephone Toll Fraud

\$1,000

\$5,000

Credit, Debit or Charge Cards

\$1,000

\$5,000

1. Social Engineering Fraud is specifically excluded from the noted coverage agreements and only available under the separate Social Engineering Fraud coverage agreement.
2. Employees must make a reasonable effort to verify, but not through email, the authenticity of any change of account request or transfer instruction.

Schedule of Covered Bonded Positions/Individuals Approved for Employee Dishonesty Coverage

Position	Individual's Full Name	Limit	Coverage is Excess of an Existing Bond

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Property Schedule

Prem No	Bldg No	Name	Address	City	100% Real Property Value	100% Personal Property Value	100% Property In The Open Value	Valuation	Specific Limit
1	1	Field House	101 East North	Elida	\$7,464,000	\$40,642	\$ 0	RC	No
1	2	Stadium/Bleachers	101 East North St	Elida	\$634,556	\$ 0	\$ 0	RC	No
1	3	Storage	101 East North St	Elida	\$68,732	\$11,576	\$ 0	RC	No
1	4	Stadium Structures	101 East North Street	Elida	\$1,200,510	\$ 0	\$ 0	RC	No
1	5	Stadium Ticket Booth East	101 East North St	Elida	\$8,675	\$ 0	\$ 0	RC	No
1	6	Concession Stand	101 East Main Street	Elida	\$405,169	\$28,941	\$ 0	RC	No
1	7	Locker Room	101 East Main Street	Elida	\$405,169	\$28,941	\$ 0	RC	No
1	8	Tennis Courts	401 East North Street	Elida	\$339,045	\$ 0	\$ 0	RC	No
1	9	Concession/Locker Room	101 East North Street	Elida	\$390,497	\$19,788	\$ 0	RC	No
1	10	Home Press Box	101 East North Street	Elida	\$243,772	\$5,789	\$ 0	RC	No

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1	11	Visitors Press Box	101 East North Street	Elida	\$121,888	\$5,789	\$ 0	RC	No
2	1	Middle School	4500 Sunnysdale Street	Elida	\$24,312,000	\$1,578,148	\$ 0	RC	No
2	2	Storage Shed	4500 Sunnysdale Street	Elida	\$67,442	\$48,942	\$ 0	RC	No
2	3	Press Box	4500 Sunnysdale Street	Elida	\$7,614	\$ 9	\$ 0	RC	No
2	4	Press Box	4500 Sunnysdale Street	Elida	\$9,799	\$ 8	\$ 0	RC	No
2	5	Baseball Stadium	4500 Sunnysdale Street	Elida	\$1,343,051	\$ 8	\$ 0	RC	No
2	6	Baseball Garage	4500 Sunnysdale Street	Elida	\$20,688	\$ 8	\$ 0	RC	No
2	7	Soccer Concession Stand	4500 Sunnysdale Street	Elida	\$365,430	\$ 0	\$ 0	RC	No
2	8	Baseball Storage Shed	4500 Sunnysdale Street	Elida	\$4,892	\$ 0	\$ 0	RC	No
2	9	Baseball Field	4500 Sunnysdale Street	Elida	\$228,230	\$ 0	\$ 0	RC	No
2	10	Soccer/Track Bleachers	4500 Sunnysdale Street	Elida	\$69,458	\$ 0	\$ 0	RC	No
3	1	12x12 Concession Shed	300 Pioneer Road	Elida	\$2,221	\$ 0	\$ 0	RC	No
3	2	Softball Field incl fencing, dugouts, etc.	300 Pioneer Road	Elida	\$204,483	\$ 0	\$ 0	RC	No
3	3	Elementary School	300 Pioneer Rd	Elida	\$45,819,000	\$1,423,121	\$ 0	RC	No
4	1	Administration Building	4380 Sunnysdale Street	Elida	\$1,161,000	\$207,315	\$ 0	RC	No
4	2	Bus Garage	4380 Sunnysdale Street	Elida	\$1,641,000	\$108,968	\$ 0	RC	No
5	1	High School	401 East North Street	Elida	\$55,179,000	\$2,638,485	\$ 0	RC	No
5	2	Tennis Concession Stand	401 E. North St	Elida	\$289,406	\$2,315	\$ 0	RC	No
5	3	Maintenance Building	401 E. North St	Elida	\$694,575	\$115,763	\$ 0	RC	No
5	4	Maintenance Shed	401 E. North St	Elida	\$3,473	\$ 0	\$ 0	RC	No

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5	5	J.V. Baseball Field, Dugouts, Fencing, etc	401 E. North St	Elida	\$ 0	\$ 0	\$40,517	RC	No
5	6	Band Storage Shed/Scaffolding	401 E. North St	Elida	\$5,789	\$ 0	\$ 0	RC	No

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 and the total Specific Property Limits for all property to be covered under the policy.

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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
Unmanned Aerial Systems Liability		

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

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

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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		
\$1,000,000 excess of \$1,000,000	2/1/2002		
\$1,000,000 excess of \$2,000,000	2/1/2002		
\$1,000,000 excess of \$3,000,000	2/1/2002		
\$1,000,000 excess of \$4,000,000	2/1/2002		
\$1,000,000 excess of \$5,000,000	2/1/2002		
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	\$6,000,000
Employment Practices Injury – Annual Aggregate			\$8,000,000
\$1,000,000	2/1/2002		
\$1,000,000 excess of \$1,000,000	2/1/2002		
\$1,000,000 excess of \$2,000,000	2/1/2002		
\$1,000,000 excess of \$3,000,000	2/1/2002		
\$1,000,000 excess of \$4,000,000	2/1/2002		
\$1,000,000 Excess of \$5,000,000	2/1/2002		
Back Wages – Each Wrongful Act		\$2,500	\$25,000
Back Wages – Annual Aggregate			\$50,000
Non Monetary Defense – Annual Aggregate		\$2,500	\$100,000

* Effective 1/1/2024 all policies will contain a silica exclusion.



Adult Support Group Schedule

Elida Local School District
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Group Name

Elida Golf Parents	Approved
Choral Promoters of Elida	Approved
Elida Wrestling Parents Association	Approved
Elida Athletic Boosters Club	Approved
Elida Lady Dawgs Softball	Approved
Elida Girls Soccer Parents	Approved
Elida Girls Basketball Parents	Approved
Elida Middle School PTO	Approved
Diamond Dawgs Baseball Boosters	Approved
Elida Elementary PTO	Approved
Elida Prom Parents	Approved
Elida Band Boosters	Approved
Elida EMS Parent Association	Disapproved
Elida Soccer Parents Association	Approved
Elida Basketball Club	Approved
Elida Volleyball Association	Approved
Elida Football Parents	Approved
Elida Cross Country Parents	Approved
Elida High School Track Parents	Approved



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	<u>Limit of Coverage</u>
Violence Act Injury and Death Benefit*	
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
Violent Act Expenses*	
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
Supplementary Payments*	
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
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Automobile Coverage*

	<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
Comprehensive	\$1,000	
Collision	\$1,000	
All Other Autos - Physical Damage:		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.

* Effective 1/1/2024 all policies will contain a silica exclusion.



Automobile Schedule

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Vehicle #	Year	Description	VIN	Total Cost New	Replacement Cost	Valuation	Inventory Number
1	1993	INTERNATIONAL TRUCK	1HTSLPLM2PH504992	\$14,286	\$ 0	ACV	
2	2001	FORD DUMP TRUCK	1FDXF47FX1EC90987	\$25,000	\$ 0	ACV	
3	2012	FORD WHITE F250 TRUCK	1FTBF2B63CEB05403	\$14,286	\$ 0	ACV	
4	2010	TEXAS BRAGG UTILITY TRAILER	17XFP2023A1001057	\$1,000	\$ 0	ACV	
5	2009	INTERSTATE CARGO TRAILER	1UK500G2491068589	\$2,000	\$ 0	ACV	
6	2013	CHEVROLET IMPALA	2G1WF5E34D1238784	\$25,000	\$ 0	ACV	
7	2011	MICROBIRD SCHOOL CUTAWAY VAN E35 #4	1FDD3FLXBDA56055	\$37,000	\$ 0	ACV	
8	2011	MICRO SCHOOL CUTAWAY VAN E35 #7	1FDDE3FL3BDA63283	\$37,000	\$ 0	ACV	
9	2013	BLUEBIRD BUS	1BABNCPA6DF290705	\$87,561	\$ 0	ACV	1
10	2013	BLUEBIRD BUS	1BABNCPA8DF290706	\$87,561	\$ 0	ACV	29
11	2015	BLUEBIRD BUS	1BABNCPAXFF314250	\$ 0	\$110,000	RC OTR	6
12	2006	BLUEBIRD BUS	1BAKBCKA76F233965	\$61,969	\$ 0	ACV	4
13	2009	BLUEBIRD BUS	1BABNCPA29F259412	\$79,177	\$ 0	ACV	15
14	2010	BLUEBIRD BUS	1BABNCPA9AF269293	\$80,752	\$ 0	ACV	12
15	2010	BLUEBIRD BUS	1BABNCPA0AF269294	\$80,752	\$ 0	ACV	19
16	2010	BLUEBIRD BUS	1BABNCPA4AF269296	\$80,752	\$ 0	ACV	24
17	2017	BLUEBIRD BUS	1BABNCPA8HF330384	\$ 0	\$110,000	RC OTR	3
18	2017	BLUEBIRD BUS	1BABNCPAXHF330385	\$ 0	\$110,000	RC OTR	5

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19	2013	DODGE CARAVAN	2C4RDGBGXDR735577	\$25,000	\$ 0	ACV
20	2008	FORD SRW SUPER DUTY TRUCK	1FDNF20598ED90540	\$45,000	\$ 0	ACV
21	2003	FORD F15	2FTRF172X3CB06553	\$20,000	\$ 0	ACV
22	2015	CHEVROLET IMPALA	2G1WA5E35F1111365	\$26,000	\$ 0	ACV
23	2016	BLUEBIRD BUS	1BABNCPA7GF322856	\$ 0	\$110,000	RC OTR
24	2018	BLUEBIRD BUS	1BABNCSA1JF344124	\$ 0	\$110,000	RC OTR
25	2019	BLUEBIRD BUS	1BABNCSA9KF351677	\$ 0	\$110,000	RC OTR
26	2019	BLUEBIRD BUS	1BABNCSA8KF352965	\$ 0	\$110,000	RC OTR
27	2015	CHEVY IMPALA	2G1WB5E33F1151490	\$20,000	\$ 0	ACV
28	2022	BLUEBIRD BUS	1BABNCSA5NF378430	\$ 0	\$110,000	RC OTR
29	2022	BLUEBIRD BUS	1BABNCSA9NF378429	\$ 0	\$110,000	RC OTR
30	2020	BLUEBIRD BUS	1BABNCSA4LF365441	\$ 0	\$110,000	RC OTR
31	2020	BLUEBIRD BUS	1BABNCSA6LF365442	\$ 0	\$110,000	RC OTR
32	2018	CHEVY IMPALA	2G1105S31J9104778	\$29,000	\$ 0	ACV
33	2013	BLUEBIRD BUS	1BABNCSA8PF387979	\$98,472	\$ 0	ACV
34	2023	BLUEBIRD BUS	1BABNCSA4PF387980	\$ 0	\$110,000	RC OTR
35	2024	BLUEBIRD BUS	4797	\$ 0	\$110,000	RC OTR
36	2024	BLUEBIRD BUS	4798	\$ 0	\$110,000	RC OTR
37	2024	BLUEBIRD BUS	3471	\$ 0	\$110,000	RC OTR
38	2023	BLUEBIRD BUS	3472	\$ 0	\$110,000	RC OTR
39	2006	WANC WABA TRAILER	1JJV532W56L992614	\$45,000	\$ 0	ACV
40	2010	HONDA ACCORD	1HGCP2F43AA191537	\$25,000	\$ 0	ACV

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.



Ohio School Plan Proposal Summary

Elida Local School District
Effective Date of Coverage: 7/1/2024

Pollution Coverage – Claims Made and Reported		<u>Limit of Liability</u>
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
Sub-Limit(s) Applicable to All Coverages		
Mold Matter		\$750,000
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	

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.



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

Premises #	Building #	Address	Description	Date Excluded	Date Reinstated

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.



Invoice

Elida Local School District

Policy

Term

Premium

OSP Property Premium	7/1/2024 - 7/1/2025	\$111,789.00
OSP Liability Premium	7/1/2024 - 7/1/2025	\$16,811.00
OSP Violence Premium	7/1/2024 - 7/1/2025	\$ 950.00
OSP Automobile Premium	7/1/2024 - 7/1/2025	\$22,662.00

Total Package Policy Premium

\$152,212.00

Pollution Policy Premium

7/1/2024 - 7/1/2025

\$ 697.00

Premiums are based on placing the above policies through the Ohio School Plan. Premium for individually selected coverages may be subject to change.

If the Named Member requests cancellation of the policy prior to the expiration date, a OSP Package Policy minimum premium equal to 25% of the annual policy premium or \$1,000, whichever is greater, will be retained.

If the Named Member requests cancellation of the policy prior to the expiration date, a OSP Cyber Policy minimum premium equal to \$1,500 will be retained.

If the Named Member requests cancellation of the policy prior to the expiration date, a Pollution Policy minimum premium equal to \$275 will be retained.

Checks or purchase orders for the total premium should be made payable and mailed along with Premium Invoice to:

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.



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.



STOPit Solutions

Elida Local School District

Effective Date of Coverage: 7/1/2024



Ohio School Plan & STOPit Solutions: Partnered to protect schools at no charge for the first year.

What is STOPit Solutions?

STOPit Solutions empowers students and employees to speak up about inappropriate behavior like bullying, misconduct, and mental health issues where they are most comfortable—their phones. The anonymous reporting program is used by thousands of schools nationwide to ensure student and school safety. Our partnership allows your school to implement the STOPit App, Hotline, STOPit Admin and 24/7 Monitoring at no charge for the first year.

What is included?

- **The STOPit App, Web & Hotline** - anonymous reporting app for students and employees;
- **STOPit Admin** - easy-to-use dashboard for incident management;
- **24/7 Monitoring** - certified agent monitoring to alert of emergency situations;
- **Two-Way Messenger** - anonymous messaging to reporters in real time;
- **Launch Kit** - STOPit provides full setup and helps you roll out the program to your school;

To learn more about this valuable resource:

E sales@stopitsolutions.com

P 908-748-4500

https://bit.ly/OSP_STOPit



CYBER INSURANCE PROPOSAL FOR

Elida Local School District

PRESENTED BY HYLANT

JASON STOLLY

HYLANT

811 Madison Ave, Toledo, OH 43604
P 419-255-1020 F 419-255-7557

hylant.com



HYLANT



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ACCOUNT & EXPOSURE SUMMARY

School District: Elida Local School District

Address: 4380 Sunnydale, Elida, OH 45807

Estimated Annual Revenue (next 12 months): \$25,000,000

Full Prior Acts: Yes

NAICS Code/Description: Primary and Secondary Schools (Education)

PRICING SUMMARY

	CFC Expiring	CFC Option #1	OSP Alternate Option Option #2
Total Payable	\$6,260.00	\$7,210.00	N/A
Premium	\$6,260.00	\$7,210.00	N/A
Carrier Fee	N/A	N/A	N/A
SL Fees & Taxes	Exempt	Exempt	Exempt
Coverage Type	Admitted	Admitted	Non-Admitted
Limit – Occurrence / Agg	\$1M / \$1M	\$1M / \$1M	\$1M / \$5M
Retention	\$10,000	\$10,000	\$25,000
Wait Period	8 Hours	8 Hours	12 Hours
Subjectivities	1. Request to Bind Coverage 2. Download & Register for the CFC Response Mobile App (within 30 days of binding)		1. Request to Bind Coverage 2. Confirm that you have read and understand Coverage Notes on page 3. 3. Completed/Signed Application (if not already provided) 4. Signed Warranty Letter 5. 3 Years of Prior Loss Runs (if previously insured), with details on any losses 6. Information required to complete excel spreadsheet

Price and coverage may change based on application answers provided.

Please carefully review carrier quote information as this comparison is a simplified view and may not include all the information required to make a purchase decision. Please note that quotes expire after 60 days or 7/1/2024, whichever comes first.



COVERAGE OPTIONS

	CFC Expiring	CFC Option #1	OSP Alternate Option Option #2
3rd Party Coverage			
Network Security Liability	\$1M	\$1M	\$1M
Privacy Liability	\$1M	\$1M	\$1M
Regulatory Liability	\$1M	\$1M	\$1M
PCI-DSS Liability	\$1M	\$1M	\$1M
Media Liability	\$1M	\$1M	\$1M
1st Party Coverage			
Business Interruption (BI)	\$1M	\$1M	\$1M
BI System Failure	\$1M	\$1M	\$1M
Dependent BI	\$1M	\$1M	\$1M
Dependent BI System Failure	\$1M	\$1M	\$1M
Data Restoration / Recovery	\$1M	\$1M	\$1M
Extortion / Ransomware	\$1M	\$1M	\$1M
Bricking	\$1M	\$1M	\$1M
Reputational Harm	\$1M	\$1M	-
Telephone Hacking	\$250K	\$250K	\$1M
Social Engineering	\$250K	\$250K	\$50K
Customer Payment Fraud	\$50K	\$50K	-
Breach Costs Outside the Limit	\$1M	\$1M	-
Policy Aggregate	\$1M	\$1M	\$5M
Coverage Notes	This is an Independent Policy purchased solely by the school district and for use solely by the school district and insureds named on the policy. A \$250K Ransomware Event Sublimit will be allocated to schools without the below controls at the time of claim: 1. MFA for Remote Access 2. MFA for Email Access 3. MFA for Administrative, Privileged Access 4. EDR on 95%+ of Endpoints This is a Shared/Group policy purchased by the Ohio School Plan and its participating members. This policy is for the use of the school districts who participate in the policy and as specifically listed as named insureds on the policy. Claims are subject to a \$1M limit per claim. The policy is subject to a maximum aggregate of \$5M. Once the policy aggregate is met, no coverage will remain, even if participants have not had a claim.		



COVERAGE DEFINITIONS

Coverage Type and Carrier rating

Admitted carriers are insurers that have been granted a license by a state's department of insurance to do business within that state. Admitted Carriers contribute to their state's guaranty fund which provides relief for insureds, based on state specific limits, in the case of an insurers' insolvency.

Surplus lines insurers are referred to as non-admitted carriers because they are not licensed in the state of the insured's principal place of business or residence. While the surplus lines market is regulated differently than the admitted market, in order to provide the flexibility necessary to cover the hard-to-place risks, it is a regulated marketplace. State surplus lines insurers' capitalization requirements are generally higher than admitted carriers which allows for greater protection for policyholders.

AM Best uses a letter grade scale ranging from A++ to D in order to rate an insurers financial strength. A rating of "A" or higher means that the insurer has "excellent ability to meet their ongoing insurance obligations."

Issuing insurer

The insurance company providing the coverage and paying claims.

Limit

The total amount of losses that can be paid under an insurance policy.

Retention

An insured's assumption of risk of loss through noninsurance, self-insurance, or deductibles.

Deductible

The amount an insurer will deduct from the loss before paying up to its policy limits.

Air-Gapped

Air gap means offline and not connected to your network or the Internet. An air-gapped backup is a copy of your data that is kept offline so that it cannot be accessed by a hacker. This protects it from almost any type of cybersecurity threat. They are also called an offline strategy. This is designed to protect you from almost any type of ransomware.

EDR

Endpoint Detection and Response, EDR for short, is a security solution that uses a combination of continuous monitoring and data collection on end user devices to detect potential cyber threats

MFA

Multi-factor Authentication (MFA) is an authentication method that requires the user to provide two or more verification factors to gain access to a resource such as an application, online account, or a VPN.

Cyber Risk Assessment

A third-party scan of your attack surface (endpoints) for vulnerabilities and/or suggested security improvements. These scans mimic how threat actors would view your network and are meant as a proactive aid to bolster security posture.

24/7 Security Monitoring

The carrier's proactive scanning of your network, throughout the policy period, in effort to thwart new risks and alert you of potential vulnerabilities.

Preferred Partner Enhanced Coverage

An endorsement added to your policy which includes bespoke coverage enhancements negotiated for policyholder benefit.



3RD PARTY COVERAGE

Network Security and Privacy Liability

Protects the policyholder against losses for the failure to protect a customer's personally identifiable information (such as social security number, credit card numbers, medical information and passwords) from various cyber-attacks.

3rd Party Coverage

Helps pay for lawsuits caused by data breaches on a client's network or systems.

Media Liability

Coverage for defamation, invasion of privacy, infringement of copyright and plagiarism resulting from a cybersecurity event.

1ST PARTY COVERAGE

Extortion / Ransomware

A type of cyber-attack that blocks access to a victim's data, website, client services systems or other critical resources. The ransomware is then used to demand payment of monies in return for unblocking access to the victim's resources.

Bricking

Insure against the loss of use or functionality of hardware (such as servers) as a result of a hacking event.

1st Party Coverage

In accordance with the terms of the policy, coverage for data breaches and losses to your own network or systems

Reputational Harm

Typically covers the costs of public relations, media purchasing and other related costs to mitigate harm to a brand's reputation due to a cybersecurity event.

Crypto Jacking

Cybercrime that involves the unauthorized use of people's devices (computers, smartphones, tablets or servers) to mine for cryptocurrency.

Social Engineering

A cybercrime technique that manipulates people in an online environment to divulge sensitive, personal information in good faith – such as account numbers, passwords, or banking information

Contingent / Dependent Business Interruption

Financial loss resulting from outage of a 3rd party's system which causes disruption to your system. These entities can include vendors, suppliers, and other similar entities. Refer to policy details for specifics

Contingent / Dependent System Failure

Financial loss resulting from outage of a 3rd party's system which causes disruption to your system. These entities can include vendors, suppliers, and other similar entities. Refer to policy details for specifics.

Invoice Manipulation

A form of cybercrime where a fraudulent invoice is manipulated or created and causes remittance of payment to a fraudulent account



CLAIMS SCENARIOS

Ransomware

A company that manufactures metal product components was the victim of a cyber-attack that stole control of their industrial control systems. This completely halted their production line, creating a massive business interruption and delaying distribution schedules for their partners. The hackers took control of the robotic equipment in the factory and forced the hardware to inflict damage to the equipment and destroy the components in the midst of production. The extensive business interruptions and physical property damage would have been an incredibly costly situation for the manufacturer, had they not had a cyber insurance policy. Their cyber policy covered the business interruption expenses, financial demands made by their production partners whose processes were also delayed, and costs to repair the damaged factory, totaling almost \$1M in losses.

Social Engineering

A bad actor impersonated the head of accounting for a manufacturing company and sent an email to two existing vendors to change the wiring information they had on file to receive payments. When the vendors did not receive their payments, they alerted the manufacturer. After being alerted about the fraudulent email, the manufacturer was able to enlist their cyber security insurance to remedy the situation. The carrier covered the costs of wire transfers and provided social engineering training for all employees with a company email, for a total of \$250,000.

Privacy Related

A clothing manufacturer was the victim of a data breach when a hacker bypassed the security system on their online ordering platform. The manufacturer only discovered this when they were notified by the federal government that a hacker had been arrested and had accounts linked back to the manufacturer that showed he was in possession of credit card information for 5,000 of the company's customers. The company enlisted the help of their cyber insurance carrier to hire a forensics team, which determined the hacker had been in their system for four months, steadily stealing customer names, addresses, credit card numbers and account passwords. Extensive measures were needed to remedy the situation, including notifying all affected customers, paying for a free year of credit monitoring, as well as hiring a public relations team to repair their damaged public reputation. Without cyber insurance, the company could have expected to pay \$300,000 in legal fees, \$200,000 in investigation and forensics costs, \$150,000 in fines and penalties, and \$40,000 in customer notification, reimbursement and crisis management.



BUILDING RECONSTRUCTION COST SELECTION FORM

Date:

School District

Effective 7/1/2024 – 7/1/2025

In late 2023, a building appraisal was performed by Kroll, LLC for buildings with a value greater than \$1,000,000. The buildings/locations that were appraised are as follows:

Loc #	Bldg #	Occupancy	Address	City
1	1	Field House	101 East North	Elida
1	4	Stadium Structures	101 East North	Elida
2	1	Elida Middle School	4500 Sunnydale Street	Elida
3	3	Elementary School	300 Pioneer Rd	Elida
4	1	Administration Building	4380 Sunnydale Street	Elida
4	2	Bus Garage	4380 Sunnydale Street	Elida
5	1	High School	401 East North Street	Elida

The table below represents the expiring values and valuation options available at this renewal: Appraised values; Appraised values split over 2 years; and Marshall & Swift/Boeckh (MSB) valuation.

Loc #	Bldg #	Occupancy	Expiring Value	Kroll Appraised Value	Kroll Appraised Value – Increase Split over 2 years	MSB Valuation
1	1	Field House	\$6,626,524	\$7,464,000	\$7,045,262	\$7,102,500
1	4	Stadium Structures	\$1,200,510	\$1,074,000	-	-
2	1	Elida Middle School	\$18,901,886	\$24,312,000	\$21,606,943	\$21,384,053
3	3	Elementary School	\$41,674,500	\$45,819,000	\$43,746,750	\$34,482,148



4	1	Administration Building	\$846,954	\$1,161,000	\$1,003,977	-
4	2	Bus Garage	\$1,039,563	\$1,641,000	\$1,340,282	\$1,598,272
5	1	High School	\$48,193,433	\$55,179,000	\$51,686,217	\$46,930,099

	Kroll Appraisal	Kroll Appraisal – Split	MSB Valuation
Total Blanket Limit	\$149,015,637	\$139,869,068	\$126,097,709
Total Property Premium	\$111,789	\$105,273	\$95,467

The Kroll appraisal represents a professional appraisal that complies with the purpose and reporting requirements set forth by the Uniform Standards of Professional Appraisal Practice for an Appraisal Report. As part of this service, a representative of Kroll was on location to gather all components of the buildings and structures in order to complete the fieldwork necessary to come to an insurance value as the cost of reproduction new.

The MSB valuation uses an insurance industry tool to determine a reconstruction cost based on data points such as occupancy, construction, square footage, year built, number of stories, etc. It may not include all components gathered by an appraisal firm, but the value will represent the reconstruction cost similar to the current construction and occupancy.

We believe the Kroll Property Appraisal represents a more accurate estimate of the Reconstruction Costs for the appraised properties, as the locations were evaluated by a professional property appraiser who was on-site. The MSB valuation is an estimate generated by computer software only.

Please select the valuation method you approve for the 2024 renewal.

I select using the full Kroll Appraisal for the OSP property values.

152,212

I select using the Kroll Appraisal split over 2 years (2024 and 2025) for the OSP property values.

~~105~~
145,696

I select using the MSB Valuation for the OSP property values.

135,890