



COVERAGE PROPOSAL

Elida Local School District

4380 Sunnydale
Elida, OH 45807

Effective Date of Coverage: 7/1/2025



Prepared by:

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Board of Directors

Elida Local School District

Effective Date of Coverage: 7/1/2025

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

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DIVIDENDS AND RETURNS

Elida Local School District

Effective Date of Coverage: 7/1/2025

The financial strength of the Ohio School Plan (OSP) has allowed the Board of Directors to declare dividend returns to the membership over multiple years. Returns were declared in 2015, 2017 and 2019. These returns were based on member loss ratio's, years of membership, and premium.

Further, the board authorized the return of premium dollars associate with exposures that were minimized by remote learning during the COVID health crisis of 2020.

Most recently, in 2023 the Board offered a cyber grant to it members.

These various returns of premium are a result of the continued commitment of the OSP membership combined with guidance and oversight of the Board of Directors. The Board congratulates each member for participating in the State of Ohio's largest member owned pool dedicated to providing superior coverage and service to Ohio's public schools, disability district and related entities serving the needs of Ohio students.

Below are the amounts of dividends and other payments authorized by the Board for your district/entity.

Dividend and Other Returns	
2015	\$1,752
2017	\$3,910
2019	\$4,998
2020	\$3,458
2023	\$6,764
Total	\$20,882



Reinsurance

Elida Local School District

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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	\$2,500	\$155,433,932
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	\$2,500	\$100,000,000
Electronic Processing Media	\$2,500	
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	Not Covered	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
		Off Premises Services	
		Interruption	\$250,000
		Ordinance or Law	
		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	\$28,390	Property in the Course of Construction & Additions	\$1,000,000
Errors & Omissions	\$100,000		Per Statement of
			Values
Expediting Expense	\$250,000	Property in the Open	
Fine Arts – Unscheduled	\$50,000	Running Track and Paved Athletic Court Surfaces -	
Fire Fighting Expense	\$25,000	Unscheduled	\$200,000
Fire Protection Devices	\$25,000	Resultant Seepage, Pollution & Contamination Exception	\$50,000
Furs, Jewelry, Precious Metals, Precious Stones – Separately	\$5,000	Transit	\$200,000
		Valuable Papers	\$100,000
		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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Crime Coverage

	<u>Deductible</u>	<u>Limit of Liability</u>
Employee Theft Coverage ¹	\$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

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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	\$7,687,920	\$41,861	\$0	RC	No
1	2	Stadium/Bleachers	101 East North St	Elida	\$653,593	\$0	\$0	RC	No
1	3	Storage	101 East North St	Elida	\$70,794	\$11,923	\$0	RC	No
1	4	Stadium Structures	101 East North Street	Elida	\$1,236,525	\$0	\$0	RC	No
1	5	Stadium Ticket Booth East	101 East North St	Elida	\$8,935	\$0	\$0	RC	No
1	6	Concession Stand	101 East Main Street	Elida	\$417,324	\$29,809	\$0	RC	No
1	7	Locker Room	101 East Main Street	Elida	\$417,324	\$29,809	\$0	RC	No
1	8	Tennis Courts	401 East North Street	Elida	\$349,216	\$0	\$0	RC	No
1	9	Concession/Locker Room	101 East North Street	Elida	\$402,212	\$20,382	\$0	RC	No
1	10	Home Press Box	101 East North Street	Elida	\$251,085	\$5,963	\$0	RC	No
1	11	Visitors Press Box	101 East North	Elida	\$125,545	\$5,963	\$0	RC	No

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			Street						
2	1	Middle School	4500 Sunnysdale Street	Elida	\$25,041,360	\$1,625,492	\$0	RC	No
2	2	Storage Shed	4500 Sunnysdale Street	Elida	\$69,465	\$50,410	\$0	RC	No
2	3	Press Box	4500 Sunnysdale Street	Elida	\$7,842	\$9	\$0	RC	No
2	4	Press Box	4500 Sunnysdale Street	Elida	\$10,093	\$8	\$0	RC	No
2	5	Baseball Stadium	4500 Sunnysdale Street	Elida	\$1,383,343	\$8	\$0	RC	No
2	6	Baseball Garage	4500 Sunnysdale Street	Elida	\$21,309	\$8	\$0	RC	No
2	7	Soccer Concession Stand	4500 Sunnysdale Street	Elida	\$376,393	\$0	\$0	RC	No
2	8	Baseball Storage Shed	4500 Sunnysdale Street	Elida	\$5,039	\$0	\$0	RC	No
2	9	Baseball Field	4500 Sunnysdale Street	Elida	\$235,077	\$0	\$0	RC	No
2	10	Soccer/Track Bleachers	4500 Sunnysdale Street	Elida	\$71,542	\$0	\$0	RC	No
3	1	12x12 Concession Shed	300 Pioneer Road	Elida	\$2,288	\$0	\$0	RC	No
3	2	Softball Field incl fencing, dugouts, etc.	300 Pioneer Road	Elida	\$210,617	\$0	\$0	RC	No
3	3	Elementary School	300 Pioneer Rd	Elida	\$47,193,570	\$1,465,815	\$0	RC	No
4	1	Administration Building	4380 Sunnysdale Street	Elida	\$1,195,830	\$213,534	\$0	RC	No
4	2	Bus Garage	4380 Sunnysdale Street	Elida	\$1,690,230	\$112,237	\$0	RC	No
5	1	High School	401 East North Street	Elida	\$56,834,370	\$2,717,640	\$0	RC	No
5	2	Tennis Concession Stand	401 E. North St	Elida	\$298,088	\$2,384	\$0	RC	No
5	3	Maintenance Building	401 E. North St	Elida	\$715,412	\$119,236	\$0	RC	No
5	4	Maintenance Shed	401 E. North St	Elida	\$3,577	\$0	\$0	RC	No
5	5	J.V. Baseball Field,	401 E. North St	Elida	\$0	\$0	\$41,733	RC	No

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5	6	Dugouts, Fencing, etc Band Storage Shed/Scaffolding	401 E. North St	Elida	\$5,963	\$0	\$0	RC	No
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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.



Ohio School Plan Proposal Summary

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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	Not Covered	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

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.

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Adult Support Group Schedule

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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 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
Elida Educational Foundation	Disapproved



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

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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 11/1/2024, all policies will contain a Perfluoroalkyl or Polyfluoroalkyl Substances (PFAS) exclusion

Automobile Schedule

Elida Local School District
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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	2016	BLUEBIRD BUS	1BABNCPA7GF322856	\$0	\$110,000	RC OTR
23	2018	BLUEBIRD BUS	1BABNCSA1JF344124	\$0	\$110,000	RC OTR
24	2019	BLUEBIRD BUS	1BABNCSA9KF351677	\$0	\$110,000	RC OTR
25	2019	BLUEBIRD BUS	1BABNCSA8KF352965	\$0	\$110,000	RC OTR
26	2022	BLUEBIRD BUS	1BABNCSA5NF378430	\$0	\$110,000	RC OTR
27	2022	BLUEBIRD BUS	1BABNCSA9NF378429	\$0	\$110,000	RC OTR
28	2020	BLUEBIRD BUS	1BABNCSA4LF365441	\$0	\$110,000	RC OTR
29	2020	BLUEBIRD BUS	1BABNCSA6LF365442	\$0	\$110,000	RC OTR
30	2013	BLUEBIRD BUS	1BABNCSA8PF387979	\$98,472	\$0	ACV
31	2023	BLUEBIRD BUS	1BABNCSA4PF387980	\$0	\$110,000	RC OTR
32	2024	BLUEBIRD BUS	4797	\$0	\$110,000	RC OTR
33	2024	BLUEBIRD BUS	4798	\$0	\$110,000	RC OTR
34	2024	BLUEBIRD BUS	3471	\$0	\$110,000	RC OTR
35	2023	BLUEBIRD BUS	3472	\$0	\$110,000	RC OTR
36	2006	WANC WABA TRAILER	1JJV532W56L992614	\$45,000	\$0	ACV
38	2018	NAVISTAR BAND TRUCK	3HAMMMML8JL003732	\$73,900	\$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: 7/1/2025

		<u>Limit of Liability</u>
Pollution Coverage – Claims Made and Reported		
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		\$1,000,000
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

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	7/1/2025 - 7/1/2026	\$134,044
OSP Liability Premium	7/1/2025 - 7/1/2026	\$20,114
OSP Violence Premium	7/1/2025 - 7/1/2026	\$845
OSP Automobile Premium	7/1/2025 - 7/1/2026	\$25,599

Total Package Policy Premium

\$180,602

Pollution Policy Premium

7/1/2025 - 7/1/2026

\$651

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 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: 7/1/2025



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