

**AN INSURANCE PROPOSAL SUMMARY**

**PREPARED FOR:**

**BRECKSVILLE-BROADVIEW HTS. CITY SCHOOLS**

**6638 MILL RD.**

**BRECKSVILLE, OH 44141**

**EFFECTIVE: 7/01/17 - 7/01/18**

**OHIO SCHOOLS COUNCIL**

**PRESENTED BY:**

**EDWARD J. HYLAND**

**TODD ASSOCIATES, INC.**

**23825 COMMERCE PARK DRIVE, SUITE A**

**BEACHWOOD, OH 44122**

**(440) 461-1101**

**June 8, 2017**

**DISCLAIMER – The abbreviated outlines the coverage used throughout this proposal are not intended to express a legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverage. Please read your policy for specific details of coverage.**

### ***Overview of Agency***

Todd Associates, Inc. was established in 1939 as a multiple-lines insurance agency, to serve its industrial, commercial and business clients. With a staff of over 50, we are committed to providing a quality product at the best value. We have "state of the art" system capabilities to support this. In addition to a large Property and Casualty department, we also have a Bond unit and a department that specializes in Group Health and other related benefits.

### ***Schools Are One of Our Specialties***

If you are looking for an agency that has long term experience in handling school's insurance needs, Todd Associates would be an excellent choice. Since 1986, we have provided comprehensive insurance programs, specifically designed to meet the needs of schools. Our track record speaks for itself. The far majority of our school customers are long term and we currently have a client base of over 30 schools in the Northeast Ohio area.

Due to the success associated with our program, we have expanded our school operations over the last few years. We employ a dedicated staff of account managers to handle property & casualty business. In addition, we have loss control personnel on board to assist you with risk management issues and claims staff available to take care of you in a professional, expeditious manner. These employees have extensive experience within the insurance industry and are highly trained in their field.

**PROPOSAL OF INSURANCE**  
**7/1/2017 – 7/1/2018**  
**Brecksville/Broadview Heights City Schools**

	<u>LIMIT</u>	<u>DEDUCTIBLE</u>	<u>PREMIUM</u>	
<b>Property (Liberty Mutual)</b>				
▪ Bldg./BPP Blanket Limit	\$149,416,195	\$10,000	\$54,179	
▪ Building (8929 Old Highland Rd)	\$165,000	\$10,000		
▪ Contents (8929 Old Highland Rd)	\$10,000	\$10,000		
▪ Equipment Breakdown	\$149,416,195	\$10,000		
▪ Business Income	\$1,000,000			
▪ Extra Expense	\$1,000,000			
▪ Ultra Plus Extension	Various			
<b>Inland Marine (Liberty Mutual)</b>		Various	\$7,739	
• Computers	\$2,869,100	\$250		
Off Premises Computer (School Year)	\$80,000	\$250		
Off Premises Computer (Summer)	\$160,000	\$250		
• Musical Instruments	\$943,492	\$250		
• Audio/Visual Equipment	\$750,148	\$250		
• Athletic Equipment	\$217,360	\$250		
• Contractors Equipment (Owned)	\$160,282	\$250		
• Contractors Equipment (Rented)	\$100,000	\$250		
• Transportation	\$300,000	\$250		
• Scheduled Equipment (Antenna Related)	\$10,934	\$250		
• Uniforms	\$389,000	\$250		
• Dwellings Under Const. (Voc. Class)	\$100,000	\$250		
<b>Building Ordinance or Law (Liberty Mutual)</b>				Included
▪ Undamaged Portion	Building Limit			
▪ Demolition	\$1,000,000			
▪ Increase Cost of Construction	\$1,000,000			
<b>Flood &amp; Earthquake (Liberty Mutual)</b>			Included	
▪ Flood Limit	\$1,000,000	\$50,000		
▪ Earthquake Limit	\$2,000,000	5%		
<b>Crime (Liberty Mutual)</b>			\$1,175	
▪ Employee Dishonesty	\$250,000	\$ 500		
▪ Forgery & Alteration	\$50,000	\$ 500		
▪ Computer Fraud	\$50,000	\$ 500		
▪ Money & Securities	\$25,000	\$ 500		
▪ Robbery & Safe Burglary	\$50,000	\$ 500		
<b>General Liability (Liberty Mutual)</b>			\$29,491	
▪ Limit	\$1,000,000	None		
▪ Aggregate	\$2,000,000			
<b>Employee Benefits Liability (Liberty Mutual)</b>			Included	
▪ Limit	\$1,000,000	\$1,000		
▪ Aggregate	\$3,000,000			
<b>Employer's (Stop Gap) Liability (Liberty Mutual)</b>			Included	
▪ Limit	\$1,000,000	None		
▪ Aggregate	\$2,000,000			
<b>School Leaders Errors &amp; Omissions (Professional) Liability (Liberty Mutual)</b>			Included	
▪ Limit	\$1,000,000	\$5,000		
▪ Aggregate	\$1,000,000			
▪ Non-Monetary Relief Defense Limit	\$100,000	\$5,000		
▪ Limited Fiduciary Liability Extension for School 403 (b) Plans	\$1,000,000			

<b>Sexual Misconduct &amp; Molestation (Liberty Mutual)</b>			
▪ Limit	\$1,000,000	\$5,000	Included
▪ Aggregate	\$1,000,000		
▪ Innocent Party Defense Limit	\$300,000		
<b>Violent Event Response (Liberty Mutual)</b>			
▪ Each Person – Death Benefit	\$15,000	None	Included
▪ Each Person Limit – Loss	\$25,000		
▪ Each Violent Event Limit	\$1,000,000		
▪ Each Violent Event Aggregate	\$1,000,000		
<b>Law Enforcement (Liberty Mutual)</b>			
▪ Limit	\$1,000,000	\$2,500	Included
▪ Aggregate	\$1,000,000		
▪ Non-Monetary Relief Defense	\$100,000		
<b>Fleet (Liberty Mutual) – 67 Units</b>			
▪ Combined Single Limit	\$1,000,000	None	\$40,459
▪ Uninsured Motorist Limit	\$1,000,000	N/A	
▪ Comprehensive (\$1,000 ded Buses only)	ACV	\$250/\$1,000	
▪ Collision (\$1,000 ded Buses only)	ACV	\$500/\$1,000	
▪ Replacement Cost Buses - 10 years or newer/Total Loss	Rep Cost	\$1,000	
<b>Umbrella (Liberty Mutual)</b>			
▪ Limit	\$10,000,000	\$10,000	\$14,232
▪ Excess over GL, EBL, EL, Sexual Misconduct, E&O, Law Enforcement and Automobile		Self-Insured Retention	
<b>DATA &amp; CYBER SECURITY COVERAGE</b>			
<b>Data Compromise (Liberty Mutual)</b>			
▪ Response Expenses Limit	\$250,000	\$2,500	Included
▪ Defense & Liability Limit	\$250,000	\$2,500	
<b>Excess Crime (Travelers Casualty and Surety)</b>			
▪ Employee Dishonesty	\$500,000	\$250,000 Retention	\$1,477
<b>TOTAL INSURANCE PROGRAM</b>			<b>\$148,752</b>

2016 LM Renewal premium \$149,870

2016 Wright Specialty Insurance declined to quote due to loss history.