



## Coverage Proposal

### Big Walnut Local School District

110 Tippet Court  
Sunbury, OH 43074

Effective Date of Coverage: 7/1/2017

► Prepared by:  
Smith-Feike-Minton, Inc.  
2333 Rombach Ave,  
Wilmington, OH 45177

## 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.

Board Officers		
<u>David Kocevar</u> OSP Chairman Westlake City School District Business Manager kocevar@wlake.org	<u>Mike Davis</u> OSP Vice Chairperson Talawanda City School District Chief Financial Officer davism@talawanda.org	<u>Nathan Lynch</u> OSP Secretary Upper Sandusky Exempted Village School District Treasurer/CFO nathan_l@usevs.org

Board Members		
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<u>Dr. Paul R. Lockwood</u> Gibsonburg Exempted Village School District Treasurer/CFO plockwood@gibsonburgschools.org	<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>Jeff McCuen</u> Worthington City Schools Treasurer/CFO jmccuen@worthington.k12.oh.us	<u>W. Dean Nance</u> Ironton City School District Superintendent dnance_ic@scoca-k12.org	<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	

Ex-Officio Board Members		
<u>Kirk Hamilton</u> BASA Executive Director hamilton@basa-ohio.org	<u>Jim Rowan</u> OASBO Executive Director jim@oasbo-ohio.org	<u>Richard Lewis</u> OSBA Executive Director rlewis@ohioschoolboards.org



## 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

## Ohio School Plan Proposal Summary

Big Walnut Local School District  
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Property Coverage	<u>Deductible</u>	<u>Limit of Liability</u>
*Schedule Attached		
Property Damage – Per Occurrence	\$1,000	\$101,028,576
Valuation-Replacement Cost		
No Co-Insurance		
All Risk of Direct Physical Loss, subject to specific Exclusions and Limitations		
*All locations are included in the Per Occurrence Limit unless shown with a specific sublimit on the Property Schedule.		
Flood Coverage – Per Occurrence/Annual Aggregate Excluding flood zones A and V	\$25,000 5% subject to \$25,000 minimum	\$1,000,000
Earthquake Coverage – Per Occurrence/Annual Aggregate		\$5,000,000
Business Interruption and Rental Income – Combined		\$250,000
Extra Expense		\$1,000,000
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	\$100,000,000
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	

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## Ohio School Plan Proposal Summary

Big Walnut Local School District  
Coverage Period: 7/1/2017 to 7/1/2018

### 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	\$500,000	Ordinance or Law	
Claim Preparation Expense	\$50,000	Demolition – Undamaged Portion	\$500,000 20% of Building Loss Subject to \$500,000 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	\$56,578	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	\$25,000	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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Big Walnut Local School District  
Coverage Period: 7/1/2017 to 7/1/2018

Crime Coverage	<u>Deductible</u>	<u>Limit of Liability</u>
Employee Theft Coverage	\$1,000	\$50,000
Includes Faithful Performance		
Forgery & Alteration	\$1,000	\$50,000
Computer Fraud	\$1,000	\$50,000
Funds Transfer Fraud	\$1,000	\$25,000
Theft of Monies and Securities		
Inside Premises	\$1,000	\$10,000
Outside Premises	\$1,000	\$10,000
Social Engineering Fraud	\$2,500	\$25,000

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## Property Schedule

**Big Walnut Local School District**  
**Effective Date of Coverage: 7/1/2017**

<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	Shed	105 Baughman Street	\$ 0	\$16,692	\$ 0	RC	\$ 0
1	2	Athletic Building	105 Baughman Street	\$159,768	\$10,288	\$ 0	RC	\$ 0
1	3	Maintenance	105 Baughman Street	\$246,304	\$158,527	\$ 0	RC	\$ 0
1	4	Pole Barn	105 Baughman Street	\$25,687	\$24,464	\$ 0	RC	\$ 0
1	5	Big Walnut Intermediate School	105 Baughman Street	\$12,085,763	\$1,082,354	\$ 0	RC	\$ 0
2	1	Modular	940 S. Old 3C Highway	\$158,818	\$36,099	\$ 0	RC	\$ 0
2	3	Concession Stand	940 S Old 3C Highway	\$47,257	\$ 0	\$ 0	RC	\$ 0
4	1	Hylan Souders	4121 Miller Paul Road	\$7,636,775	\$1,114,584	\$ 0	RC	\$ 0
4	3	Sewage Treatment	4121 Miller Paul Road	\$106,398	\$ 0	\$ 0	RC	\$ 0
5	1	Big Walnut High School	555 S Old 3C Highway	\$25,957,697	\$3,340,320	\$ 0	RC	\$ 0
5	2	Stadium	555 S Old 3C Highway	\$1,497,104	\$11,684	\$ 0	RC	\$ 0
5	3	Pump House	555 S Old 3C Highway	\$4,050	\$ 0	\$ 0	RC	\$ 0
5	4	Fiber Optic Lines	555 S Old 3C Highway	\$216,471	\$ 0	\$ 0	RC	\$ 0
6	1	Bus Garage	117 N Kintner Parkway	\$4,982,487	\$116,548	\$ 0	RC	\$ 0
7	1	General Rosecrans	301 S Miller	\$8,345,163	\$1,398,592	\$ 0	RC	\$ 0

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7	2	Restroom Building	301	S Miller	\$162,353	\$ 0	\$ 0	RC	\$ 0
8	1	Harrison Elementary	70	Harrison Street	\$7,042,116	\$840,664	\$ 0	RC	\$ 0
9	1	Big Walnut Middle School	777	Cheshire Road	\$14,144,343	\$2,036,784	\$ 0	RC	\$ 0
10	1	Big Walnut Elementary	940	S. Old 3 C Highway	\$5,338,833	\$1,060,285	\$ 0	RC	\$ 0
11	1	Genoa Christian Academy	7562	Lewis Center	\$ 0	\$75,765	\$ 0	RC	\$ 0
12	1	Central Office	110	Tippett Court	\$720,940	\$150,000	\$ 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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Liability Coverage		<u>Deductible</u>	<u>Limit of Liability</u>
<b>General Liability</b>			
Bodily Injury, Property Damage – Each Occurrence and Sexual Abuse Injury – Each Sexual Abuse Offense		\$0	\$5,000,000
Law Enforcement Liability – Each Wrongful Act			Included
Personal & Advertising Injury – Each Offense			\$5,000,000
Fire Damage– Any One Event			\$500,000
Medical Expense:			
Per Person – Any One Person			\$15,000
Per Accident – Any One Accident			\$15,000
General Aggregate			\$7,000,000
Products-Completed Operations Aggregate			\$5,000,000
<b>Employers Liability – Stop Gap</b>			
Bodily Injury by Accident - Each Accident		\$0	\$5,000,000
Bodily Injury by Disease			\$5,000,000
Bodily Injury by Disease – Each Employee			\$5,000,000
<b>Fiduciary Liability – Claims Made</b>			
Each Fiduciary Claim	<u>Retro Date</u>	<u>Deductible</u>	<u>Limit of Liability</u>
	7/1/2011	\$2,500	\$5,000,000
Fiduciary Liability Aggregate			\$7,000,000
Employee Benefits Administration			Included
Employee Benefits Prior Acts	7/1/1998		
<b>Educational Legal Liability – Claims Made</b>			
Errors & Omissions Injury – Each Wrongful Act	<u>Retro Date</u>	<u>Deductible</u>	<u>Limit of Liability</u>
		\$2,500	\$5,000,000
Errors & Omissions Injury – Annual Aggregate			\$7,000,000
\$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		

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Big Walnut Local School District  
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Educational Legal Liability – Claims Made Continued	<u>Retro Date</u>	<u>Deductible</u>	<u>Limit of Liability</u>
Employment Practices Injury – Each Wrongful Act		\$2,500	\$5,000,000
Employment Practices Injury – Annual Aggregate			\$7,000,000
\$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		
Back Wages – Each Wrongful Act		Not Covered	Not Covered
Back Wages – Annual Aggregate			Not Covered
Declaratory, Equitable and Injunctive Relief Defense – Annual Aggregate		\$2,500	\$100,000

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## Adult Support Group Schedule

Big Walnut Local School District  
Effective Date of Coverage: 7/1/2017

Group Name

Big Walnut Athletic Boosters Club



## Ohio School Plan Proposal Summary

Big Walnut Local School District  
Effective Date of Coverage: 7/1/2017

### Automobile Coverage

\*Per Schedule

*Based on	<u>43</u>	Bus Over 60
*Based on	<u>3</u>	Bus 21-60
*Based on	<u>1</u>	Heavy Truck
*Based on	<u>7</u>	Light Truck
*Based on	<u>2</u>	Heavy Dump Truck
*Based on	<u>4</u>	Utility Trailer
*Based on	<u>1</u>	Medium Truck
Total	<u>61</u>	Autos

	<u>Valuation</u>	<u>Deductible</u>	<u>Limit of Liability</u>
Liability – Combined Single Limit – Each Accident		\$0	\$5,000,000
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		\$250	
Collision		\$250	
Hired Auto Physical Damage:			\$75,000
Comprehensive		\$250	
Collision		\$500	
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

Big Walnut Local School District  
Effective Date of Coverage: 7/1/2017

<u>Veh #</u>	<u>Year</u>	<u>Description</u>	<u>VIN</u>	<u>Total Cost New</u>	<u>*Valuation</u>
1	2006	BLUE BUS	1BAKGCKA06F237440	\$60,570	ACV
2	2001	INTL THOM	1HVBBABN31H346252	\$53,296	ACV
3	2015	INTL THOM	4UZABRDT4FCFX5327	\$82,295	ACV
4	2012	INTL INTL	4DRBUSKN3CB641441	\$78,385	ACV
5	2001	INTL BLUE	1HVBBABN01H411848	\$54,676	ACV
6	2002	INTL AMTR	4D4BRABN22A945537	\$54,390	ACV
7	2002	INTL AMTR	4DRBRABN02A945536	\$54,390	ACV
8	2002	INTL AMTR	4DRBRABN92A945535	\$54,390	ACV
9	2007	BLUE BLUE	1BAKGCKA27F245525	\$64,630	ACV
10	2012	INTL INTL	4DRBUSKN5CB641442	\$78,385	ACV
11	2007	BLUE BLUE	1BAKGCKA47F245526	\$64,630	ACV
12	2006	BLUE BLUE	1BAKGCKA26F237441	\$60,570	ACV
13	2015	Thomas	4UZABRDT6FCFX5328	\$82,295	ACV
14	2007	BLUE BLUE	1BAKGCKA67F245527	\$64,630	ACV
15	2008	INTL INTL	4DRBUAFN78B545985	\$67,650	ACV
16	2008	INTL INTL	4DRBUAFN98B545986	\$67,650	ACV
17	2006	BLUE BLUE	1BAKGCKA46F237442	\$60,570	ACV
18	2001	INTL BLUE	1HVBBABN21H411849	\$26,906	ACV
19	2001	INTL THOM	1HVBBABN71H346254	\$53,296	ACV
20	1999	FRGT BLUE	4UZ6CFAA7XCA77886	\$52,482	ACV
21	2014	INTL INTL	4DRBUSKN0EB350513	\$81,692	ACV
22	2011	INTL INTL	4DRBUAAN4BB256898	\$74,864	ACV
23	1997	FORD CARP	1FDXB80C7VVA43855	\$50,000	ACV
24	2003	AMTR AMTR	4DRBRABN33B951374	\$54,965	ACV
25	1997	FORD CARP	1FDXB80C9VVA43856	\$50,000	ACV
26	2008	INTL INTL	4DRBUAFN08B545987	\$67,650	ACV
27	2001	INTL BLUE	1HVBBABN91H411850	\$54,676	ACV
28	2005	BLUE BLUE	1BAKGCKA15F225439	\$60,285	ACV
29	2005	BLUE BLUE	1BAKBCKA65F219957	\$54,798	ACV
30	2005	BLUE BLUE	1BAKGCKA85F225440	\$60,285	ACV
31	2005	BLUD BLUE	1BAKGCKAX5F225441	\$60,285	ACV
32	2003	INTL INTL	4DRBRABN63A955196	\$54,500	ACV
33	2014	INTL INTL	4DRBUSKN4EB350515	\$86,722	ACV
34	1999	FRGT BLUE	4UZ6CFAA0XCA77888	\$52,482	ACV
35	2003	AMTR AMTR	4DRBRABN43A955195	\$55,265	ACV
36	1991	INTL CARP - BAND EQUIPMENT	1HVBBNEN0MH33934 6	\$27,724	ACV
37	2007	HILL TRAILER - BAND TRAILER	07190629UT6121991	\$10,000	ACV

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38	1986	CHEV AMTR - MAINTENANCE TRUCK	1GBG6P1FGV120724	\$25,906	ACV
39	2003	FORD 8800	1FTNX21L13EB24100	\$16,750	ACV
40	1995	FORD PU	1FTEX14HOSKA30405	\$14,818	ACV
41	1998	FORD VAN CHEV 2 TON DUMP	1FTNE24L8WHA20286	\$12,700	ACV
42	1988	TRUCK	1GBM7D1E2JV117859	\$4,500	ACV
43	2005	CHEV VAN MAINTENANCE	1GCDM19X05B126169	\$9,500	ACV
44	1999	TRAILER		\$ 0	ACV
45	1999	MAINTENANCE TRAILER		\$ 0	ACV
46	2007	FORD VAN	1FMNE11L17DA55707	\$15,724	ACV
47	1994	Ford F800 Dump Truck	1FDNF80C6VVA11930	\$15,000	ACV
48	2009	Ford Econoline Van	1FTNEZ4W59DA86526	\$14,524	ACV
49	2015	Blue Bird	1BAKGCBAFF304934	\$89,800	ACV
50	2015	Blue Bird	1BAKGCB1FF304935	\$89,800	ACV
51	2015	Blue Bird	1BAKGCB9FF312023	\$91,244	ACV
52	2016	GMC Sierra	1GT22REG3GZ141342	\$29,745	ACV
53	2014	PJ Trailer	3CVTH1621E2186681	\$4,599	ACV
54	2016	Bluebird	1BAKGCB6GF315771	\$88,123	ACV
55	2016	Bluebird	1BAKGCB8GF315772	\$88,123	ACV
56	2016	Bluebird	1BAKGCBAXGF315773	\$88,123	ACV
57	2017	Bluebird BBCV 3303	1BAKGCB9HF328161	\$89,597	ACV
58	2017	Bluebird BBCV 3303	1BAKGCB0HF328162	\$89,597	ACV
59	2018	Bluebird BBCV 3303	1BAKGCB7JF335955	\$89,597	ACV
60	2018	Bluebird BBCV 3303	1BAKGCBAXJF336677	\$89,597	ACV
61	1997	Ford Truck w/Salt Spreader	1FDXB80C9VVA43856	\$20,000	ACV

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



## Ohio School Plan Proposal Summary

Big Walnut Local School District  
Effective Date of Coverage: 7/1/2017

	<u>Benefit Limit</u>
Violence Coverage	
Member Aggregate	\$1,000,000
Violent Act	\$1,000,000
Death Benefit Aggregate	\$1,000,000
EMT Charges Aggregate	\$5,000
Medical Expense Aggregate	\$25,000
Travel Expenses Aggregate	\$25,000

Benefits payable to the Named Member as a result of a violent act

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
Extra Transportation – limited to 30 days after violent act	\$10,000
Crisis Management Expenses – limited to 60 days after violent act	\$10,000

Named Member is the entity shown on the Policy Declarations.

Benefits payable to a Covered Member as a result of a violent act

Death Benefit – per Covered Member	\$25,000
EMT Charges – per Covered Member	\$1,000
Medical Expenses – per Covered Member (Excess of all other insurance, coverage or benefits available)	\$5,000
Travel Expenses – per Covered Member	\$5,000

Covered Member means employees, graduate teaching assistants, student teachers, elected or appointed officials and students enrolled with the Named Member.

## Ohio School Plan Proposal Summary

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### 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	7/1/2011

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

Big Walnut Local School District  
Effective Date of Coverage: 7/1/2017

Pollution Coverage – Claims Made and Reported		<u>Limit of Liability</u>
Carrier: Ironshore Specialty Insurance Company		
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	7/1/2011	

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

Premises #	Building #	Address	Description	Date Excluded	Date Reinstated

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.



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.

## Premium Invoice

Big Walnut Local School District

Effective Date of Coverage: 7/1/2017

<u>Coverage</u>	<u>Premium</u>
OSP Pollution	\$ 644
OSP Violence	\$ 595
OSP Property	\$56,575
OSP Auto	\$19,398
OSP Cyber	\$1,207
OSP Liability	\$14,607
Total:	\$93,026

## Notes

Premium includes Ohio School Plan's Risk Management Services

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

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

### 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.