



Coverage Proposal

Big Walnut Local School District

110 Tippet Court
Sunbury, OH 43074

Effective Date of Coverage: 7/1/2019

► **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.

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Reinsurance

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

Aspen Re America, Inc.

A. M. Best Rating: A, VX

Reinsuring the OSP since: 2007

Evanston Insurance Company

A.M. Best Rating: A, XIV

Reinsuring the OSP since 2008

Everest Re Group, Ltd.

A.M. Best Rating: A+, XV

Reinsuring the OSP since: 2005

Great American Insurance Cos.

A.M. Best Rating: A, XIV

Reinsuring the OSP since: 2012

Hartford Fire Insurance Co.

A.M. Best Rating: A, XV

Reinsuring the OSP since: 2014

Ironshore Specialty Insurance Co.

A.M. Best Rating: A, XIV

Reinsuring the OSP since: 2014

Liberty Mutual Insurance Europe Limited

A.M. Best Rating: A, XI

Reinsuring the OSP since: 2014

Maumee Valley Re, Ltd.

Not Rated

Reinsuring the OSP since: 2002

Odyssey Re

A.M. Best Rating: A, XV

Reinsuring the OSP since: 2004

QBE Reinsurance Corporation

A.M. Best Rating: A, XV

Reinsuring the OSP since: 2004

SCOR Reinsurance Company

A.M. Best Rating: A, XV

Reinsuring the OSP since 2008

A.M. Best Rating Classifications

Secure Ratings

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

Vulnerable Ratings

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

Financial Size Category

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



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Property Coverage	<u>Deductible</u>	<u>Limit of Liability</u>
*Schedule Attached		
Property Damage – Per Occurrence	\$1,000	\$129,535,936
Valuation-Replacement Cost		
No Co-Insurance		
All Risk of Direct Physical Loss, subject to specific Exclusions and Limitations		
<i>*All locations are included in the Per Occurrence Limit unless shown with a specific sublimit on the Property Schedule.</i>		
Flood Coverage – Per Occurrence/Annual Aggregate Excluding flood zones A and V	\$25,000	\$1,000,000
	5% subject to	
	\$25,000	
Earthquake Coverage – Per Occurrence/Annual Aggregate	minimum	\$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: 7/1/2019 to 7/1/2020

Property Coverage Extensions and Conditions

Accidental Contamination	\$10,000	Glass Showcase	Included
Accounts Receivable	\$100,000	Landscaping, Natural and Artificial	
Arson Reward	\$25,000	Athletic Fields – 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 – Occurrence/Aggregate	\$15,000
Personal Property – 90 days	\$1,000,000	Miscellaneous Unscheduled Locations	\$200,000
Back Up of Sewer or Drains	\$500,000	Off Premises Services Interruption	\$250,000
Claim Preparation Expense	\$50,000	Ordinance or Law	
		Demolition – Undamaged Portion	\$500,000
			20% of Building
			Loss Subject to \$500,000
Damaged Asbestos Clean Up & Removal	Included	Increased Cost of Construction	Maximum
Debris Removal & Cost of Clean Up	Included	Personal Effects	\$50,000
EDP Media & Data Restoration	\$58,403	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	
Fine Arts – Unscheduled	\$25,000	Surfaces - Unscheduled	\$200,000
Fire Fighting Expense	\$25,000	Resultant Seepage, Pollution & Contamination Exception	\$50,000
Fire Protection Devices	\$25,000	Transit	\$200,000
Furs, Jewelry, Precious Metals, Precious Stones – Separately	\$5,000	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	\$1,000	\$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
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<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	\$17,230	\$ 0	RC	\$ 0
1	2	Athletic Building	105 Baughman Street	\$1,112,598	\$10,620	\$ 0	RC	\$ 0
1	3	Maintenance	105 Baughman Street	\$254,249	\$163,640	\$ 0	RC	\$ 0
1	4	Pole Barn	105 Baughman Street	\$26,515	\$25,253	\$ 0	RC	\$ 0
1	5	Big Walnut Intermediate School	105 Baughman Street	\$14,195,286	\$1,117,265	\$ 0	RC	\$ 0
1	6	4 Dugouts	105 Baughman Street	\$81,360	\$ 0	\$ 0	RC	\$ 0
2	1	Modular	940 S. Old 3C Highway	\$163,940	\$37,263	\$ 0	RC	\$ 0
2	3	Concession Stand	940 S Old 3C Highway	\$48,781	\$ 0	\$ 0	RC	\$ 0
4	1	Hylan Souders	4121 Miller Paul Road	\$8,190,918	\$1,150,535	\$ 0	RC	\$ 0
4	3	Sewage Treatment	4121 Miller Paul Road	\$109,830	\$ 0	\$ 0	RC	\$ 0
5	1	Big Walnut High School	555 S Old 3C Highway	\$38,192,418	\$3,448,062	\$ 0	RC	\$ 0
5	2	Stadium	555 S Old 3C Highway	\$1,545,394	\$12,061	\$ 0	RC	\$ 0
5	3	Pump House	555 S Old 3C Highway	\$4,181	\$ 0	\$ 0	RC	\$ 0
5	4	Fiber Optic Lines	555 S Old 3C Highway	\$223,453	\$ 0	\$ 0	RC	\$ 0
5	5	Concessions/Rest Rooms	555 S Old 3C Highway	\$559,350	\$50,850	\$ 0	RC	\$ 0

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5	6	4 Dugouts	555	S Old 3C Highway	\$81,360	\$ 0	\$ 0	RC	\$ 0
6	1	Bus Garage	117	N Kintner Parkway	\$5,143,197	\$120,307	\$ 0	RC	\$ 0
7	1	General Rosecrans	301	S Miller	\$11,173,779	\$1,443,704	\$ 0	RC	\$ 0
7	2	Restroom Building	301	S Miller	\$167,589	\$ 0	\$ 0	RC	\$ 0
7	3	2 Dugouts	301	S Miller	\$40,680	\$ 0	\$ 0	RC	\$ 0
8	1	Harrison Elementary	70	Harrison Street	\$7,269,260	\$867,780	\$ 0	RC	\$ 0
9	1	Big Walnut Middle School	777	Cheshire Road	\$20,357,289	\$2,102,481	\$ 0	RC	\$ 0
9	2	4 Dugouts	777	Cheshire Road	\$81,360	\$ 0	\$ 0	RC	\$ 0
9	3	Bleachers	777	Cheshire Road	\$50,850	\$ 0	\$ 0	RC	\$ 0
10	1	Big Walnut Elementary	940	S. Old 3 C Highwa7	\$7,043,742	\$1,094,484	\$ 0	RC	\$ 0
10	2	4 Dugouts	940	S. Old 3 C Highway	\$81,360	\$ 0	\$ 0	RC	\$ 0
11	1	Genoa Christian Academy	7562	Lewis Center	\$ 0	\$78,208	\$ 0	RC	\$ 0
12	1	Central Office	110	Tippett Court	\$744,194	\$154,838	\$ 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>
General Liability			
Bodily Injury, Property Damage – Each Occurrence and Sexual Abuse Injury – Each Sexual Abuse Offense		\$0	\$5,000,000
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
Employers Liability – Stop Gap			
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
Fiduciary Liability – Claims Made			
	<u>Retro Date</u>	<u>Deductible</u>	<u>Limit of Liability</u>
Each Fiduciary Claim	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		
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	\$5,000,000
Security and Law Enforcement Liability – Aggregate			\$7,000,000
Educational Legal Liability – Claims Made			
	<u>Retro Date</u>	<u>Deductible</u>	<u>Limit of Liability</u>
Errors & Omissions Injury – Each Wrongful Act		\$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		

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\$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



Ohio School Plan Proposal Summary

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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
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Group Name

Big Walnut Athletic Boosters Club
Big Walnut Elementary
General Rosecrans Elementary PTO
Harrison Street Elementary PTO
Hysten Souders Elementary
Big Walnut Intermediate School PTO
Big Walnut Middle School PTO

Ohio School Plan Proposal Summary

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

Automobile Coverage

**Per Schedule*

*Based on	<u>43</u>	Bus Over 60
*Based on	<u>3</u>	Bus 21-60
*Based on	<u>7</u>	Light Truck
*Based on	<u>1</u>	Heavy Dump Truck
*Based on	<u>4</u>	Utility Trailer
*Based on	<u>1</u>	Medium Truck
Total	<u>59</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.



Automobile Schedule

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

<u>Veh #</u>	<u>Year</u>	<u>Description</u>	<u>VIN</u>	<u>Total Cost New</u>	<u>*Valuation</u>
1	2006	BLUE BUS	1BAKGCKA06F237440	\$60,570	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
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	2014	International Intl	4DRBUSKN0EB350513	\$81,692	ACV
19	2001	INTL THOM Ford F800 Dump Truck	1HVBBABN71H346254	\$53,296	ACV
20	1997		1FDNF80C6VVA11930	\$15,000	ACV
21	2009	Ford Econoline Van	1FTNEZ4W59DA86526	\$14,524	ACV
22	2011	INTL INTL	4DRBUAAN4BB256898	\$74,864	ACV
23	2003	AMTR AMTR	4DRBRABN33B951374	\$54,965	ACV
24	1997	FORD Band Bus	1FDXB80C5VVA43854	\$50,000	ACV
25	2008	INTL INTL	4DRBUAFN08B545987	\$67,650	ACV
26	2001	INTL BLUE	1HVBBABN91H411850	\$54,676	ACV
27	2005	BLUE BLUE	1BAKGCKA15F225439	\$60,285	ACV
28	2005	BLUE BLUE	1BAKBCKA65F219957	\$54,798	ACV
29	2005	BLUE BLUE	1BAKGCKA85F225440	\$60,285	ACV
30	2005	BLUD BLUE	1BAKGCKAX5F225441	\$60,285	ACV
31	2003	INTL INTL	4DRBRABN63A955196	\$54,500	ACV
32	2014	INTL INTL	4DRBUSKN4EB350515	\$86,722	ACV
33	2003	AMTR AMTR	4DRBRABN43A955195	\$55,265	ACV
34	1991	INTL CARP - BAND EQUIPMENT	1HVBBNEN0MH33934 6	\$27,724	ACV
35	2007	HILL TRAILER - BAND TRAILER	07190629UT6121991	\$10,000	ACV
36	2003	FORD 8800	1FTNX21L13EB24100	\$16,750	ACV
37	1995	FORD PU	1FTEX14HOSKA30405	\$14,818	ACV
38	2005	CHEV VAN MAINTENANCE	1GCDM19X05B126169	\$9,500	ACV
39	1999	TRAILER		\$ 0	ACV

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40	1999	MAINTENANCE TRAILER		\$ 0	ACV
41	2007	FORD VAN	1FMNE11L17DA55707	\$15,724	ACV
42	2015	Blue Bird	1BAKGCBAXFF304934	\$89,800	ACV
43	2015	Blue Bird	1BAKGCBAXFF304935	\$89,800	ACV
44	2015	Blue Bird	1BAKGCBAXFF312023	\$91,244	ACV
45	2016	GMC Sierra	1GT22REG3GZ141342	\$29,745	ACV
46	2014	PJ Trailer	3CVTH1621E2186681	\$4,599	ACV
47	2016	Bluebird	1BAKGCBAXGF315771	\$88,123	ACV
48	2016	Bluebird	1BAKGCBAXGF315772	\$88,123	ACV
49	2016	Bluebird	1BAKGCBAXGF315773	\$88,123	ACV
50	2017	Bluebird BBCV 3303	1BAKGCBAXHF328161	\$89,597	ACV
51	2017	Bluebird BBCV 3303	1BAKGCBAXHF328162	\$89,597	ACV
52	2018	Bluebird BBCV 3303	1BAKGCBAXJF335955	\$89,597	ACV
53	2018	Bluebird BBCV 3303	1BAKGCBAXJF336677	\$89,597	ACV
54	1997	Ford Truck w/Salt Spreader	1FDXB80C9VVA43856	\$20,000	ACV
55	2019	International Intl	4DRBUP1N7KB211876	\$86,683	ACV
56	2019	International Intl	4DRBUP1N9KB211877	\$86,683	ACV
57	2019	International Intl	4DRBUP1N0KB211878	\$86,683	ACV
58	2020	Blue Bird	1BAKGCBAXLF357841	\$90,157	ACV
59	2020	Blue Bird	1BAKGCBAXLF357842	\$90,157	ACV
60	2020	Bluebird	1BAKGCBAXLF357843	\$85,800	ACV
61	2007	Ford F250	1FTSX21577EA86804	\$8,300	ACV

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



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Violence Act Injury and Death Benefit	<u>Limit of Coverage</u>
Violent Act General Aggregate Limit	\$1,000,000
Death Benefit Aggregate Limit	\$1,000,000
Death Benefit Limit – Per Member	\$25,000
Medical Expense Aggregate Limit	\$25,000
Medical Expenses – In Excess of \$25,000 - Per Member (Excess of all other insurance, coverage or benefits available)	\$5,000

Violent Act Expenses	<u>Limit of Coverage</u>
Emergency Medical Services Aggregate Limit	\$5,000
Emergency Medical Services Limit – Per Member	\$1,000
Funeral Services Aggregate Limit	25,000
Funeral Services Limit – Per Member	5,000
Personal Counseling Services Aggregate Limit	10,000
Personal Counseling Services Limit – Per Member	2,500
Travel Expenses Aggregate	\$25,000
Travel Expenses Limit – Per Member	\$5,000

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



Ohio School Plan Proposal Summary

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

Cyber Coverage – Claims Made and Reported

All Coverage Sections

Policy Aggregate - All Plan Members Combined	<u>Limit of Liability</u> \$20,000,000
Member Aggregate	\$1,000,000

First Party Coverage Sections

Damage to Digital Assets	<u>Limit of Liability</u> \$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

Privacy, Confidentiality and Security Liability	<u>Limit of Liability</u> \$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: 7/1/2019

Pollution Coverage – Claims Made and Reported
Carrier: Ironshore Specialty Insurance Company

Limit of Liability

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

Retroactive Date 7/1/2011

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: 7/1/2019

<u>Coverage</u>	<u>Premium</u>
OSP Cyber	\$1,478
OSP Property	\$73,037
OSP Violence	\$ 674
OSP Auto	\$18,385
OSP Liability	\$16,761
OSP Pollution	\$ 754
Total:	\$111,089

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**

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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.

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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.