



COVERAGE PROPOSAL

Big Walnut Local School District

110 Tippet Court
Sunbury, OH 43074

Effective Date of Coverage: 7/1/2022



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

www.ohioschoolplan.org
800.288.6821



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>Nathan Lynch</u> OSP Chairperson Upper Sandusky Exempted Village School District Treasurer/CFO nathan_l@usevs.org	<u>Lewis E. Galante</u> OSP Vice Chairperson Perry Local School District (Lake) Fairport Harbor Exempted Village School District Treasurer/CFO galantel@perry-lake.k12.oh.us	<u>Christopher Fox</u> OSP Secretary Montgomery County ESC Treasurer Christopher.fox@mcesc.org
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Board Members

<u>Lance Erlwein</u> Belpre City School District Treasurer/CFO bc_lerlwein@belpre.k12.oh.us	<u>Jeremie Hittle</u> Piqua City School District Treasurer/CFO hittlej@piqua.org	<u>John Kahmann</u> Gibsonburg Exempted Village School District Treasurer/CFO jkahmann@gibsonburgschools.org
<u>David Kocovar</u> Westlake City School District Business Manager kocovar@wlake.org	<u>Dr. Paul R. Lockwood</u> EHOVE Career Center Prmarsh2@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

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

Axa XL Bermuda Ltd

A.M. Best Rating: A+, XV

Reinsuring the OSP since: 2014

Convex Re Limited

A.M. Best Rating: A-, XIV

Reinsuring the OSP since: 2020

Great American Insurance Cos.

A.M. Best Rating: A, XIV

Reinsuring the OSP since: 2012

Hannover Re

A.M. Best Rating: A+, XV

Reinsuring the OSP since: 2017

Hartford Fire Insurance Co.

A.M. Best Rating: A, XV

Reinsuring the OSP since: 2014

Liberty Mutual Insurance Europe Limited

A.M. Best Rating: A, XI

Reinsuring the OSP since: 2014

Lloyds of London

A.M. Best Rating: A, XV

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

Ryan Re

A.M. Best Rating: A+, XV

Reinsuring the OSP since: 2019

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



Adam Hornish

Underwriter

INDUSTRY EXPERIENCE

Adam's current responsibilities include analyzing risk, establishing prices and setting terms and condition as part of underwriting new and renewal submissions. He specializes in providing service for public entities including cities, villages, townships, libraries and special districts. Additionally, he is part of the team servicing public school districts, career technical centers, boards of developmental disabilities, administration councils and educational service centers. Prior to his current position, Adam was a Commercial Underwriter at Nationwide Insurance.

EDUCATION

Adam earned a Bachelor of Science in education from Bowling Green State University with a minor in marketing.

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Ohio School Plan Proposal Summary

Big Walnut Local School District
Effective Date of Coverage: 7/1/2022

Property Coverage	<u>Deductible</u>	<u>Limit of Liability</u>
*Schedule Attached		
Property Damage – Per Occurrence	\$1,000	\$228,558,801
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 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	
Unmanned Aerial Systems		

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Ohio School Plan Proposal Summary

Big Walnut Local School District

Coverage Period: 7/1/2022 to 7/1/2023

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	\$62,550	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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Ohio School Plan Proposal Summary

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Crime Coverage

	<u>Deductible</u>	<u>Limit of Liability</u>
Employee Theft Coverage	\$1,000	\$100,000
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

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

Position	Individual's Full Name	Limit	Coverage is Excess of an Existing Bond
Board President	Doug Cowl	\$100,000	No
Superintendent	Angela Hamberg	\$100,000	No
Treasurer	Jeremy Buskirk	\$100,000	No

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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	\$18,454	\$ 0	RC	\$ 0
1	2	Athletic Building	105 Baughman Street	\$1,191,593	\$11,374	\$ 0	RC	\$ 0
1	3	Maintenance	105 Baughman Street	\$272,301	\$175,259	\$ 0	RC	\$ 0
1	4	Pole Barn	105 Baughman Street	\$28,397	\$27,046	\$ 0	RC	\$ 0
1	5	Big Walnut Intermediate School	105 Baughman Street	\$15,203,152	\$1,196,591	\$ 0	RC	\$ 0
1	6	4 Dugouts	105 Baughman Street	\$87,136	\$ 0	\$ 0	RC	\$ 0
2	1	Modular	940 S. Old 3C Highway	\$175,580	\$39,908	\$ 0	RC	\$ 0
2	3	Concession Stand	940 S Old 3C Highway	\$52,245	\$ 0	\$ 0	RC	\$ 0
4	1	Hylan Souders Elementary	4121 Miller Paul Road	\$8,772,473	\$1,232,223	\$ 0	RC	\$ 0
4	3	Sewage Treatment	4121 Miller Paul Road	\$117,628	\$ 0	\$ 0	RC	\$ 0
5	1	Big Walnut High School	555 S Old 3C Highway	\$40,904,079	\$3,692,874	\$ 0	RC	\$ 0
5	2	Stadium	555 S Old 3C Highway	\$1,655,117	\$12,917	\$ 0	RC	\$ 0
5	3	Pump House	555 S Old 3C Highway	\$4,478	\$ 0	\$ 0	RC	\$ 0
5	4	Fiber Optic Lines	555 S Old 3C Highway	\$239,318	\$ 0	\$ 0	RC	\$ 0
5	5	Concessions/Rest Rooms	555 S Old 3C Highway	\$599,064	\$54,460	\$ 0	RC	\$ 0

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5	6	4 Dugouts	555	S Old 3C Highway	\$87,136	\$ 0	\$ 0	RC	\$ 0
6	1	Bus Garage	117	N Kintner Parkway	\$5,508,364	\$128,849	\$ 0	RC	\$ 0
7	1	General Rosecrans Elementary	301	S Miller	\$11,967,118	\$1,546,207	\$ 0	RC	\$ 0
7	2	Restroom Building	301	S Miller	\$179,488	\$ 0	\$ 0	RC	\$ 0
7	3	2 Dugouts	301	S Miller	\$43,569	\$ 0	\$ 0	RC	\$ 0
8	1	Harrison Street Elementary	70	Harrison Street	\$7,785,377	\$929,393	\$ 0	RC	\$ 0
9	1	Big Walnut Middle School	777	Cheshire Road	\$21,802,657	\$2,251,758	\$ 0	RC	\$ 0
9	2	4 Dugouts	777	Cheshire Road	\$87,136	\$ 0	\$ 0	RC	\$ 0
9	3	Bleachers	777	Cheshire Road	\$54,460	\$ 0	\$ 0	RC	\$ 0
10	1	Big Walnut Elementary	940	S. Old 3 C Highwa7	\$7,543,848	\$1,172,193	\$ 0	RC	\$ 0
10	2	4 Dugouts	940	S. Old 3 C Highway	\$87,136	\$ 0	\$ 0	RC	\$ 0
11	1	Genoa Christian Academy	7562	Lewis Center	\$ 0	\$83,761	\$ 0	RC	\$ 0
12	1	Central Office	110	Tippett Court	\$797,032	\$165,832	\$ 0	RC	\$ 0
13	1	Prairie Run Elementary	701	N. Miller Drive	\$16,800,000	\$703,500	\$ 0	RC	\$ 0
14	1	High School	713	N Miller Drive	\$57,960,000	\$3,243,111	\$ 0	RC	\$ 0
14	2	Central Energy Plant	713	N Miller Drive	\$6,037,500	\$10,543	\$ 0	RC	\$ 0
14	3	Concession Building	713	N Miller Drive	\$2,163,744	\$100,000	\$ 0	RC	\$ 0
14	4	Stadium	713	N Miller Drive	\$2,314,566	\$25,000	\$ 0	RC	\$ 0
14	5	Tennis Court	713	N Miller Drive	\$ 0	\$ 0	\$182,847	RC	\$ 0
14	6	Baseball Field Turf	713	N Miller Drive	\$ 0	\$ 0	\$100,000	RC	\$ 0
14	7	Softball Field Turf	713	N Miller Drive	\$ 0	\$ 0	\$100,000	RC	\$ 0
14	8	Dugouts (4)	713	N Miller Drive	\$85,000	\$ 0	\$ 0	RC	\$ 0

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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 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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Unmanned Aerial Systems Schedule

Big Walnut Local School District
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UAS #	Manufacturer and Specifications of UAV	Manufacturer and Specifications of Base Station and Transmitter	Payload Size and Content	Total Weight of UAV and Payload	Description of Operation(s)	Replacement Cost of UAS
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Ohio School Plan Proposal Summary

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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
Criminal Defense Reimbursement			Not Covered
Unmanned Aerial Systems Liability			
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			
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		
Security and Law Enforcement Liability			
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			
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

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\$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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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
Big Walnut Intermediate School PTO
Big Walnut Middle School PTO
General Rosecrans Elementary PTO
Harrison Street Elementary PTO
Hylen Souders Elementary



Ohio School Plan Proposal Summary

Big Walnut Local School District
Effective Date of Coverage: 7/1/2022

Automobile Coverage

**Per Schedule*

*Based on	47	Bus Over 60
*Based on	3	Bus 21-60
*Based on	7	Light Truck
*Based on	1	Heavy Dump Truck
*Based on	3	Utility Trailer
*Based on	1	Medium Truck
Total	62	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
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<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	1HVBABN01H411848	\$54,676	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 Ford F700 Dump Truck	4DRBUSKN0EB350513	\$81,692	ACV
20	1997		1FDNF80C6VVA11930	\$15,000	ACV
21	2009	Ford Econoline Van	1FTNEZ4W59DA86526	\$14,524	ACV
22	2011	INTL INTL	4DRBUAAN4BB256898	\$74,864	ACV
24	1997	FORD Band Bus	1FDXB80C5VVA43854	\$50,000	ACV
25	2008	INTL INTL	4DRBUAFN08B545987	\$67,650	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
32	2014	INTL INTL	4DRBUSKN4EB350515	\$86,722	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
40	1999	TRAILER		\$ 0	ACV
41	2007	FORD VAN	1FMNE11L17DA55707	\$15,724	ACV
42	2015	Blue Bird	1BAKGCBAXFF304934	\$89,800	ACV
43	2015	Blue Bird	1BAKGCB1FF304935	\$89,800	ACV
44	2015	Blue Bird	1BAKGCB9FF312023	\$91,244	ACV
45	2016	GMC Sierra	1GT22REG3GZ141342	\$29,745	ACV
46	2014	PJ Trailer	3CVTH1621E2186681	\$4,599	ACV
47	2016	Bluebird	1BAKGCB6GF315771	\$88,123	ACV
48	2016	Bluebird	1BAKGCB8GF315772	\$88,123	ACV

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49	2016	Bluebird	1BAKGCBAXGF315773	\$88,123	ACV
50	2017	Bluebird BBCV 3303	1BAKGCBAA9HF328161	\$89,597	ACV
51	2017	Bluebird BBCV 3303	1BAKGCBAA0HF328162	\$89,597	ACV
52	2018	Bluebird BBCV 3303	1BAKGCBAA7JF335955	\$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	1BAKGCBAA1LF357842	\$90,157	ACV
60	2020	Bluebird	1BAKGCBAA3LF357843	\$85,800	ACV
61	2007	Ford F250	1FTSX21577EA86804	\$8,300	ACV
62	2020	Blue Bird Model BBCV 3303	1BAKGCBAA1LF367254	\$92,587	ACV
63	2020	Blue Bird Model BBCV 3303	1BAKGCBAA3LF367255	\$92,587	ACV
64	2020	Blue Bird Model BBCV 3303	1BAKGCBAA5LF367256	\$92,587	ACV
65	2020	Blue Bird Model BBCV 3303	1BAJGCBAA7LF367257	\$92,587	ACV
66	2022	Bluebird Model BBCV 3303	1BAKGCBAA1NF382307	\$97,042	ACV
67	2022	Bluebird Model BBCV 3303	1BAKGCBAA3NF382308	\$97,042	ACV
68	2021	Blue Bird	1BAKGCBAA4MF373132	\$97,042	ACV
69	2021	Blue Bird	1BAKGCBAA7MF377238	\$97,042	ACV
70	2023	Blue Bird	1BAKGCHAA9PF389158	\$97,916	ACV
71	2023	Blue Bird	1BAKGCHAA0PF389159	\$97,042	ACV
72	2023	Blue Bird	1BAKGCHAA7PF389160	\$97,042	ACV
73	2023	Blue Bird	1BAKGCHAA9PF389161	\$97,042	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: 7/1/2022

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

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

Big Walnut Local School District
Effective Date of Coverage: 7/1/2022

Cyber Coverage

All Insuring Agreements

Policy Aggregate - All Plan Members Combined
Member Aggregate

Limit of Liability

\$5,000,000
\$1,000,000

Insuring Agreement A.

Loss Expense Coverage
Contingent Business Interruption Loss
Cyber Crime Loss

Limit of Liability

\$1,000,000
Not Covered
Not Covered

Insuring Agreement B.

Liability Loss Expense

Limit of Liability

\$1,000,000

Deductible & Time Retention

Deductible \$250,000
Waiting Period 24 Hours

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Ohio School Plan Proposal Summary

Big Walnut Local School District
Effective Date of Coverage: 7/1/2022

Pollution Coverage – Claims Made and Reported

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
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	7/1/2011

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

Premises #	Building #	Address	Description	Date Excluded	Date Reinstated

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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.

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Premium Invoice

Big Walnut Local School District

Effective Date of Coverage: 7/1/2022

<u>Coverage</u>	<u>Premium</u>
OSP Cyber	\$2,021
OSP Property	\$134,754
OSP Violence	\$ 727
OSP Auto	\$22,844
OSP Liability	\$23,529
Pollution	\$ 901
Total:	\$185,070
Updated Total:	\$ 182,755

Notes

Premium includes Ohio School Plan's Risk Management Services

Note:

Cyber coverage was reduced from a group standpoint and the cost increased. Our agent sought an alternate policy for us with better coverage, which is being recommended. The updated total accounts for not going with the Ohio School Plan coverage.

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.

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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.



STOPit Solutions



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