



Coverage Proposal

Galion City School District

470 Portland Way N
Galion, OH 44833

Effective Date of Coverage: 7/1/2019

► **Prepared by:**
Laurie Manning
811 Madison Avenue
Toledo, OH 43603-2083



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		
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	<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



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Property Coverage

****Schedule Attached***

	<u>Deductible</u>	<u>Limit of Liability</u>
Property Damage – Per Occurrence	\$1,000	\$82,065,771
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		\$1,000,000
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	\$82,065,771
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

Galion City 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	\$100,000	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	\$178,373	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	\$25,000
Outside Premises	\$1,000	\$25,000
Social Engineering Fraud	\$2,500	\$25,000

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Property Schedule

Galion City School District
Effective Date of Coverage: 7/1/2019

<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	Transportation Garage	828	Edward Street	\$416,585	\$19,015	\$ 0	RC	\$ 0
2	1	Intermediate Building	476	Portland Way N.	\$13,844,821	\$1,367,131	\$ 0	RC	\$ 0
3	1	Football Stadium Complex	#6	Helse Park Lane	\$1,909,150	\$143,848	\$ 0	RC	\$ 0
4	1	Administrative Center	470	Portland Way N	\$1,153,085	\$155,356	\$ 0	RC	\$ 0
5	1	High School	472	Portland Way N	\$24,168,191	\$2,293,512	\$ 0	RC	\$ 0
6	1	Middle School	474	Portland Way N	\$17,233,208	\$1,176,102	\$ 0	RC	\$ 0
7	1	Primary Building	478	Portland Way N	\$14,253,439	\$1,423,520	\$ 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.

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			\$10,000
Per Accident – Any One Accident			\$10,000
General Aggregate			\$7,000,000
Products-Completed Operations Aggregate			\$5,000,000
Criminal Defense Reimbursement			Not Covered
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>
	7/1/2012	\$2,500	\$5,000,000
Fiduciary Liability Aggregate			\$7,000,000
Employee Benefits Administration			Included
Employee Benefits Prior Acts	2/1/2003		
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
\$1,000,000	2/1/2003		

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\$1,000,000 xs \$1,000,000	2/1/2003
\$1,000,000 xs \$2,000,000	2/1/2003
\$1,000,000 xs \$3,000,000	2/1/2003
\$1,000,000 xs \$4,000,000	2/1/2003



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	2/1/2003		
\$1,000,000 xs \$1,000,000	2/1/2003		
\$1,000,000 xs \$2,000,000	2/1/2003		
\$1,000,000 xs \$3,000,000	2/1/2003		
\$1,000,000 xs \$4,000,000	2/1/2003		
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

Galion City School District

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Group Name

Galion Elementary Schools Parent Group

Galion Junior Class Parents

Galion Athletic Boosters

Ohio School Plan Proposal Summary

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Automobile Coverage

**Per Schedule*

*Based on	18	Bus Over 60
*Based on	5	Light Truck
*Based on	1	Heavy Dump Truck
*Based on	1	Bus 1-8
*Based on	2	Utility Trailer
Total	27	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		\$500	
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

Galion City 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>
	2019	Bluebird bus	1BABJCSA1LF359558	\$87,358	RC OTR
1	2003	Bluebird School Bus	1BAAHCPA73F211172	\$53,690	ACV
2	2009	Blue Bird	1BABHCPA29F267082	\$73,950	RC OTR
3	2009	Blue Bird	1BABHCPA49F267081	\$73,950	RC OTR
4	2008	International School Bus	4DRBVAAN78A488777	\$70,500	ACV
5	2016	Bluebird School Bus	4525	\$88,347	RC OTR
6	2016	Bluebird School Bus	4526	\$88,347	RC OTR
8	2009	Bluebird School Bus	1BABHCPAX9F262582	\$73,400	RC OTR
9	1996	Chevrolet Dump Truck	1GBJK34R7TE269472	\$24,917	ACV
10	1999	Chevrolet Box Truck	J8BB4B145X7009392	\$18,900	ACV
11	2000	Chevrolet 3500	1GBHC33F0YF441524	\$16,950	ACV
12	2011	Mercedes-Benz Sprinter 2500	WDZPE7CC7B5545035	\$57,090	RC OTR
13	2012	Blue Bird	1BABNCPAXCF283934	\$81,400	RC OTR
14	2014	Blue Bird	5628	\$96,000	RC OTR
15	2014	Blue Bird	5629	\$96,000	RC OTR
16	2014	Blue Bird	5630	\$96,000	RC OTR
17	2014	Blue Bird	5631	\$96,000	RC OTR
18	2014	Blue Bird	5632	\$96,000	RC OTR
19	2015	Liberty Trailer	6719	\$3,405	ACV
20	2008	Chevrolet Suburban	2785	\$19,245	ACV
21	2015	Chevrolet Express G2500	9197	\$23,800	ACV
22	2015	Chevrolet Cargo Van	0378	\$23,800	ACV
23	1990	Dorsey Storage Trailer	2038	\$5,037	ACV
24	2017	Blue Bird	7586	\$95,000	RC OTR
25	2007	Blue Bird	8534	\$70,000	ACV
26	2018	Bluebird	4544	\$87,776	RC OTR
27	2018	Bluebird	4545	\$87,776	RC OTR

*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

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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

7/1/2012

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.

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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 7/1/2012

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.

Premium Invoice

Galion City School District

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<u>Coverage</u>	<u>Premium</u>
OSP Cyber	\$ 980
OSP Property	\$42,281
OSP Violence	\$ 535
OSP Auto	\$9,156
OSP Liability	\$6,918
OSP Pollution	\$ 418
Total:	\$60,288

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**

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.