



COVERAGE PROPOSAL

Galion City School District

470 Portland Way N

Galion, OH 44833

Effective Date of Coverage: 7/1/2023



Prepared by:
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www.ohioschoolplan.org
800.288.6821



Board of Directors

Galion City School District
Effective Date of Coverage:

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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OSP Secretary

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Board Members

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Scioto Valley Local School District
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Reinsurance

Galion City School District
Effective Date of Coverage: 7/1/2023

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

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

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

Travelers Casualty Company

A.M. Best Rating: A++, XV
Reinsuring the OSP since: 2022

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

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Property Coverage

	<u>Deductible</u>	<u>Limit of Liability</u>
Property Damage – Per Occurrence	\$1,000	\$111,862,031
Valuation-Replacement Cost		
No Co-Insurance		
All Risk of Direct Physical Loss, subject to specific Exclusions and Limitations		
Specific Real Property, Personal Property and Property in the Open Limit		\$ 0
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		Excluded
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	
Business Interruption & Extra Expense	24	

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	Not Covered	See UAS Schedule

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Accidental Contamination	\$10,000	Glass Showcase	Included
Accounts Receivable	\$100,000	Landscaping, Natural and Artificial Athletic Fields –	
Arson Reward	\$25,000	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 –	
Personal Property – 90 days	\$1,000,000	Occurrence/Aggregate	\$15,000
Back Up of Sewer or Drains	\$100,000	Miscellaneous Unscheduled	
Claim Preparation Expense	\$50,000	Locations	\$200,000
Damaged Asbestos Clean Up & Removal	Included	Off Premises Services	
Debris Removal & Cost of Clean Up	Included	Interruption	\$250,000
EDP Media & Data Restoration	\$200,589	Ordinance or Law	
Errors & Omissions	\$100,000	Demolition – Undamaged Portion	\$500,000
Expediting Expense	\$250,000		20% of Building Loss Subject to
Fine Arts – Unscheduled	\$25,000	Increased Cost of Construction	\$500,000
Fire Fighting Expense	\$25,000	Personal Effects	Maximum
Fire Protection Devices	\$25,000	Property in the Course of Construction & Additions	\$50,000
Furs, Jewelry, Precious Metals, Precious Stones – Separately	\$5,000		\$1,000,000
		Property in the Open Running Track and Paved Athletic Court Surfaces -	Per Statement of Values
		Unscheduled	
		Resultant Seepage, Pollution & Contamination Exception	\$200,000
		Transit	\$50,000
		Valuable Papers	\$200,000
		Watercraft – 27 Feet or Less in Length – Unscheduled	\$100,000
			\$50,000

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	\$1,000	\$50,000
Includes Faithful Performance		
Forgery and Alteration	\$1,000	\$50,000
Computer Fraud ¹	\$1,000	\$50,000
Funds Transfer Fraud ¹	\$1,000	\$25,000
Social Engineering Fraud ²	\$2,500	\$25,000
Theft of Monies and Securities		
Inside Premises	\$1,000	\$25,000
Outside Premises	\$1,000	\$25,000
Limited Finding For Recovery	Not Applicable	\$25,000
Destruction of Electronic Data or Computer Programs	\$1,000	\$5,000
Telephone Toll Fraud	\$1,000	\$5,000
Credit, Debit or Charge Cards	\$1,000	\$5,000

1. *Social Engineering Fraud is specifically excluded from the noted coverage agreements and only available under the separate Social Engineering Fraud coverage agreement.*
2. *Employees must make a reasonable effort to verify, but not through email, the authenticity of any change of account request or transfer instruction.*

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

Position	Individual's Full Name	Limit	Coverage is Excess of an Existing Bond
Treasurer	Charlene Parkinson	\$50,000	Yes

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Property Schedule

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Prem No	Bldg No	Name	Address	City	100% Real Property Value	100% Personal Property Value	100% Property In The Open Value	Valuation	Specific Limit
1	1	Transportation Garage	408 Portland Way N	Galion	\$1,633,581	\$215,440	\$194,074	RC	No
2	1	Intermediate Building	476 Portland Way N.	Galion	\$17,784,214	\$1,875,381	\$179,426	RC	No
3	1	Athletic Complex	8 Haise Park Lane	Galion	\$2,838,214	\$120,714	\$1,515,406	RC	No
4	1	Administrative Center	470 Portland Way N	Galion	\$1,164,575	\$99,668	\$90,084	RC	No
5	1	High School	472 Portland Way N	Galion	\$31,902,966	\$2,655,242	\$152,057	RC	No
6	1	Middle School	474 Portland Way N	Galion	\$24,313,893	\$1,983,323	\$141,132	RC	No
7	1	Primary Building	478 Portland Way N	Galion	\$17,784,214	\$2,136,154	\$260,992	RC	No

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 and the total Specific Property Limits for all property to be covered under the policy.

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Liability Coverage

General Liability

	<u>Deductible</u>	<u>Limit of Liability</u>
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
Unmanned Aerial Systems Liability	Not Covered	Not Covered

Employers Liability – Stop Gap

	<u>Deductible</u>	<u>Limit of Liability</u>
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	7/1/2012	\$2,500	\$5,000,000
Fiduciary Liability Aggregate			\$7,000,000
Employee Benefits Administration			Included

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

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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	2/1/2003		
\$1,000,000 excess of \$1,000,000	2/1/2003		
\$1,000,000 excess of \$2,000,000	2/1/2003		
\$1,000,000 excess of \$3,000,000	2/1/2003		
\$1,000,000 excess of \$4,000,000	2/1/2003		
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 excess of \$1,000,000	2/1/2003		
\$1,000,000 excess of \$2,000,000	2/1/2003		
\$1,000,000 excess of \$3,000,000	2/1/2003		
\$1,000,000 excess of \$4,000,000	2/1/2003		
Back Wages – Each Wrongful Act		Not Covered	Not Covered
Back Wages – Annual Aggregate			Not Covered
Non Monetary Defense – Annual Aggregate		\$2,500	\$100,000

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Adult Support Group Schedule

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Group Name

Galion Elementary Schools Parent Group	Approved
Galion Junior Class Parents	Approved
Galion Athletic Boosters	Approved



Ohio School Plan Proposal Summary

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	<u>Limit of Coverage</u>
Violence Act Injury and Death Benefit	
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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Ohio School Plan Proposal Summary

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Automobile Coverage

	<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
Comprehensive	\$1,000	
Collision	\$1,000	
All Other Autos - Physical Damage:		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: 7/1/2023

Vehicle #	Year	Description	VIN	Total Cost New	Replace-ment Cost	Valuation	Inventory Number
1	2003	Bluebird School Bus	1172	\$53,690	\$ 0	ACV	
2	2009	Blue Bird	7082	\$73,950	\$ 0	ACV	
3	2009	Blue Bird	7081	\$73,950	\$ 0	ACV	
4	2008	International School Bus	8777	\$70,500	\$ 0	ACV	
5	2016	Bluebird School Bus	4525	\$ 0	\$88,347	RC OTR	
6	2016	Bluebird School Bus	4526	\$ 0	\$88,347	RC OTR	
7	2019	Bluebird bus	9558	\$ 0	\$87,358	RC OTR	
8	2009	Bluebird School Bus	2582	\$73,400	\$ 0	ACV	
9	1999	Chevrolet Box Truck	9392	\$18,900	\$ 0	ACV	
10	2000	Chevrolet 3500	1524	\$16,950	\$ 0	ACV	
11	2011	Mercedes-Benz Sprinter 2500	5035	\$57,090	\$ 0	ACV	
12	2012	Blue Bird	3934	\$81,400	\$ 0	ACV	
13	2014	Blue Bird	5628	\$ 0	\$96,000	RC OTR	
14	2014	Blue Bird	5629	\$ 0	\$96,000	RC OTR	
15	2014	Blue Bird	5630	\$ 0	\$96,000	RC OTR	
16	2014	Blue Bird	5631	\$ 0	\$96,000	RC OTR	
17	2014	Blue Bird	5632	\$ 0	\$96,000	RC OTR	
18	2015	Liberty Trailer	6719	\$3,405	\$ 0	ACV	
19	2008	Chevrolet Suburban	2785	\$19,245	\$ 0	ACV	
20	2015	Chevrolet Express G2500	9197	\$23,800	\$ 0	ACV	
21	2015	Chevrolet Cargo Van	0378	\$23,800	\$ 0	ACV	
22	2017	Blue Bird	7586	\$ 0	\$95,000	RC OTR	
23	2007	Blue Bird	8534	\$70,000	\$ 0	ACV	
24	2018	Bluebird	4544	\$ 0	\$87,776	RC OTR	
25	2018	Bluebird	4545	\$ 0	\$87,776	RC OTR	

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Cyber Coverage

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All Insuring Agreements

\$1,000,000	All Coverages – Member Certificate Aggregate for All Coverages
\$5,000,000	All Coverages – Policy Aggregate – All Members Combined

First Party Insuring Agreements

\$1,000,000	Cyber Incident Response Fund
\$1,000,000	Business Interruption and Extra Expense
\$1,000,000	Contingent Business Interruption and Extra Expense
\$1,000,000	Digital Data Recovery
\$1,000,000	Network Extortion
\$50,000	Computer Fraud
\$50,000	Funds Transfer Fraud
\$50,000	Social Engineering Fraud

Third Party Insuring Agreements

\$1,000,000	Cyber, Privacy and Network Security Liability
\$1,000,000	Electronic, Social and Printed Media Liability

Retention and Waiting Period

\$25,000	Retention
12 Hours	Waiting Period



Ohio School Plan Proposal Summary

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		<u>Limit of Liability</u>
Pollution Coverage – Claims Made and Reported		
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	7/1/2012	

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

Premises #	Building #	Address	Description	Date Excluded	Date Reinstated

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.



Invoice

Galion City School District

Policy

Term

Premium

OSP Property Premium	7/1/2023 - 7/1/2024	\$61,677.00
OSP Liability Premium	7/1/2023 - 7/1/2024	\$10,834.00
OSP Violence Premium	7/1/2023 - 7/1/2024	\$ 535.00
OSP Automobile Premium	7/1/2023 - 7/1/2024	\$10,013.00

Total Package Policy Premium		\$83,059.00
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OSP Cyber Policy Premium	7/1/2023 - 7/1/2024	\$2,597.00
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Pollution Policy Premium	7/1/2023 - 7/1/2024	\$ 456.00
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Premiums are based on placing the above policies through the Ohio School Plan. Premium for individually selected coverages may be subject to change.

If the Named Member requests cancellation of the policy prior to the expiration date, a OSP Package Policy minimum premium equal to 25% of the annual policy premium or \$1,000, whichever is greater, will be retained.

If the Named Member requests cancellation of the policy prior to the expiration date, a OSP Cyber Policy minimum premium equal to \$1,500 will be retained.

If the Named Member requests cancellation of the policy prior to the expiration date, a Pollution Policy minimum premium equal to \$275 will be retained.

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.



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

Galion City School District

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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:

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https://bit.ly/OSP_STOPit