

Proposal for:

**Galion City School District
470 Portland Way N
Galion, OH 44833
Crawford County**

Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

Prepared by:

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**Ohio Schools Plan
Administered by:**



Hylant Administrative Services

www.ohioschoolplan.org

OHIO SCHOOL PLAN

Galion City School District

Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

Ohio School Plan (OSP)

The Ohio School Plan was formed in February 2002 to provide affordable, comprehensive and stable coverage to public schools. It is governed by Ohio school officials, for Ohio's schools. The Board of Directors is made up of superintendents, treasurers and business managers, representing a diverse group of school districts throughout the state. The goal of OSP is to have the program meet the common needs of Ohio's schools, Educational Service Districts, County Boards of Developmental Disabilities and Community Colleges.

Since its establishment in 2002, the OSP has grown to approximately 250 members; the largest alternative program for public schools in the state. One reason for this growth is the Plan's strategy to provide long-term stability for property, liability, fleet and violence coverage.

As a member, you'll rest easy knowing your coverages are solid and supported by some of the best known names in the reinsurance industry. The Plan's risk management specialists will assist in providing safe educational institutions.

The purpose of the OSP is for members to join together to form a risk management program as authorized by Ohio Revised Code 2744.081 to:

- Establish and administer a risk management program;
- Prevent or lessen the incidence and/or severity of losses occurring from activities of the school;
- Defend and protect members against allegations of negligence or loss.

Ohio Revised Code 2744.081 does not consider the Ohio School Plan an insurance company. Although the Plan may purchase reinsurance, it is exempt from the normal insurance industry's statutory and regulatory requirements.

Association Endorsements



Board of Directors

The Ohio School Plan is governed by its Board of Directors, which is composed of individual representatives from various Ohio School Plan members. The Board of Directors ensures the program meets the special needs of all its members.

Chairperson

Alan D. Osler
Superintendent
Tuslaw Local School District

Vice Chairperson

David Kocevar
Director of Business Affairs
Westlake City Schools

Secretary

Mike Davis
Chief Financial Officer
Talawanda City Schools

Tim Barrett
Assistant Superintendent
Montgomery County ESC

W. Dean Nance
Superintendent
Ironton City School District

Dale L. Dickson
Superintendent
Walnut Township Local School District
Berne Union Local School District

David Sininger
Director of Business Operations
Clermont County Board of DD

Lewis E. Galante
Treasurer/CFO
Perry Local School District (Lake)

Robert Vasquez
Board of Education President
Toledo City School District

Nathan Lynch
Treasurer/CFO
Upper Sandusky Exempted Village School
District

Megan R. Williams
Treasurer/CFO
Scioto Valley Local School District

Jeff McCuen
Treasurer/CFO
Worthington City School District

Suzanne Wilson
Treasurer/CFO
Wellington Exempted Village School District

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Reinsurers

The following companies are representative of the major reinsurance companies providing strength to the Ohio School Plan including the ratings assigned to that company by A.M. Best Company.

Aspen Re

A.M. Best Rating: A, XV

CNA

A.M. Best Rating: A, XV

Everest Re Group, Ltd.

A.M. Best Rating: A+, XV

Lexington Insurance Company

A.M. Best Rating: A, XV

Markel

A.M. Best Rating: A, XIII

Maumee Valley Re

Not Rated

Odyssey America Reinsurance Corp.

A.M. Best Rating: A, XV

QBE Reinsurance

A.M. Best Rating: A, X

SCOR

A.M. Best Rating: A, XV

A.M. Best Company provides an independent third-party evaluation that subjects all carriers to the same rigorous criteria, providing a valuable benchmark for comparison. All opinions are based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile. The rating shown provides an opinion of an insurer's financial strength and ability to meet ongoing obligations to policyholders.

A.M. Best Rating Classifications

<u>Secure Ratings</u>	<u>Vulnerable Ratings</u>	<u>Poor Ratings</u>
A++ and A+Superior	B and B-Fair	E.....Under State Supervision
A and A-Excellent	C++ and C+Marginal	FIn Liquidation
B++ and B+Very Good	DPoor	
	SRating Suspended	

<u>Financial Size Category</u>	
XV	\$2 Billion or Greater
XIV	\$1.5 Billion to \$2 Billion
XIII	\$1.25 Billion to \$1.5 Billion
XII	\$1 Billion to \$1.25 Billion
XI	\$750 Million to \$1 Billion
X	\$500 Million to \$750 Million
IX	\$250 Million to \$500 Million
VIII	\$100 Million to \$250 Million

OSP SERVICES

Galion City School District

Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

Service Schedule

July	August	September
1st Quarter		
<input type="checkbox"/> Renewal Coverage Bound 7/1 <input type="checkbox"/> Coverage Binders available on Gateway <input type="checkbox"/> Auto ID cards available on Gateway <input type="checkbox"/> Jurisdictional Boiler Inspection <input type="checkbox"/> Policies reviewed for accuracy and posted to Gateway <input type="checkbox"/> OSP Board of Directors Meeting		

October	November	December
2nd Quarter		
<input type="checkbox"/> OSP Member Contact <input type="checkbox"/> BASA Conference, Columbus, OH <input type="checkbox"/> OSBA Conference, Columbus, OH (Nov) <input type="checkbox"/> Members Meeting (OSBA) <input type="checkbox"/> OSP Board of Directors Meeting		

January	February	March
3rd Quarter		
<input type="checkbox"/> OSP Member Contact <input type="checkbox"/> Renewal Applications posted to Gateway <input type="checkbox"/> Regional Renewal Meetings – Member Application Updates and State of the OSP <input type="checkbox"/> OSP Board of Directors Meeting		

April	May	June
4th Quarter		
<input type="checkbox"/> OSP Member Contact <input type="checkbox"/> OSP Financials available on website www.ohioschoolplan.org <input type="checkbox"/> OASBO Conference, Columbus, OH <input type="checkbox"/> OSP Board of Directors Meeting <input type="checkbox"/> Members Meeting (BASA / OASBO) <input type="checkbox"/> Renewal Quote/Proposal Meetings <input type="checkbox"/> OSP Regional Roundtables <input type="checkbox"/> OSP Financial/Actuarial Audits		

Additional Services provided during the policy term:

- ☐ OSP Claim Services (866-825-2467)
- ☐ Ohio School Plan Risk Management (Visit Scheduling or Advice)
- ☐ OSP Property Appraisals (Covered Building values greater than \$5,000,000)
- ☐ OSP E-News Flashes
- ☐ Treasurer and Position Bonds (800-288-6821)

EDUCATIONAL COVERAGE SUMMARY, PREMIUM AND CONDITIONS

Galion City School District

Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

General Liability Coverage

\$ 5,000,000	Bodily Injury and Property Damage Limit - Each Occurrence, and Sexual Abuse Injury Limit – Each Sexual Abuse Offense
Included	Law Enforcement Liability – Bodily Injury and Property Damage and Personal and Advertising Injury – Each Wrongful Act for law enforcement activities
\$ 5,000,000	Personal and Advertising Injury Limit – Each Offense
\$ 7,000,000	General Aggregate Limit
\$ 5,000,000	Products-Completed Operations Aggregate Limit
\$ 500,000	Fire Damage Limit – Any One Event
\$ 50,000	Loss of Electronic Data Limit – Each Electronic Data Incident
\$ 10,000	Medical Expense – Any One Person Limit
\$ 10,000	Medical Expense – Any One Accident Limit
Coverage Form:	Occurrence
Deductible:	\$ Not Applicable
Defense Costs:	In Addition to the Coverage Limit
Who Is Covered:	Galion City School District , including <ul style="list-style-type: none">(a) Members of any Boards or Commissions(b) Elected or Appointed Officials(c) Employees(d) Student Teachers(e) Authorized Volunteers(f) Student Body Organizations

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EDUCATIONAL COVERAGE SUMMARY, PREMIUM AND CONDITIONS

Galion City School District

Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

General Liability Coverage - Continued

Extensions:

Host Liquor Liability
Good Samaritan Liability
Reasonable Force to Protect Persons or Property
Corporal Punishment
Personal Property of a Member - \$500 Limit per Member
Owned & Non-Owned Watercraft Liability Under 52 ft.
Contractual Liability for Covered Contracts
Care, Custody or Control Coverage – Property
Incidental to an Instructional Program -
\$50,000 Limit

Major Exclusions: Asbestos Hazard

Lead
Medical Payments for Sports Participants
Trampolines or Related Equipment
Total Pollution
Nuclear
Terrorism
Mold

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EDUCATIONAL COVERAGE SUMMARY, PREMIUM AND CONDITIONS

Galion City School District

Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

Employers' Liability (Ohio Stop Gap)

\$ 5,000,000 **Bodily Injury By Accident–** Each Accident

\$ 5,000,000 **Bodily Injury By Disease**

\$ 5,000,000 **Bodily Injury By Disease –** Each Employee

Coverage Form: Occurrence

Coverage: Includes bodily injury by accident or disease arising out of the Named Member's employment.

Deductible: \$ Not Applicable

Defense Costs: In Addition to the Coverage Limit

Who is Covered: **Galion City School District**

Major Exclusions: Terrorism
Mold

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Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

Fiduciary Liability Coverage

\$ 5,000,000	Each Fiduciary Claim Limit
\$ 7,000,000	Aggregate Limit
	Coverage Form: Claims Made
7/1/2012	Retroactive Date
	Coverage: Fiduciary Liability covering a negligent act, error or omission that results in a breach of responsibilities or duties of a fiduciary capacity or in the administration of your employee benefit plans.
	Deductible: \$ 2,500
	Defense Costs: Inside the Coverage Limit
Included	Prior Acts: Employee Benefits Liability Retroactive Date: 2/1/2003
	Who is Covered: Galion City School District , including (a) Any Plan (b) Any past, present or future fiduciary (c) Any person who handles administration of a plan (d) Legal representatives and spouses or domestic partners of (b) and (c) above under specific circumstances
	Major Extensions: Voluntary Compliance Program Fees - \$100,000 Sublimit HIPAA Penalties - \$100,000 Sublimit

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EDUCATIONAL COVERAGE SUMMARY, PREMIUM AND CONDITIONS

Galion City School District

Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

Fiduciary Liability Coverage - Continued

Major Exclusions: Criminal or malicious acts

Workers Compensation, Social Security, Disability and
Unemployment Compensation with the exception of
COBRA and HIPAA

Liability assumed under contract

Multiemployer Plans

Extended

Reporting Period: *Automatic Coverage –*

Basic Extended Reporting Period – 90 days

Optional Coverage –

Supplemental Extended Reporting Period –

3 or 5 years Available

Premium determined upon request of coverage

Request must be made within 90 days of cancellation

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EDUCATIONAL COVERAGE SUMMARY, PREMIUM AND CONDITIONS

Galion City School District

Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

Legal Liability Coverage

\$ 5,000,000 **Errors and Omissions Injury Limit**

\$ 7,000,000 **Errors and Omissions Injury Aggregate Limit**

Retroactive Dates:

2/1/2003 \$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

\$ 5,000,000 **Employment Practices Injury Limit**

\$ 7,000,000 **Employment Practices Injury Aggregate Limit**

Retroactive Dates:

2/1/2003 \$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

Coverage Form: Claims Made

Coverage: Includes any act, error or omission committed by a member in the performance of their duties (including administrative duties).

Deductible: Errors and Omissions Injury – \$ 2,500
Employment Practices Injury – \$ 2,500

Defense Costs: In Addition to the Coverage Limit

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EDUCATIONAL COVERAGE SUMMARY, PREMIUM AND CONDITIONS

Galion City School District

Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

Legal Liability Coverage - Continued

Who is Covered: **Galion City School District**, including

- (a) Members of any Boards or Commissions
- (b) Elected or Appointed Officials
- (c) Employees
- (d) Student Teachers
- (e) Volunteers
- (f) Student Body Organizations

\$100,000	Additional Coverages: Declaratory, Equitable and Injunctive Relief Defense Aggregate Deductible: \$ 2,500
Not Covered Not Covered	Back Wages - Each Wrongful Act Back Wages – Aggregate Deductible: \$ Not Covered

Major Exclusions: Fiduciary
Terrorism
Mold

Extended Reporting Period: *Automatic Coverage –*
Basic Extended Reporting Period – 90 days

Optional Coverage –
Supplemental Extended Reporting Period –
3 or 5 years Available
Premium determined upon request of coverage
Request must be made within 90 days of cancellation

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EDUCATIONAL COVERAGE SUMMARY, PREMIUM AND CONDITIONS

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Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

Adult Support Group Schedule

Group Name

Galion Athletic Boosters

Galion Elementary Schools Parent Group

Galion Junior Class Parents

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Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

Violence Coverage

Benefit Limit

\$ 1,000,000	Plan Aggregate Limit
\$ 1,000,000	Aggregate Limit
\$ 1,000,000	Violent Act Limit
\$ 1,000,000	Death Benefit Aggregate Limit
\$ 5,000	EMT Charges Aggregate Limit
\$ 25,000	Medical Expenses Aggregate Limit
\$ 25,000	Travel Expenses Aggregate Limit

Benefit Limit

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

\$ 25,000	Group Trauma Counseling – Performed by an independent contracted provider when medically necessary (limited to 60 days after violent act)
\$ 25,000	Extra Security – Provided by an independent contracted provider (limited to 30 days after a violent act)
\$ 25,000	Substitute Teachers (limited to 30 days after a violent act)
\$ 10,000	Extra Transportation of Students (limited to 30 days after a violent act)
\$ 10,000	Crisis Management Expenses - performed by an independent contracted provider limited to 60 days after a violent act

Benefit Limit

Benefits payable to a covered member as a result of a violent act:

\$ 25,000	Death (Per Covered Member)
\$ 1,000	EMT Charges (Per Covered Member)
\$ 5,000	Medical Expenses (Per Covered Member) in excess of \$25,000 per covered member (This benefit is payable only after all other insurance or benefits available to the member have been exhausted.)
\$ 5,000	Travel Expenses (Per Covered Member)

Condition: If the Named Member requests cancellation of the policy prior to the expiration date, a policy minimum premium equal to 25% of the annual policy premium or \$125, whichever is greater, will be retained.

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EDUCATIONAL COVERAGE SUMMARY, PREMIUM AND CONDITIONS

Galion City School District

Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

Automobile Coverage

\$ 5,000,000	Bodily Injury Liability and Property Damage Liability Combined Single Limit – Each Accident Deductible: Not Applicable
\$ 1,000,000	Uninsured/Underinsured Motorists Bodily Injury – Each Accident
\$ 5,000	Medical Payments – Each Accident
Actual Cash Value and RC on Buses 10 Years Old or Newer	Physical Damage - Comprehensive Deductible: Buses: \$ 1,000 All Other: \$ 500
Actual Cash Value and RC on Buses 10 Years Old or Newer	Physical Damage - Collision Deductible: Buses: \$ 1,000 All Other: \$ 500
Not Covered	Educational Garagekeepers Coverage

Automobiles: Per schedule on file with the OSP

Including: Non-Owned and Hired Automobile Liability
Hired Auto Physical Damage - \$ 75,000
Deductibles: \$ 250 Comprehensive
\$ 500 Collision
Private Passenger Towing and Labor - \$75
Employees as Members – Primary Non-Owned Liability
Coverage
Bus Passenger Personal Property - \$25,000
School Bus Medical Payments Extension
School Bus Towing and Labor Extension
Audio, Visual and Data Electronic Equipment Coverage
Rental Reimbursement Coverage
Owned Autos: \$50/day - \$1,500 maximum

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EDUCATIONAL COVERAGE SUMMARY, PREMIUM AND CONDITIONS

Galion City School District

Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

Automobile Coverage – Continued

Automobile Broad Form Endorsement:

- Autos Rented by Employees
- Physical Damage – Additional Temporary Transportation
- Lease and Loan Gap Coverage
- Airbag Coverage
- Sound Receiving and Transmitting Equipment –
Broadened Coverage
- Extra Expense – Broadened Coverage
- Glass Repair – Waiver of Deductible
- Two or More Deductibles
- Customized Equipment – Broadened Coverage –
Replacement Cost
- Pollution Liability Coverage

Major Exclusions: Terrorism
Mold

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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EDUCATIONAL COVERAGE SUMMARY, PREMIUM AND CONDITIONS

Galion City School District

Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

Automobile Schedule

Description	# of Vehicles	Class Code	Total Cost New
Bus 21-60 Passenger	3	61830	\$194,278
Bus Over 60 Passenger	13	61840	\$782,589
Light Truck	5	1499	\$89,963
Utility Trailer	1	69499	\$1,000
Heavy Dump Truck	1	31479	\$24,927
Bus 1-8 Passenger	1	61810	\$57,123

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EDUCATIONAL COVERAGE SUMMARY, PREMIUM AND CONDITIONS

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Property Coverage

\$73,647,688	Property Damage Per Occurrence Limit All covered perils and coverages as defined within the policy per the attached schedule. All locations are included in the Per Occurrence Limit unless shown with a specific sublimit on the Property Schedule of this proposal.
	Additional Property Coverage Limits
\$1,000,000	Flood Coverage Per Occurrence and Annual Aggregate Limit - Excluding Flood Zones prefixed by A or V
\$1,000,000	Earthquake Shock Per Occurrence and Annual Aggregate Limit
\$250,000	Business Interruption and Rental Income Combined Limit
\$1,000,000	Extra Expense Limit
Excluded	Terrorism Per Occurrence and Annual Aggregate Limit Property Damage, Business Interruption, Rental Income and Extra Expense Combined
\$73,647,688	Boiler and Machinery Breakdown Limit Property Damage, Business Interruption, Rental Income and Extra Expense Combined Including Electronic Computer or Electronic Data Processing Equipment
	Perils Covered: All risk of direct physical loss or damage subject to specified exclusions and limitations.
	Coinsurance: Not Applicable
	Valuation: Replacement Cost All property is valued at Replacement Cost unless otherwise identified on the Property Schedule of this proposal.

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EDUCATIONAL COVERAGE SUMMARY, PREMIUM AND CONDITIONS

Galion City School District

Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

Property Coverage

Property Deductibles

\$1,000 **Property Damage** – All perils and coverages except as set forth below

\$25,000 **Flood** - Excluding Flood Zones prefixed by A or V

5% Subject to a \$25,000
Minimum Deductible **Earthquake Shock**

24 Hour Waiting Period **Off Premises Service Interruption** – All perils excluding Boiler and
Machinery Breakdown Extension

Boiler and Machinery Breakdown:

\$1,000 Property Damage

\$1,000 Electronic Processing Media

\$10 Per Foot subject to Deep Water Wells

\$2,500 Minimum

24 Hour Waiting Period Utility Interruption

24 Hour Waiting Period

5 x 100% of Daily Value Business Interruption and Extra Expense

Business Interruption – All objects at waste water treatment facilities
and all utilities

Major Exclusions: Asbestos

Biological or Chemical Materials

Date Recognition

Earthquake Shock

Flood

Government Authority

Microorganism

Seepage and/or Pollution and/or Contamination

Terrorism

Virus and Data Corruption

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Additional Property Coverage

Included in Property Damage
Per Occurrence Limit

Audio Visual Equipment

Deductible: Subject to the Property Damage Deductibles

Included in Property Damage
Per Occurrence Limit

Miscellaneous Equipment

Deductible: Subject to the Property Damage Deductibles

Included in Property Damage
Per Occurrence Limit

Musical Instruments

Deductible: Subject to the Property Damage Deductibles

Included in Property Damage
Per Occurrence Limit – Unless
Scheduled

Contractors Equipment

Deductible: Subject to the Property Damage Deductibles

Included in Property Damage
Per Occurrence Limit

Electronic Data Processing Equipment

Deductible: Subject to the Property Damage Deductibles

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EDUCATIONAL COVERAGE SUMMARY, PREMIUM AND CONDITIONS

Galion City School District

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Property Extensions and Conditions

Property Extensions	Limit
Accounts Receivable	\$100,000
Architects and Engineers Fees and Loss Adjustment Expenses	Included
Arson Reward	\$25,000
Damaged Asbestos Clean Up and Removal	Included
Errors and Omissions	\$100,000
Expediting Expense	\$250,000
Fine Arts – Unscheduled	\$25,000
Fire Fighting Expense	\$25,000
Fire Protection Devices	\$25,000
Glass Showcases	Included
Lock Replacement	\$1,000
Loss of Refrigeration	\$25,000
Off Premises Services Interruption	\$250,000
Ordinance or Law – Value of the Undamaged Portion of a Building	Included
Demolition Cost – Undamaged Portion of a Building	\$500,000
Increased Cost of Construction	20% of Building Loss Subject to \$500,000 Maximum
Personal Effects	\$50,000
Property in the Course of Construction and Additions	\$1,000,000
Property in the Open	Included
Transit	\$200,000
Valuable Papers	\$100,000

Business Interruption / Extra Expense / Rental Income Extensions	Limit
Contingent Business Interruption/Extra Expense/Rental Income	\$250,000
Demolition and Increased Time to Rebuild	Included
Expense to Reduce Loss	Included
Extended Period of Indemnity	180 Days
Ingress/Egress	30 Days subject to 24 Hour Waiting Period
Interruption by Civil Authority	30 Days subject to 24 Hour Waiting Period

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Property Extensions and Conditions - Continued

Additional Property Conditions / Limitations

Accidental Contamination Extension	\$10,000
Automatic Acquisition – Real Property – 90 Days	\$1,000,000
Automatic Acquisition – Personal Property – 90 Days	\$1,000,000
Back Up of Sewers or Drains – Limitation	\$100,000
Claim Preparation Expense	\$50,000
Debris Removal and Cost of Clean Up Extension	Included
Electronic Data Processing Media and Data Reproduction	\$159,650
Furs, Jewelry, Precious Metals, Precious Stones – Limitation	\$5,000
Landscaping and Natural and Artificial Athletic Fields – Unscheduled	\$200,000
Microorganisms – Per Occurrence and Annual Aggregate	\$15,000
Miscellaneous Unscheduled Locations	\$200,000
Resultant Seepage, Pollution and Contamination Exception	\$50,000
Running Tracks and Paved Athletic Court Surfaces – Unscheduled	\$200,000
Watercraft 27 Feet in Length or Less	\$50,000

Additional Boiler and Machinery Breakdown Extension Sub-Limits

Limit

Ammonia Contamination	\$250,000
CFC Refrigerants and Halon	\$250,000
Consequential Damage	\$250,000
Hazardous Substance	\$250,000
Media Coverage	\$250,000
Ordinance or Law	\$250,000
Utility Interruption	\$250,000
Water Damage	\$250,000

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Crime Coverage

\$ 50,000 **Employee Theft Coverage** All employees, excluding an employee or employees who require individual bonds.

Including: Faithful Performance Endorsement

Deductible: \$ 1,000

\$ 50,000 **Forgery or Alteration**

Deductible: \$ 1,000

Theft of Money and Securities

\$ 25,000 Inside the Premises

Deductible: \$ 1,000

\$ 25,000 Outside the Premises

Deductible: \$ 1,000

\$ 50,000 **Computer Fraud**

Deductible: \$ 1,000

Extensions: **Faithful Performance of Duty for Employees** – Indemnification of officials, required by law to carry faithful performance bonds, against loss due to the failure of an employee.

Major

Exclusions: Nuclear
Pollution
Terrorism

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EDUCATIONAL COVERAGE SUMMARY, PREMIUM AND CONDITIONS

Galion City School District

Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

Property Schedule

Prem. No.	Bldg. No.	Name		Address		Building	Personal Property	PIO	Valuation	Specific Sublimit*
1	1	Transportation Garage	828	Edward Street	Galion	\$372,860	\$17,019	\$0	RC	\$0
2	1	Intermediate Building	476	Portland Way N.	Galion	\$12,396,050	\$1,223,640	\$0	RC	\$0
3	1	Football Stadium Complex	#6	Helse Park Lane	Galion	\$1,708,770	\$128,750	\$0	RC	\$0
4	1	Administrative Center	470	Portland Way N	Galion	\$1,032,060	\$139,050	\$0	RC	\$0
5	1	High School	472	Portland Way N	Galion	\$21,818,490	\$2,052,790	\$0	RC	\$0
6	1	Middle School	474	Portland Way N	Galion	\$15,287,260	\$1,052,660	\$0	RC	\$0
7	1	Primary Building	478	Portland Way N	Galion	\$12,898,690	\$1,274,110	\$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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EDUCATIONAL COVERAGE SUMMARY, PREMIUM AND CONDITIONS

Galion City School District

Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

Cyber Coverage Third Party Liability

	Carrier:	Lloyd's of London - Beazley Syndicates 2623 - 623
\$ 20,000,000	Cyber Coverage - Annual Policy Aggregate Limit of Liability - Combined All Policy Insureds	
\$2,000,000	Information Security and Privacy Liability - Annual Aggregate Sub-Limit of Liability - Combined All OSP Members	
\$500,000	Privacy Notification Costs - Annual Aggregate Sub-Limit of Liability - Combined All OSP Members	
\$2,000,000	Regulatory Defense and Penalties - Annual Aggregate Sub-Limit of Liability - Combined All OSP Members	
\$2,000,000	Website Media Content Liability - Annual Aggregate Sub-Limit of Liability - Combined All OSP Members	
\$100,000	Retention	
20%	Coinsurance:	Public Relations Consultancy and Credit File Monitoring Costs
7/1/2012	Retroactive Date	
	Coverage Form:	Claims Made and Reported
	Defense Costs:	Reduce the applicable Limit of Liability and are subject to the applicable deductible/retention.

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EDUCATIONAL COVERAGE SUMMARY, PREMIUM AND CONDITIONS

Galion City School District

Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

Cyber Coverage Third Party Liability - Continued

Conditions: Privacy Notification Costs - Annual Aggregate Sub-Limit of Liability - Combined All OSP Members, Regulatory Defense and Penalties - Annual Aggregate Sub-Limit of Liability - Combined All OSP Members and Website Media Content Liability - Annual Aggregate Sub-Limit of Liability - Combined All OSP Members are part of and not in addition to the Information Security and Privacy Liability - Annual Aggregate Limit of Liability - Combined All OSP Members.

The Information Security and Privacy Liability - Annual Aggregate Limit of Liability - Combined All OSP Members is a part of and not in addition to the Cyber Coverage - Annual Aggregate Sub-Limit of Liability - Combined All Policy Members.

Major Exclusion: Bodily Injury and Property Damage
Insured versus Insured
Any Employer-Employee Relations, Policies, Practices
Anti-trust, Securities Act and Fair Labor Act Violations
Unfair Trade Practices and Collusion
Unlawful collection or acquisition of Personally Identifiable Non-Public Information
Distribution of unsolicited e-mails, facsimile, audio or video recording
Discrimination
Patent Infringement
Broadcasting, Publications and Advertising
War and Terrorism
Pollution
Nuclear and Radioactive

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EDUCATIONAL COVERAGE SUMMARY, PREMIUM AND CONDITIONS

Cyber Coverage First Party Computer Security Extension

	Carrier:	Lloyd's of London - Beazley Syndicates 2623 - 623
\$2,000,000	Cyber Extortion Loss - Annual Aggregate Sub-Limit of Liability - Combined All OSP Members	
\$2,000,000	Data Protection Loss and Business Interruption Loss - Annual Aggregate Sub-Limit of Liability - Combined All OSP Members	
	First Party Business Interruption Sub-Limits of Liability:	
	Hourly Sub-limit \$25,000	
	Forensic Expense Sub-limit \$25,000	
	Dependent Business Interruption Sub-limit \$100,000	
\$100,000	Retention	
8 Hours	Waiting Period:	Applies to Data Protection and Business Interruption Loss and Hourly, Forensic Expense and Dependent Business Interruption Sub-limits.
20%	Coinsurance:	Public Relations Consultancy and Credit File Monitoring Costs
	Conditions:	<p>The sub-limits noted above are part of and not in addition to the Information Security and Privacy Liability - Annual Aggregate Sub-Limit of Liability - Combined All OSP Members.</p> <p>The Information Security and Privacy Liability - Annual Aggregate Limit of Liability - Combined All OSP Members is a part of and not in addition to the Cyber Coverage - Annual Aggregate Sub-Limit of Liability - Combined All Policy Members.</p>
	Major Exclusion:	Same as Cyber Coverage Third Party Liability major Exclusions

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EDUCATIONAL COVERAGE SUMMARY, PREMIUM AND CONDITIONS

Galion City School District

Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

Pollution Coverage

Carrier: Ace - Illinois Union Insurance Company

Coverage A - New Pollution Conditions: First and third party bodily injury, property damage, remediation costs and associated legal defense expense arising out of a pollution condition on, at, under or migrating from a covered location, provided that the pollution condition commences on or after the retroactive date.

Coverage B - New Pollution Conditions from Covered Operations: Third party bodily injury, property damage, remediation costs and associated legal defense expense resulting from a covered operation, provided that the pollution condition commences on or after the retroactive date.

\$ 25,000,000	Pollution Liability - Annual Policy Aggregate Limit of Liability - Combined All Policy Insureds
\$1,000,000	Coverage A - Annual Aggregate Limit of Liability All Ohio School Plan Members for All Pollution Conditions
\$1,000,000	Coverage B - Annual Aggregate Limit of Liability All Ohio School Plan Members for All Pollution Conditions
\$200,000	Fungi and Legionella - Annual Policy Aggregate Sub-Limit of Liability

Retentions:

\$100,000	Per Pollution Condition each Ohio School Plan Member
\$750,000	Per Underground Storage Tank or Excess of the Ohio UST Fund Limit(s), whichever is greater, each Ohio School Plan Member.
\$10,000	Applicable to "fungi" in the event that a loss concurrently triggers both the Ohio School Plan Property coverage/policy and the Premises Pollution Liability policy. If the Ohio School Plan Property coverage/policy is not triggered, then the Per Pollution Condition retention shall apply.

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EDUCATIONAL COVERAGE SUMMARY, PREMIUM AND CONDITIONS

Galion City School District

Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

Pollution Coverage - Continued

7/1/2012

Retroactive Date

Coverage Form: Claims Made and Reported

Defense Costs: Reduce the applicable Limit of Liability and are subject to the applicable deductible/retention.

Conditions: The coverage afforded by this policy shall apply in excess of and shall not contribute with any other such insurance.

Major Exclusions: Asbestos and Lead Based Paint
Contractual Liability
Divested Property
Employer's Liability
Failure to Follow Asbestos and/or LBR management Plan
Fines and Penalties
First Party Property Damage (Does not apply to remediation costs)
Fraud or Misrepresentation
Insured's Internal Expenses
Insured vs. Insured
Intentional Non- Compliance
Landfills, Recycling Facilities, Ports Airports, Oil/Gas Producing Properties
Legionelle
Material Change in Risk
Naturally Occurring Materials
Pre-Existing Conditions
Products Liability
Professional Liability
Regulatory Compliance
Work Product

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EDUCATIONAL COVERAGE SUMMARY, PREMIUM AND CONDITIONS

Galion City School District

Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

Invoice

Policy	Term	Premium
OSP Liability Premium	7/1/2013 - 7/1/2014	\$8,917.00
Subject to underwriting information, approval and additional premium, additional Liability limits may be available over and above the limits contained in this proposal. Contact your Ohio School Plan Regional Representative or Servicing Underwriter for more information.		
OSP Violence Premium	7/1/2013 - 7/1/2014	\$795.00
OSP Automobile Premium	7/1/2013 - 7/1/2014	\$9,065.00
OSP Property Premium	7/1/2013 - 7/1/2014	\$40,504.00
Total Policy Premium(s):		\$59,281.00

EDUCATIONAL COVERAGE SUMMARY, PREMIUM AND CONDITIONS

Galion City School District

Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

Disclaimer

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The Glossary of Insurance Terms in Section 6 of this proposal represents explanations for common terms used within the insurance industry.

Always read the complete policy for specific coverages, terms, exclusions, limitations, definitions and conditions.

Specimen Policy Documents

Specimen policies or specific forms will be provided upon request.

Questions

If you have any questions regarding this proposal or any of the material contained herein, please feel free to contact your Ohio School Plan Representative.

EDUCATIONAL COVERAGE SUMMARY, PREMIUM AND CONDITIONS

Galion City School District

Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

Conditions

Automobile

If automobile coverage is included in this quotation, that automobile coverage 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.

Cancellation

Sixty (60) days written notice of cancellation or non-renewal except for non-payment of premium, which remains ten (10) days written notice.

Unless stated otherwise in this proposal, if the Named Member requests cancellation of a policy prior to the expiration date, a policy minimum premium equal to 25% of the annual policy premium or \$1,000, whichever is greater, will be retained for the policy.

Commencement of Coverage

Coverage will begin at 12:01 a.m. on the first day of the policy term if this proposal and payment/purchase order are received by Hylant Administrative Services, LLC prior to your current policy(s) expiration date. Failure to return the executed proposal prior to the expiration date will cause a serious gap in your coverage.

Policy Terms

This proposal is being offered on the basis shown 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.

Risk Management

The Ohio School Plan will perform periodic risk management surveys to identify exposures which may result in losses and offer recommendations for mitigating or reducing them. Within 60 days of receipt of Ohio School Plan recommendations, the undersigned agrees to send a written response indicating actions taken or to be taken.

Risk management surveys will be completed free of charge.

ADDITIONAL PRODUCTS AND SERVICES

Galion City School District

Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

Student Accident Insurance

Accident medical insurance can fill in the gaps of existing medical insurance, limiting out of pocket expenses for costly medical treatment. Hylant Administrative Services represents coverage programs providing the following options for school districts to offer:

Compulsory Student Coverage

School Time Accident Coverage For All Students – Insurance coverage is purchased by the school district for all student injuries (non-athletic) during school hours while attending, participating in, and traveling to and from school sponsored/supervised activities. This includes school sponsored/supervised summer activities and necessary travel. Benefits are payable for covered medical expenses with no deductible up to the limit of coverage.

Voluntary Student Coverage

School Time Coverage – provides coverage to students during school hours while attending, participating in, and traveling to and from school sponsored/supervised activities. This includes activities both on and off the school premises during the school year as well as school sponsored/supervised summer activities and necessary travel directly to and from the activity.

24-Hour Coverage – provides coverage for students 24 hours a day. This covers weekends and vacation periods, including the summer. Students are protected at home and school.

Field Trips can also be covered, including all district-wide field trips both day and overnight, excess to all other insurance.

All Sports including – Varsity/Junior Varsity Sports, Cheerleaders and JROTC – This is excess coverage and would be mandatory for all participants and provides coverages for all of your school sponsored athletic activities. Coverage includes tryouts, preseason and postseason play, and supervised travel for all interscholastic events. Off-season weightlifting and conditioning are included and bands are covered at no additional cost.

Football Coverage would be included under the All Sports coverage.

School districts that do not provide the All Sports Plan may allow families to purchase participant accident insurance for football only.

For further information, please contact your OSP Representative or Servicing Underwriter.

ADDITIONAL PRODUCTS AND SERVICES

Galion City School District

Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

Coverage for Buildings in the Course of Construction

Ohio public school districts have been the beneficiaries of an Ohio funded building program under the supervision of the Ohio State Facilities Commission (OSFC). Hylant Administrative Services has participated in this program by providing Builders Risk policies to cover potential loss to buildings during the course of construction for Ohio School Plan members. These policies have been reviewed and approved by the OSFC and are proposed at premiums that reflect very affordable rates.

To obtain a Builders Risk policy proposal, contact your Ohio School Plan Representative or Servicing Underwriter.

ADDITIONAL PRODUCTS AND SERVICES

Galion City School District

Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

NoDataBreach.com **Data Security Risk Management Services**

As the carrier on the Cyber Coverage, the Beazley Syndicate provides a complementary portal for members to access risk management policies, procedures, training and other tools to help you prevent breach of confidential data.

Through NoDataBreach.com you have unlimited access to the following services:

On-Line Compliance Materials

Federal and state compliance materials regarding data security, data breaches and data privacy, including:

- Quick Tips on many subjects
- Summaries of federal/state law
- Links to statutes & regulations
- Sample policies & Procedures
- Continuing updates and electronic notification of significant changes to the on-line materials

Quarterly Newsletter & "Instant Alerts"

- Email updates on changes in federal and state laws regarding data security, data breach and data privacy issues
- Instant Alerts sent by email for events requiring immediate attention

Expert Support On-Line

Expert support from consultants/attorneys on data security issues; including:

- Health care & HIPAA compliance
- Data breach prevention
- Data Security best practices
- Computer forensic

Step-By-Step Procedures to Lower Risk

Procedures and on-line forms help you:

- Understand the scope of "personal information" ("PI")
- Determine where PI is stored
- Collect and/or retain the minimum amount of PI as required for business needs
- Properly destroy PI that is no longer needed
- Implement an Incident Response Plan

Training Modules

- On-line training programs
- Employee training bulletins
- Audio and PodCast training for managers and/or employees

Handling Data Breaches

Guidance provided to:

- Help prevent data security incidents
- Respond to a data breach

For further information on how to register, please contact your OSP Representative or Servicing Underwriter.

ADDITIONAL PRODUCTS AND SERVICES

Galion City School District

Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence



Property Restoration Services

The Ohio School Plan is a member of the **BELFOR RED ALERT Priority Response Program**. In the event your facility encounters any type of disaster resulting from FIRE, WATER or STORM DAMAGE, as a member of the Ohio School Plan you have access to a 24-hour hotline and priority emergency services

BELFOR is the world leader in property restoration and disaster recovery services. A brief overview of their services include

- Emergency Board-up
- Water Extraction
- Structural Drying
- Smoke / Odor Removal
- Air Duct Decontamination
- Structural Cleaning
- Book and Document Drying / Restoration
- Emergency Power
- Electronics Restoration
- Vital Records Recovery
- Mold Remediation

Ohio School Plan members are eligible to take advantage of **BELFOR's RED ALERT** service that provides:

Emergency Response – 24 / 7 / 365

The **RED ALERT** Hotline is answered 24 hours a day, 365 days a year. As a preferred **RED ALERT** member, day or night, Ohio School Plan members instantly become the priority.

Assistance in Emergency Situations

BELFOR has the ability and resources to respond to any emergency, anywhere, not matter the size.

Rescue and Protection of Assets

The first and primary goal of the **BELFOR's RED ALERT** team is to make the premises safe and secure, prevent further damage and recover what's immediately salvageable.

On-The-Spot Damage Assessment

Qualified and experienced professionals are available to assess the damage and provide reliable on-the-spot estimates for insurance purposes.

24-HOUR EMERGENCY RESPONSE HOTLINE

800.922.3848

Please identify yourself as an Ohio School Plan member

Disclaimer: The Ohio School Plan and Hylant do not guarantee or warrant the work of any contractors, including BELFOR. Members are free to choose the contractor or repair person of their choice. Nothing in this message is intended to waive or alter any of the terms, conditions, exclusions, endorsements, or defenses within your Ohio School Plan Coverage forms.

