



## Coverage Proposal

### Galion City School District

470 Portland Way N  
Galion, OH 44833

**Dates of Coverage:** 7/1/2014 – 7/1/2015

► **Prepared by:**  
*Laurie Weinberg*  
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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		
<b><u>Alan D. Osler</u></b> <b>OSP Chairman</b> Tuslaw Local School District Superintendent aosler@tuslaw.sparcc.org	<b><u>David Kocevar</u></b> <b>OSP Vice Chairperson</b> Westlake City School District Business Manager kocevar@wlake.org	<b><u>Mike Davis</u></b> <b>OSP Secretary</b> Talawanda City School District Chief Financial Officer davism@talawanda.org

Board Members		
<b><u>Tim Barrett</u></b> Montgomery County ESC Assistant Superintendent t.barrett@mcesc.org	<b><u>Lewis E. Galante</u></b> Perry Local School District (Lake) Fairport Local School District Treasurer/CFO galantel@perry-lake.k12.oh.us	<b><u>Nathan Lynch</u></b> Upper Sandusky Exempted Village School District Treasurer/CFO nathan_l@usevs.org
<b><u>Jeff McCuen</u></b> Worthington City School District Treasurer/CFO jmccuen@worthington.k12.oh.us	<b><u>W. Dean Nance</u></b> Ironton City School District Superintendent dnance_ic@scoca-k12.org	<b><u>Laura Sauber</u></b> Sylvania City School District CFO/Treasurer lsauber@sylvania.school.org
<b><u>David Sininger</u></b> Clermont County Board of DD Director of Business Operations dsininger@clermontdd.org	<b><u>Megan R. Williams</u></b> Scioto Valley Local School District Treasurer/CFO mwilliams_sk@scoca-k12.org	

Ex-Officio Board Members		
<b><u>Kirk Hamilton</u></b> BASA Executive Director hamilton@basa-ohio.org	<b><u>David Varda</u></b> OASBO Executive Director David@oasbo-ohio.org	<b><u>Richard Lewis</u></b> OSBA Executive Director rlewis@ohioschoolboards.org



## Reinsurance

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

### Aspen Re

A. M. Best Rating: A, VX  
Reinsuring the OSP since: 2007

### CNA

A.M. Best Rating: A, XV  
Reinsuring the OSP since: 2006

### 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

### Lexington Insurance Co.

A.M. Best Rating: A, XV  
Reinsuring the OSP since: 2006

### Markel

A.M. Best Rating: A, XIV  
Reinsuring the OSP since: 2006

### Maumee Valley Re

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

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

## Ohio School Plan Proposal Summary

**Galion City School District**

**Coverage Period: 7/1/2014 to 7/1/2015**

<b>Liability Coverage</b>		<b><u>Deductible</u></b>	<b><u>Limit of Liability</u></b>
<b>General Liability</b>			
Bodily Injury, Property Damage – Each Occurrence and Sexual Abuse Injury – Each Sexual Abuse Offense		\$0	\$5,000,000
Law Enforcement Liability – Each Wrongful Act			Included
Personal & Advertising Injury – Each Offense			\$5,000,000
Fire Damage– Any One Event			\$500,000
Loss of Electronic Data – Each Electronic Incident			\$50,000
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
<b>Employers Liability – Stop Gap</b>			
		<b><u>Deductible</u></b>	<b><u>Limit of Liability</u></b>
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
<b>Fiduciary Liability – Claims Made</b>			
	<b><u>Retro Date</u></b>	<b><u>Deductible</u></b>	<b><u>Limit of Liability</u></b>
Each Fiduciary Claim	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		
<b>Educational Legal Liability – Claims Made</b>			
	<b><u>Retro Date</u></b>	<b><u>Deductible</u></b>	<b><u>Limit of Liability</u></b>
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 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		

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

**Galion City School District**

**Coverage Period: 7/1/2014 to 7/1/2015**

<b>Educational Legal Liability – Claims Made Continued</b>	<b><u>Retro Date</u></b>	<b><u>Deductible</u></b>	<b><u>Limit of Liability</u></b>
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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## Ohio School Plan Proposal Summary

**Galion City School District**

**Coverage Period: 7/1/2014 to 7/1/2015**

<b>Violence Coverage</b>	<b><u>Benefit Limit</u></b>
Plan Aggregate	\$1,000,000
Member Aggregate	\$1,000,000
Violent Act	\$1,000,000
Death Benefit Aggregate	\$1,000,000
EMT Charges Aggregate	\$5,000
Medical Expense Aggregate	\$25,000
Travel Expenses Aggregate	\$25,000
<b>Benefits payable to the Named Member as a result of a violent act</b>	
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
Extra Transportation – limited to 30 days after violent act	\$10,000
Crisis Management Expenses – limited to 60 days after violent act	\$10,000
<i>Named Member is the entity shown on the Policy Declarations.</i>	
<b>Benefits payable to a Covered Member as a result of a violent act</b>	
Death Benefit – per Covered Member	\$25,000
EMT Charges – per Covered Member	\$1,000
Medical Expenses – per Covered Member (Excess of all other insurance, coverage or benefits available)	\$5,000
Travel Expenses – per Covered Member	\$5,000
<i>Covered Member means employees, graduate teaching assistants, student teachers, elected or appointed officials and students enrolled with the Named Member.</i>	

## Ohio School Plan Proposal Summary

**Galion City School District**  
**Coverage Period: 7/1/2014 to 7/1/2015**

### Automobile Coverage

#### ***\*Schedule Attached***

*Based on	<u>3</u>	Bus 21-60			
*Based on	<u>13</u>	Bus Over 60			
*Based on	<u>5</u>	Light Truck			
*Based on	<u>1</u>	Utility Trailer			
*Based on	<u>1</u>	Heavy Dump Truck			
*Based on	<u>1</u>	Bus 1-8			
Total	<u>24</u>	Autos			
			<b><u>Valuation</u></b>	<b><u>Deductible</u></b>	<b><u>Limit of Liability</u></b>
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:			Refer to Schedule		Refer to Schedule
Comprehensive				\$1,000	
Collision				\$1,000	
All Other Autos - Physical Damage:			Refer to Schedule		Refer to Schedule
Comprehensive				\$500	
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.***

## Ohio School Plan Proposal Summary

**Galion City School District**

**Coverage Period: 7/1/2014 to 7/1/2015**

### Property Coverage

**\*Schedule Attached**

	<u><b>Deductible</b></u>	<u><b>Limit of Liability</b></u>
Property Damage – Per Occurrence	\$1,000	\$75,857,122
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	\$75,857,122
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><b>Deductible</b></u>	<u><b>Limit of Liability</b></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: 7/1/2014 to 7/1/2015**

### Property Coverage Extensions and Conditions

Accidental Contamination	\$10,000	Furs, Jewelry, Precious Metals, Precious Stones – Separately	\$5,000
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	Running Track and Paved Athletic Court Surfaces - Unscheduled	\$200,000
Personal Property – 90 days	\$1,000,000	Resultant Seepage, Pollution & Contamination Exception	\$50,000
Back Up of Sewer or Drains	\$100,000	Off Premises Services Interruption	\$250,000
Claim Preparation Expense	\$50,000	Ordinance or Law	
Damaged Asbestos Clean Up & Removal	Included	Demolition – Undamaged Portion	\$500,000 20% of Building Loss Subject to \$500,000 Maximum
Debris Removal & Cost of Clean Up	Included	Increased Cost of Construction	
EDP Media & Data Restoration	\$164,440	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	Personal Effects	\$50,000
Fine Arts – Unscheduled	\$25,000	Transit	\$200,000
Fire Fighting Expense	\$25,000	Valuable Papers	\$100,000
Fire Protection Devices	\$25,000	Watercraft – 27 Feet or Less in Length – Unscheduled	\$50,000
Glass Showcase	Included		
<b>Boiler &amp; Machinery Coverage Extensions</b>			
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

**Galion City School District**

**Coverage Period: 7/1/2014 to 7/1/2015**

<b>Crime Coverage</b>		<b><u>Deductible</u></b>	<b><u>Limit of Liability</u></b>
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

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## Ohio School Plan Proposal Summary

**Galion City School District**

**Coverage Period: 7/1/2014 to 7/1/2015**

### **Cyber Coverage – Third Party Liability - Claims Made and Reported**

**Carrier: Lloyd's of London – Beazley Syndicates 2623-623**

#### **Limit of Liability**

Annual Policy Aggregate – Combined all Policy Insureds	\$20,000,000
Information Security and Privacy Liability – Annual Aggregate Sub-Limit of Liability - Combined All OSP Members	\$2,000,000
Privacy Notification Costs – Annual Aggregate Sub-Limit of Liability - Combined All OSP Members	\$500,000
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	\$2,000,000

Coinurance: 20% - Public Relations Consultancy & Credit Monitoring Costs  
Defense Costs reduce Limits of Liability and apply to the retention

### **Cyber Coverage – First Party Computer Security Extension**

**Carrier: Lloyd's of London – Beazley Syndicates 2623-623**

#### **Limit of Liability**

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	\$2,000,000
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

Waiting Period – 8 Hours

Retention \$100,000

Retroactive Date 7/1/2012

All Sub-Limits are part of and not in addition to the Information Security and Privacy Liability – Annual Aggregate Sub-Limit of Liability Combine all OSP Members

## Ohio School Plan Proposal Summary

**Galion City School District**

**Coverage Period: 7/1/2014 to 7/1/2015**

### **Pollution Coverage – Claims Made and Reported**

**Carrier: Ace – Illinois Union Insurance Company**

### **Limit of Liability**

Pollution Liability – Annual Policy Aggregate – Combined All Policy Insureds \$25,000,000

Coverage A – Annual Aggregate - All OSP Members for all Pollution Conditions \$1,000,000

#### **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 from a covered location, provided that the pollution condition commences on or after the retroactive date.

Coverage B – Annual Aggregate – All OSP Members for all Pollution Conditions \$1,000,000

#### **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.

Fungi and Legionella – Annual Policy Aggregate Sub-Limit \$200,000

Retention – Per Pollution Condition – Each OSP Member \$100,000

Retention – Per Underground Storage Tank or Excess of the UST Fund Limit, whichever is greater \$750,000

Retention – “Fungi” – If a loss concurrently triggers OSP Property and Pollution Liability policies \$10,000

Retroactive Date 7/1/2012

Defense Costs reduce Limits of Liability and apply to the Retention

***Coverage afforded by this policy shall apply in excess of and shall not contribute with any other such insurance.***



## Adult Support Group Schedule

**Galion City School District**

**Coverage Period: 7/1/2014 to 7/1/2015**

**Group Name**

Galion Elementary Schools Parent Group

Galion Junior Class Parents

Galion Athletic Boosters

## Automobile Schedule

**Galion City School District**  
**Coverage Period: 7/1/2014 to 7/1/2015**

<u>Veh #</u>	<u>Year</u>	<u>Description</u>	<u>VIN</u>	<u>Total Cost New</u>	<u>*Valuation</u>
1	2003	Bluebird School Bus	1BAAHCPA73F211172	\$53,690	ACV
2	2002	Thomas School Bus	1T88N4B2821115340	\$56,960	ACV
3	2000	Thomas School Bus	1T88L4B29Y1084128	\$61,478	ACV
4	2000	Thomas School Bus	1T88N4B23Y1084216	\$58,900	ACV
5	1998	Thomas School Bus	1T88N4B29W1156288	\$53,650	ACV
6	1998	Thomas School Bus	1T88N4B20W1156289	\$53,650	ACV
7	2009	Blue Bird	1BABHCPA29F267082	\$73,950	RC OTR
8	1994	Bluebird School Bus	1BAAHCSA4RF057407	\$52,489	ACV
9	2009	Blue Bird	1BABHCPA49F267081	\$73,950	RC OTR
10	1997	Thomas School Bus	1HVBBABN3VH489109	\$17,000	ACV
11	2008	International School Bus	4DRBVAAN78A488777	\$69,700	RC OTR
12	2007	Bluebird School Bus	1BABHCKA57F238534	\$64,050	RC OTR
13	2006	Bluebird School Bus	1BABHCKA66F235107	\$63,700	RC OTR
14	2007	Bluebird School Bus	1BABHCKA47F241277	\$69,100	RC OTR
15	2009	Bluebird School Bus	1BABHCPAX9F262582	\$73,400	RC OTR
16	2001	GMC Cargo Van	1GTHG35R711152473	\$18,965	ACV
17	1999	GMC Van	1GTFG25M8X1068855	\$16,265	ACV
18	1996	Chevrolet Dump Truck	1GBJK34R7TE269472	\$24,927	ACV
19	1994	Ford Pickup	2FTHF26H1RCA39339	\$17,958	ACV
20	1993	Homemade Trailer	TBD	\$1,000	ACV
21	1999	Chevrolet Box Truck	J8BB4B145X7009392	\$19,800	ACV
22	2000	Chevrolet 3500	1GBHC33F0YF441524	\$16,975	ACV
23	2011	Mercedes-Benz Sprinter 2500	WDZPE7CC7B5545035	\$57,123	RC OTR
24	2012	Blue Bird	1BABNCPAXCF283934	\$81,200	RC OTR

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



## Property Schedule

**Galion City School District**  
**Coverage Period: 7/1/2014 to 7/1/2015**

<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	\$384,046	\$17,530	\$ 0	RC	\$ 0
2	1	Intermediate Building	476	Portland Way N.	\$12,767,932	\$1,260,349	\$ 0	RC	\$ 0
3	1	Football Stadium Complex	#6	Helse Park Lane	\$1,760,033	\$132,613	\$ 0	RC	\$ 0
4	1	Administrative Center	470	Portland Way N	\$1,063,022	\$143,222	\$ 0	RC	\$ 0
5	1	High School	472	Portland Way N	\$22,473,045	\$2,114,374	\$ 0	RC	\$ 0
6	1	Middle School	474	Portland Way N	\$15,745,878	\$1,084,240	\$ 0	RC	\$ 0
7	1	Primary Building	478	Portland Way N	\$13,285,651	\$1,312,333	\$ 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.



## Premium Invoice

**Galion City School District**  
**Coverage Period: 7/1/2014 to 7/1/2015**

<u><b>Company</b></u>	<u><b>Coverage</b></u>	<u><b>Premium</b></u>
OSP	OSP Auto	\$9,128
OSP	OSP Property	\$42,121
OSP	OSP Liability	\$8,766
OSP	OSP Violence	\$ 505
<b>Total:</b>		<b>\$60,520</b>

## 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
- Fire Arms Training
- 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.