



Governed by Ohio School Officials for Ohio's Schools

## PACKAGE BINDER

Date 6/29/2015

This binder is a temporary coverage contract, subject to the conditions shown below:

**Named Member** Galion City School District  
**Address** 470 Portland Way N  
Galion, OH 44833  
**Policy Number** 40000344PKG0HP04

### Agent

Hylant Administrative Services, LLC  
811 Madison Avenue P.O. Box 2083  
Toledo, OH 43603-2083

Inception		Expiration	
Date	Time	Date	Time
7/1/2015	12:01 A.M.	10/29/2015	12:01 A.M.

### Coverages

Per the attached binder coverage part(s).

### Conditions

The coverages provided are subject to the terms, conditions and limitations of the policy in current use by the Ohio School Plan, unless otherwise specified. This binder may be cancelled by the Named Member by surrender of this binder or by written notice to the Ohio School Plan stating when cancellation will be effective. This binder may be cancelled by the Ohio School Plan with notice to the Named Member in accordance with the policy conditions. This binder is cancelled when replaced by a policy. If this binder is not replaced by a policy, the Ohio School Plan is entitled to charge a premium for the binder according to the rules and regulations in use by the Ohio School Plan.

### Cancellation Condition:

Unless stated otherwise in the attached coverage part binders, If the Named Member requests cancellation of this binder prior to its expiration, a policy minimum premium equal to 25% of the policy premium or \$250, whichever is greater, will be retained.

Signature of Authorized Agent



# OHIO SCHOOL PLAN EDUCATIONAL LIABILITY COVERAGE PART BINDER

**Date** 6/29/2015

**Policy Number** 40000344PKG0HP04  
**Named Member** Galion City School District

Inception		Expiration		
Date	Time	Date	Time	
7/1/2015	12:01 AM	10/29/2015	12:01 AM	

This binder is a temporary coverage contract, subject to the conditions shown below.

Liability Coverage Part	Deductible	Limits of Liability
Educational General Liability	Not Applicable	
Bodily Injury and Property Damage - Each Occurrence and Sexual Abuse Injury - Each Offense		\$5,000,000
Personal and Advertising Injury - Each Offense		\$5,000,000
Bodily Injury and Property Damage and Personal and Advertising Injury for Law Enforcement Activities – Each Wrongful Act		Included
Loss of Electronic Data Limit – Each Electronic Data Incident		\$50,000
Fire Damage - Any One Event		\$500,000
Medical Expense Limit - Any One Person		\$10,000
- Any One Accident		\$10,000
General Aggregate Limit		\$7,000,000
Products-Completed Operations Aggregate Limit		\$5,000,000
Employers' Liability - Stop Gap - State: Ohio	Not Applicable	
Bodily Injury by Accident - Each Accident		\$5,000,000
Bodily Injury by Disease		\$5,000,000
Bodily Injury by Disease - Each Employee		\$5,000,000
Fiduciary Liability - Claims Made		
Fiduciary Liability - Each Fiduciary Claim Limit	\$2,500	\$5,000,000
Fiduciary Liability Aggregate Limit		\$7,000,000
Retroactive Date		7/1/2012
Employee Benefits Liability – Prior Acts		
Employee Benefits Liability - Each Offense Limit	\$2,500	Included in the Fiduciary Liability - Each Fiduciary Claim Limit
Employee Benefits Aggregate Limit		Included in the Fiduciary Liability Aggregate Limit
Retroactive Date		2/1/2003
Educational Legal Liability - Claims Made		
Errors and Omissions Injury - Each Wrongful Act	\$2,500	\$5,000,000
Errors and Omissions Injury Aggregate Limit		\$7,000,000
Employment Practices Injury - Each Wrongful Act	\$2,500	\$5,000,000
Employment Practices Injury Aggregate Limit		\$7,000,000

Declaratory, Equitable and Injunctive Relief Defense Aggregate                      \$2,500                      \$100,000

Retroactive Dates

Coverage	Layer	Limits Per Layer	Retroactive
Errors and Omissions Injury	Layer 1	\$1,000,000	2/1/2003
Errors and Omissions Injury	Layer 2	\$1,000,000 excess of \$1,000,000	2/1/2003
Errors and Omissions Injury	Layer 3	\$1,000,000 excess of \$2,000,000	2/1/2003
Errors and Omissions Injury	Layer 4	\$1,000,000 excess of \$3,000,000	2/1/2003
Errors and Omissions Injury	Layer 5	\$1,000,000 excess of \$4,000,000	2/1/2003
Employment Practices Injury	Layer 1	\$1,000,000	2/1/2003
Employment Practices Injury	Layer 2	\$1,000,000 excess of \$1,000,000	2/1/2003
Employment Practices Injury	Layer 3	\$1,000,000 excess of \$2,000,000	2/1/2003
Employment Practices Injury	Layer 4	\$1,000,000 excess of \$3,000,000	2/1/2003
Employment Practices Injury	Layer 5	\$1,000,000 excess of \$4,000,000	2/1/2003

**Noted Exceptions/Exclusions**

**Other Comments**



# OHIO SCHOOL PLAN EDUCATIONAL AUTOMOBILE COVERAGE PART BINDER

**Date** 6/29/2015

**Policy Number** 40000344PKGOHP04  
**Named Member** Galion City School District

Inception		Expiration	
Date	Time	Date	Time
7/1/2015	12:01 AM	10/29/2015	12:01 AM

This binder is a temporary coverage contract, subject to the conditions shown below.

**Educational Automobile Liability and Physical Damage Coverage Part**

	Deductible	Limits of Coverage
Liability - Any Auto	Not Applicable	\$5,000,000
Medical Payments - Owned Autos	Not Applicable	\$5,000
Uninsured/Underinsured Motorists - Owned Autos	Not Applicable	\$1,000,000
Comprehensive - Owned Autos and Hired Autos	*	Actual Cash Value
Collision - Owned Autos and Hired Autos	*	Actual Cash Value
Hired Car Physical Damage		\$75,000
- Comprehensive	\$250	Actual Cash Value
- Collision	\$500	Actual Cash Value

**Covered Autos**

Per schedule on file with the Ohio School Plan.

* Comprehensive Deductibles		* Collision Deductibles
Buses: \$1,000		Buses: \$1,000
All Other: \$250		All Other: \$500

**Additional Interest:** Per schedule on file with the Plan

**Loss Payee:** Per schedule on file with the Plan

**Noted Exceptions/Exclusions**

**Other Comments**



**DESCRIPTION OF COVERED AUTO SYMBOL**

Symbol	Description Of Covered Auto Designation Symbols	
1	Any "Auto"	
2	Owned "Autos" Only	Only those "autos" you own (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" you acquire ownership of after the policy begins.

3	Owned Private Passenger "Autos" Only	Only the private passenger "autos" you own. This includes those private passenger "autos" you acquire ownership of after the policy begins.
4	Owned "Autos" Other Than Private Passenger "Autos" Only	Only those "autos" you own that are not of the private passenger type (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" not of the private passenger type you acquire ownership of after the policy begins.
5	Owned "Autos" Subject To No-Fault	Only those "autos" you own that are required to have No-Fault benefits in the state where they are licensed or principally garaged. This includes those "autos" you acquire ownership of after the policy begins provided they are required to have No-Fault benefits in the state where they are licensed or principally garaged.
6	Owned "Autos" Subject To A Compulsory Uninsured Motorists Law	Only those "autos" you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those "autos" you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists requirement.
7	Specifically Described "Autos"	Only those "autos" described in Item Three of the Declarations for which a premium charge is shown (and for Liability Coverage any "trailers" you don't own while attached to any power unit described in Item Three).
8	Hired "Autos" Only	Only those "autos" you lease, hire, rent or borrow. This does not include any "auto" you lease, hire, rent, or borrow from any of your "employees", board members or members of their households.
9	Nonowned "Autos" Only	Only those "autos" you do not own, lease, hire, rent or borrow that are used in connection with your business. This includes "autos" owned by your "employees", board members or members of their households but only while used in your business.
10	"Autos" Left With You For Service, Repair, Storage Or Safekeeping	Any customer's land motor vehicle or "trailer" or semi trailer while left with you for service, repair, storage or safekeeping. Customers include your "employees" and members of their households who pay for the services performed.



# OHIO SCHOOL PLAN EDUCATIONAL PROPERTY AND CRIME COVERAGE PARTS BINDER

**Date** 6/29/2015

**Policy Number** 40000344PKGOHP04  
**Named Member** Galion City School District

Inception	Expiration
Date Time	Date Time
7/1/2015 12:01 AM	10/29/2015 12:01 AM

This binder is a temporary coverage contract, subject to the conditions shown below

## PROPERTY COVERAGE PART

*The Limits of Liability set forth in the Binder apply to all locations per the schedule on file with the Ohio School Plan excess of the Policy Deductibles unless indicated otherwise.*

<b>Coverage</b>	<b>Limit of Liability</b>
Property Damage Per Occurrence	\$77,374,265
<i>The following Limits of Liability are in addition to the Property Damage Per Occurrence – Limit of Liability set forth above, unless indicated otherwise.</i>	
Accounts Receivable	\$100,000
Business Interruption/Rental Income Combined	\$250,000
Extra Expense	\$1,000,000

## Perils Covered

All Risk of Loss or Physical Damage subject to exclusions, terms and conditions of the policy.	Included
Flood – Per Occurrence and Annual Aggregate - Excluding Flood Zones prefixed by A or V	\$1,000,000
Earthquake Shock – Per Occurrence and Annual Aggregate	\$1,000,000
Terrorism – Per Occurrence and Annual Aggregate – Property Damage, Business Interruption/Rental Income and Extra Expense Combined Limit	Not Covered
Boiler and Machinery Breakdown Extension – Property Damage, Business Interruption/Rental Income, and Extra Expense Combined Limit	\$75,857,122

### **Boiler and Machinery Breakdown Extension – Additional Perils/Coverages**

*The following Limits of Liability are sub-limits to the Boiler and Machinery Breakdown Extension Combined Limit – Limit of Liability set forth above, unless indicated otherwise.*

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

## Deductibles

All Coverage and Perils Deductible – except for Specified Coverage and Peril	\$1,000
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Deductibles set forth below.

**Specified Coverage and Peril Deductibles**

Flood	\$25,000
Earthquake Shock	5%, subject to \$25,000 Minimum
Off Premises Service Interruption – All Perils excluding Boiler and Machinery Breakdown Extension	24 Hour Waiting Period
Boiler and Machinery Breakdown – Property Damage	\$1,000
Boiler and Machinery Breakdown – Electronic Processing Media	\$1,000
Boiler and Machinery Breakdown – Deep Water Wells	\$10 Per Foot Subject to \$2,500 Minimum
Boiler and Machinery Breakdown – Utility Interruption	24 Hour Waiting Period
Boiler and Machinery Breakdown – Business Interruption and Extra Expense	24 Hour Waiting Period
Boiler and Machinery Breakdown – Business Interruption – All objects at Waste Water Treatment Facilities and all Utilities	5 x100% of Daily Value

**Property Coverage Extensions**

**Limits of Liability**

Accidental Contamination	\$10,000
Arson Reward	\$25,000
Automatic Acquisition – Real Property – 90 Days	\$1,000,000
Automatic Acquisition – Personal Property – 90 Days	\$1,000,000
Back Up of Sewers and Drains	\$100,000
Building Ordinances or Laws	
Demolition Cost – Undamaged Portion of Building	\$500,000
Increased Cost of Construction	20% of Building Loss Subject to \$500,000 Maximum
Claim Preparation Expense	\$50,000
Errors and Omissions	\$100,000
Expediting Expenses	\$250,000
Fine Arts – Unscheduled	\$25,000
Fire Fighting Expense	\$25,000
Fire Protection Devices	\$25,000
Furs, Jewelry, Precious Metals, Precious Stones – Separately	\$5,000
Landscaping and Natural and Artificial Athletic Fields – Unscheduled	\$200,000
Lock Replacement	\$1,000
Loss of Refrigeration	\$25,000
Miscellaneous Unscheduled Locations	\$200,000
Off Premises Services Interruption	\$250,000
Personal Effects	\$50,000
Property in Course of Construction and Additions	\$1,000,000
Running Tracks and Paved Athletic Court Surfaces – Unscheduled	\$200,000
Transit	\$200,000
Valuable Papers	\$100,000
Watercraft – 27 Feet or Less in Length – Unscheduled	\$50,000

**Additional Property Conditions**

Electronic Data Processing Media and Data Reproduction	\$167,729
Microorganisms – Per Occurrence and Annual Aggregate	\$15,000
Resulting Seepage and/or Pollution and/or Contamination	\$50,000

**Business Interruption/Extra Expense/Rental Income Coverage Extensions**

Contingent Business Interruption and/or Extra Expense and/or Rental Income	\$250,000
Extended Period of Indemnity	180 Days
Ingress/Egress	30 Days with 24 Hour Waiting Period
Interruption by Civil Authority	30 Days with 24 Hour Waiting Period

**CRIME COVERAGE PART**

<b>Coverage</b>	<b>Limits of Liability</b>
Employee Theft – Per Loss Coverage	\$50,000
Forgery or Alteration	\$50,000
Computer Fraud	\$50,000
Funds Transfer Fraud	\$25,000
Inside the Premises-Theft of Money and Securities	\$25,000
Outside the Premises-Theft of Money and Securities	\$25,000

**Deductibles**

Employee Theft – Per Loss Coverage	\$1,000
Forgery or Alteration	\$1,000
Computer Fraud	\$1,000
Funds Transfer Fraud	\$1,000
Inside the Premises-Theft of Money and Securities	\$1,000
Outside the Premises-Theft of Money and Securities	\$1,000

**Mortgagees and Loss Payees**

Are included as additional named members as their interest may appear if reported and on file with the Ohio School Plan.

**Noted Exceptions/Exclusion – All Coverage Parts**

Asbestos, Computer Virus, Data Corruption, Flood – for all property located in Flood Zones A or V, Microorganisms, Pathogenic or Poisonous Biological or Chemical Seepage, Pollution and Contamination

