

First Reading: November 5, 2020
Second Reading: dispensed

RESOLUTION 2020 - 83

A RESOLUTION APPROVING A CONTRACT FOR PROPERTY AND CASUALTY INSURANCE AND DISPENSING WITH A SECOND READING

WHEREAS, the Board of Township Trustees wishes to continue to maintain property and casualty insurance for the protection of Township assets;

NOW THEREFORE, BE IT RESOLVED by the Board of Township Trustees of Sycamore Township, State of Ohio:

SECTION 1. The Board hereby approves a contract with Tokyo Marine HCC Public Risk obtained through Pillar Insurance Company for the provision of property and casualty insurance for a premium in an amount not to exceed \$61,313.00.

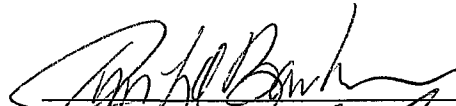
SECTION 2. The Board of Township Trustees of Sycamore Township, by at least two-third vote of all of its members, dispenses with any requirement that this Ordinance be read on two separate days and authorizes its passage upon one reading.

SECTION 3. This Resolution shall take effect on the earliest date allowed by law.

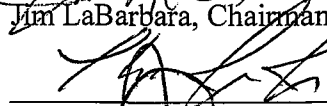
VOTE RECORD:

Mr. James Aye Mr. LaBarbara Aye Mr. Weidman Aye

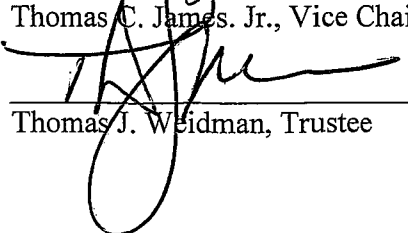
Passed at a meeting of the Board of Township Trustees of Sycamore Township this 5th day of November, 2020.



Jim LaBarbara, Chairman



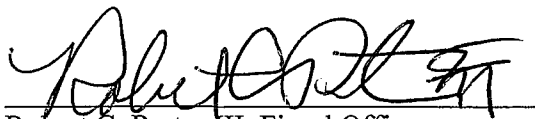
Thomas C. James, Jr., Vice Chairman



Thomas J. Weidman, Trustee

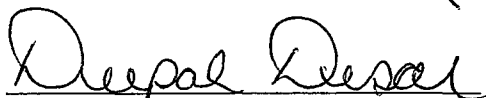
AUTHENTICATION

This is to certify that this resolution was duly passed and filed with the Township Fiscal Officer of Sycamore Township this 5th day of November, 2020



Robert C. Porter III, Fiscal Officer
Sycamore Township, Ohio

APPROVED AS TO FORM:



Deepak K. Desai, Law Director



HCC Public Risk Ohio

Quote Date: **November 3, 2020**
Quote for: **SYCAMORE TOWNSHIP**
Policy Term: **11/01/2020 - 11/01/2021**
Payment Plan: **Annual**
Company: **U.S. Specialty Insurance Company**
Policy #: **PKG81210420**

General Liability - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$3,000,000 Aggregate
Subject to \$0 Deductible
Sexual Abuse Endorsement \$1,000,000 / \$1,000,000
Damage to Premises Rented to you \$50,000 – Subject to General Liability Deductible
Medical Payments \$10,000
Cemetery Professional - Included **Subject to \$0 Deductible**
Pesticide or Herbicide \$50,000 per Occurrence / \$50,000 Aggregate
Nurses Professional Liability - No Coverage
Failure of Dam, Reservoir, Levee, Dike Coverage - No Coverage
Ohio Stop Gap Limit - \$1,000,000
Emergency Response Operations – Included
Mutual Aid Property Damage - \$10,000
Sewer Backup Liability - Included

Special Events: Subject to receipt of Special Events Application, Risk Control review and Underwriting approval (Additional Premium may apply)

Fireworks Liability: Subject to receipt of Special Events Application, Risk Control review and Underwriting approval prior to binding coverage. All fireworks displays must be ignited/discharged by a licensed and insured pyro technician . Additional Premium will Apply.

Employee Benefits - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$3,000,000 Aggregate
Subject to \$1,000 Deductible Including Claims Expense

Liquor Liability - Coverage limited to Host Liquor

Public Officials Wrongful Acts Liability - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate
Subject to \$2,500 Deductible - Including Claims Expense
Non-Monetary Damage \$25,000 Per Suit / \$50,000 Per Policy Limit – Subject to Deductible
Private Property Use Restriction Sublimit \$1,000,000 per Occurrence / \$1,000,000 Aggregate - Defense inside Limit – Subject to Public Officials Wrongful Acts Deductible

Employment Practices Liability Insurance - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate
Subject to \$2,500 Deductible - Including Claims Expense
Non-Monetary Damage \$10,000 Per Suit / \$25,000 Per Policy Limit – Subject to Deductible
Wage & Hour Defense Coverage - \$25,000 – Subject to Deductible



HCC Public Risk Ohio

Law Enforcement Liability - No Coverage

Excess Liability

Coverage applies to General Liability, Employee Benefits, Public Officials Wrongful Acts, Employment Practices, , Auto Liability and Stop Gap Liability
Excludes Uninsured Motorist and Underinsured Motorist Coverage
Subject to \$9,000,000 per Occurrence / \$9,000,000 Aggregate
Excludes Zoning, Regulation, and Permissive Use of Property
Failure to Supply Exclusion Applies
Pollution Exclusion Exception - Pollution with Hostile Fire
Dam, Reservoir, Levee, Dike: No Coverage

Property

Total Building and Contents Limit	\$14,658,777
	Coinsurance - N/A
Subject to:	\$1,000 Deductible
Blanket Basis	Included
Agreed Amount	Included
Building Valuation—per schedule on file with company	Replacement Cost,
Special Form	Included
Accounts Receivable	\$250,000 any one occurrence
Animal Mortality	\$10,000 any one occurrence
Building Ordinance or Law	\$250,000 Undamaged portion / or demolition 10% of reported values (Increased cost of construction)
Business Income	\$100,000 any one occurrence
Extra Expense	\$500,000 any one occurrence
Communication Towers	\$100,000 any one occurrence
Debris Removal	25% of Loss +\$10,000 any one occurrence
Electrical Utility Service Interruption	\$25,000 any one occurrence
EDP Coverage	\$250,000 any one occurrence In transit subject to \$10,000 limit Mechanical Breakdown subject to \$10,000 limit
Fairs or Exhibitions	\$50,000 any one occurrence
Fine Arts	\$5,000 any one item, \$25,000 any one occurrence
Fire Department Service Charge	\$5,000 for your liability
Foundations of Machinery	\$500,000 any one occurrence
Fire Equipment Recharge	\$5,000 for each separate 12 month period
Golf Course Greens	\$100,000 any one occurrence
Grounds Maintenance Equipment	\$100,000 any one occurrence
Inventory or Appraisal	\$10,000 any one claim
Newly Acquired or Constructed Prop – Building	\$1,000,000 at each building
Newly Acquired or Constructed Prop – Contents	\$250,000 at each building
Paved Surfaces	\$100,000 any one occurrence
Personal Property of Others	\$15,000 any one Occurrence
Property in Transit	\$25,000 any one occurrence
Property off Premises	\$100,000 any one occurrence
Underground Pipes, Flues or Drains	\$1,000,000 any one occurrence
Valuable Papers & Records – Cost of Research	\$100,000 any one occurrence
Water Back Up – Sewer or Drain	\$50,000 for direct physical loss or damage
Unnamed Locations	\$100,000 any location not on file with Company
Expediting Expense	\$25,000 any one occurrence



HCC Public Risk Ohio

Earthquake Coverage \$5,000,000 subject to \$50,000 Deductible
 Flood Coverage \$500,000 subject to \$50,000 Deductible

Any location in the following flood zones are excluded: Flood Zones A, A1 - A30, A99, AE, AH, AO, AR, AR/AE, AR/AO, AR/A1 - A30, AR/A, V, V1 - V30, VE. Additionally, we will not cover FEMA zones designated as B or X (shaded). Any areas later designated by FEMA as a high-risk area at the time of a Covered Cause of Loss is also subject to this limitation.)

Equipment & Mechanical Breakdown (Boiler) Included
Subject to \$1,000 Deductible

Automobile

Based on 69 vehicles - Schedule on file with Company
 Subject to \$1,000,000 Liability Limit

Subject to \$0 Deductible

- Emergency Vehicle Endorsement - Broad Form
- Fellow Employee Coverage
- Towing and Labor \$50 for each disablement of a private passenger auto
- Rental Reimbursement - PPT Only - \$30 per day / 30 days / \$900 any one period
- \$5,000 Medical Payments
- Hired and Non Owned Automobile Liability
- Physical Damage per schedule on file with company
 - Comprehensive Deductible: \$1,000
 - Collision Deductible: \$2,500
- Physical Damage to Volunteers or Employees Personal Auto
- Auto Catastrophic Coverage - No Coverage
- Garage Keepers Legal - No Coverage
- Impound Vehicles Coverage - No Coverage

EXCLUSION: Coverage is Excluded for Auto Liability covering Police vehicles utilized pursuant to Resolution No. 2019-45 made effective April 16, 2019; A Resolution Authorizing A Contract With The Hamilton County Sheriff's Office For Police Protection Services, Article III., § 3.2.2

Inland Marine

Subject to \$1,000 Deductible

Scheduled Contractors Equipment – Per Schedule on file with company	\$2,378,938
Valuation: Replacement Cost - per schedule on file	
	100% Coinsurance
Misc. Property & Equipment	\$45,605
No single item to exceed \$10,000 in value	
Emergency Portable Equipment	\$300,000
Valuation Replacement Cost applies to Misc. Property & Equipment and Emergency Portable Equipment	
Contractors Equipment Rented From Others	\$125,000
less than 90 days	
Rental Reimbursement	\$2,500
Flood Limit	Included
Flood Deductible	\$25,000
Earth Movement Limit	Included
Earth Movement Deductible	\$25,000
Total Limit	\$2,849,543

EDP - Limited to coverage provided under Property Extensions



HCC Public Risk Ohio

Crime

Coverage Form B, C & F Subject to \$500 Deductible

B. Forgery or Alteration	\$10,000
C. Theft, Disappearance and Destruction In/Out	\$10,000
Tax Time Limit	\$10,000
F. Computer Fraud	\$25,000

Coverage Form O & P Subject to \$1,000 Deductible

O. Employee Dishonesty – Per Loss	\$250,000
P. Employee Dishonesty – Per Employee	No Coverage
Includes Faithful Performance	

Annual Package Premium including Terrorism **\$ 61,313.00**

NOTE: We would also like to see the Hamilton County Contract Resolution No. 2019-45 be amended to add the following Hold Harmless Clause, as the County is driving vehicles that are owned/titled in the name of Sycamore Township:

***Indemnification and Hold Harmless:** Board of County Commissioners of Hamilton County (Board) and the Sheriff of Hamilton County, Ohio (Sheriff) acknowledges and assumes all risks inherent in the operation and use of the Police Vehicles (Equipment) owned by Sycamore Township (Township) operated by the Sheriff under the existing Police Protection Services agreement, and will take all necessary precautions to protect all persons and property from injury, illness or damage while Sheriff is in possession of the Equipment.*

Township shall not be responsible to the Board or any other party for the loss, damage, claim, injury or illness caused by, resulting from, or in any way connected with, the Equipment, its operation or use, or any defect with respect thereto. Board & Sheriff agrees to defend, indemnify and hold the Township harmless from and against any and all liability, claims, fines, forfeitures, seizures, confiscations, penalties and damages of any kind for injuries, illnesses or death to persons and property arising out of the use, instruction, operation, possession of the Equipment, however the cause. Sheriff shall immediately notify Township of any and all such proceedings. Sheriff shall notify Township immediately of any accident, collision, injury or death involving the Equipment. Sheriff will furnish Township a detailed written report within three days of any such accident, collision, injury or death. Sheriff agrees that Township shall not be responsible for any liability for property damage, bodily injury, sickness, disease, occupational disease, disability, shock death, mental anguish and mental injury at any time arising out of the use and operation of the Equipment.

****Note: Terrorism option and optional quoted premiums are not included in installment plan premiums.**



HCC Public Risk Ohio

- **Note: Mold, Fungi & Bacterial Exclusion Included**
- **Note: All SIR's Include Loss, Loss Adjustment Expense and Supplementary Payments**
- **Note: Failure of any Dam, Levee or Dike Exclusion Included**
- **Note: Accounts cannot be brokered**

Limited Terrorism coverage and pricing subject to the Terrorism Risk Insurance Act as amended in 2015.

TRIA DOES NOT APPLY TO AUTO LIABILITY, AUTO PHYSICAL DAMAGE, CRIME, EMPLOYEE BENEFITS, PUBLIC OFFICIALS WRONGFUL ACTS LIABILITY OR LAW ENFORCEMENT

U.S. Specialty Insurance Company, Additional premium for limited terrorism coverage (**is included** in above package quote):

CASUALTY LIMITED TERRORISM COVERAGE (ACT OF 2015)	\$216
PROPERTY LIMITED TERRORISM COVERAGE (ACT OF 2015)	\$295

Optional Quotes and Premium:

- Property** – To increase Sewer Back-up coverage from \$50,000 to \$100,000 - \$42 Annual Additional Premium.
- EPLI** – To add Non-employment Related Harassment coverage - \$482 Annual Additional Premium

NOTE: The following forms need to be signed and returned prior to binding coverage:
~ Application Declaration
~ Terrorism Form

Special Conditions:

QUOTE GOOD FOR 30 DAYS ONLY ENTIRE QUOTE SUBJECT TO THE TERMS AND CONDITIONS OF THE POLICY.



TOKIOMARINE
HCC

Applicant Name: **SYCAMORE TOWNSHIP - HAMILTON**
Policy Effective Date: 11/01/2020
Application Number: T002530002527

Tokio Marine HCC Public Risk APPLICATION DECLARATION

After complete investigation and inquiry, to the best of applicant's knowledge and belief, no principals, partners, directors, officers, employees, or insurance managers have knowledge of any act, error, omission, fact, incident, situation, unresolved job dispute, accident, or any other circumstance that is or could be the basis for a claim under this proposed insurance policy.

Report knowledge of all such incidents to your current carrier prior to your current policy expiration. The proposed insurance being applied for will not respond to incidents about which you had knowledge prior to the effective date of the policy nor will coverage apply to any claim or circumstance identified or that should have been identified in this application.

The applicant has read the foregoing and understands that completion of this Application does not bind the Underwriter or other party to provide coverage. It is agreed, however, that this Application is complete and correct to the best of applicant's knowledge and belief and that all particulars which may have a bearing upon acceptability as an insurance risk have been revealed. It is understood that this Application shall form the basis of the contract should the Underwriter approve coverage and should the applicant be satisfied with the Underwriter's quotation.

It is further agreed that, if in the time between submission of this Application and the requested date for coverage to be effective, the applicant becomes aware of any information which would change the answers furnished in response to any question of this Application, such information shall be revealed immediately in writing to the Underwriter.

Signature of authorized official: *Ray* Date 11/5/2020
Print name of authorized official: Ray Warwick
Title of authorized official: Administrator

Client Name: SYCAMORE TOWNSHIP
Application #: T002530002527
Ohio - HCC Public Risk

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