

First Reading: November 1, 2022
Second Reading: dispensed

RESOLUTION 2022-109

A RESOLUTION AUTHORIZING THE TOWNSHIP ADMINISTRATOR TO APPROVE A CONTRACT FOR PROPERTY AND CASUALTY INSURANCE, DISPENSING WITH THE SECOND READING AND DECLARING AN EMERGENCY

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 authorizes the Township Administrator to approve a contract with The Ohio Plan for the provision of property and casualty insurance for a premium in an amount not to exceed \$137,237.00.

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 Resolution be read on two separate days and authorizes its passage upon one reading.

SECTION 3. Upon the unanimous vote of the Sycamore Township Trustees, this Resolution is hereby declared to be an emergency measure necessary for immediate preservation of the public peace, health, safety, and welfare of Sycamore Township and shall take effect immediately. The reason for the emergency is to provide for property and casualty insurance for Sycamore Township.

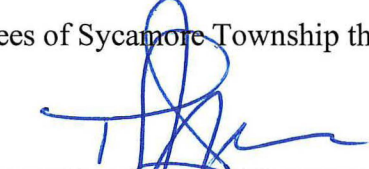
VOTE RECORD:

Mr. James Aye

Ms. Schwegmann Aye

Mr. Weidman Aye

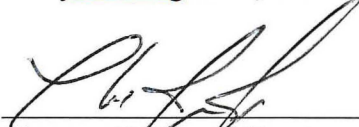
Passed at a meeting of the Board of Township Trustees of Sycamore Township this 1st day of November, 2022.



Thomas J. Weidman, Chairman



Tracy Schwegmann, Vice Chairman



Thomas C. James, Trustee

AUTHENTICATION

This is to certify that this resolution was duly passed and filed with the Township Fiscal Officer of Sycamore Township this 1st day of November, 2022.



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

APPROVED AS TO FORM:



Lawrence E. Barbieri, Law Director



Ohio Plan Package Proposal

Sycamore Township

8540 Kenwood Road
Cincinnati, OH 45236

Effective Date of Coverage: 11/01/22 to 11/01/23

► **Prepared by:**

*Hylant Administrative Services, LLC
811 Madison Ave., 11th Floor
Toledo, OH 43603-2083*



BOARD OF DIRECTORS

With history dating back to 1988, the Ohio Plan Risk Management, Inc. (Ohio Plan) was formed to provide affordable, comprehensive property and liability coverage to Ohio's public entities. The Ohio Plan is managed by a board of directors composed of individual representatives from a diverse selection of local governments. The board of directors ensures the Ohio Plan meets the common needs of all its members.

Board Officers

<p><u>Chris Gilbert</u> Ohio Plan - President Springfield Township Hamilton County cgilbert@springfieldtwp.org</p>	<p><u>Joel Montgomery</u> Ohio Plan – Vice President City of Wooster Wayne County jmontgomery@woosteroh.com</p>	<p><u>Bret Henninger</u> Ohio Plan - Secretary Great Parks Hamilton County bhenninger@greatparks.org</p>
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Board Members

<p><u>John Applegate</u> City of Union Montgomery County japplegate@unionoh.org</p>	<p><u>Erika Buri</u> The Olander Park System Lucas County eburi@olanderpark.com</p>	<p><u>Jim Crandall, CPA</u> Muskingum Watershed Conservancy District Tuscarawas County jcrandall@mwcd.org</p>
<p><u>Jamie Giguere</u> City of Wauseon Fulton County jamie.giguere@cityofwauseon.com</p>	<p><u>Michael Hampton</u> Springfield Township Lucas County mhampton@springfieldtownship.net</p>	<p><u>Kerry Reed</u> Newton Falls Public Library Trumbull County kerryreed@newtonfalls.org</p>
<p><u>Joseph F. Stefanov</u> City of New Albany Franklin County jstefanov@newalbanyohio.org</p>		<p><u>Jennifer Wilder</u> City of Oakwood Montgomery County wilder@oakwood.oh.us</p>

MEMBER BENEFITS | PRODUCT & SERVICES

A majority of the Ohio Plan members stay with the Ohio Plan Risk Management Inc. year after year. The following are some of the reasons for their long-term commitment to the program.

MEMBER BENEFITS

- Membership retention is over 95% each year.
- Liability coverages are "Occurrence" forms.
- Policies are non-auditable.
- Ohio Plan is NOT an assessable program.
- Ohio Plan services are provided from Toledo, Ohio by the administrator, Hylant Administrative Services (HAS).
- Regional roundtables are sponsored throughout the year to promote membership benefit awareness, and to meet other members along with the local Ohio Plan board member, Ohio Plan regional representative, claim adjusters, servicing underwriters and risk managers.

RISK MANAGEMENT SERVICES

- Each member is provided with a risk manager responsible for identifying probable sources of risk and recommending improvement strategies.
- Risk Managers review established policy and procedure manuals and offer writing opinions.
- Committed to staying abreast of the changing conditions affecting Ohio's public entities, while anticipating and planning for changes in state law, technological developments and new insurance services
- Ohio Plan publishes a newsletter three times a year, containing informative articles of interest to public entities. Features include legislative updates, training and seminar schedules, and in-depth stories on how best to manage risk and provide adequate, up-to-date coverage.

CLAIM SERVICES

- Professional claim service personnel specializing exclusively in public entity claims.
- Expertise in claim defenses and Ohio immunities.
- Panel of attorneys throughout Ohio specializing in public entity litigation.
- Legal hot line for member inquiries.

MEMBER BENEFITS | PLAN ADVANTAGE

The Ohio Plan Advantage is a premium contribution that may be rewarded to a member on an annual basis based upon that member's consecutive years of membership, loss ratio calculation and risk management practices.

Membership Years	Premium Contribution ⁽¹⁾
0 – 3 consecutive years	Vesting Period – See Safety Allowance
4 consecutive years	Up to 3%
5 consecutive years	Up to 3%
6 consecutive years	Up to 4%
7 consecutive years	Up to 5%
8 consecutive years	Up to 6%
9 consecutive years	Up to 7%
10 consecutive years	Up to 8%
11 – 16 consecutive years	Up to 9%
17 – 21 consecutive years	Up to 11%
22 – 26 consecutive years	Up to 14%
27 – 31 consecutive years	Up to 16%
32+ consecutive years	Up to 19%

⁽¹⁾ Lexipol subscribers/users receive an additional 1% contribution after completion of their three year initial Lexipol period.

Loss ratio calculation - maximum points 60:

The loss ratio score is equal to the difference between 60, the maximum points available, and the member's loss ratio for the most recent 5 completed policy years preceding the policy term during which the renewal premium of the member is calculated. (For members with less than 5 consecutive policy years of membership, the loss ratio will be based on the number of completed Ohio Plan policy years preceding the policy term during which the renewal premium of the member is calculated.) A member's loss ratio is calculated by dividing the member's incurred losses by the premium.

Risk management calculation - maximum points 40:

The risk management score is a calculation based upon actions taken by a member to address 8 core areas of risk. Each area of risk will be weighted equally and each area will be rated separately. Scoring within each area will either be a 0, 1, 3, or 5 (i.e. if a member has all 3 elements in a core area, they will receive 5 points. If they have no elements, they will receive a 0.)

MEMBER BENEFITS | PLAN ADVANTAGE

EIGHT CORE AREAS OF RISK

1 Employee Manuals

- Employee Manual is current
- Distributed to employees with an acknowledgement that they received the manual
- Employees have been trained on the manual

2 Background Checks

- Performed as part of the hiring process
- Annual Motor Vehicle Report process
- Volunteers

3 Contracts

- Contracts are written and include the appropriate hold harmless and additional insured language (when applicable)
- They have been reviewed by the member's legal counsel
- Member has obtained the necessary certificates of insurance

4 Inspections (performed for each area below are documented and correction actions being taken)

- Building
- Vehicles
- Grounds

5 Citizen Complaints

- A formal process exists and has been communicated
- A method of documentation exists
- Complaints are responded to and being resolved

6 Cyber Data Protection

- Multiple layers of authentication
- Isolated systems for financial transactions
- A robust process to detect and prevent malicious programs from embedding themselves into data systems

7 Public Records

- Records Retention Matrix
- Records properly stored and secured
- Public records request policy

8 Employee Training

- Complete Hazcom Training update from OSHA
- Updated PPE assessment for reflective clothing
- Job Descriptions

Note: A member must provide a response to risk management recommendations in order to qualify for the Plan Advantage. Qualifying members receive a minimum Advantage contribution of \$550.



MEMBER BENEFITS | LEXIPOL

The Ohio Plan has partnered with Lexipol in order to offer Ohio Plan members enhanced risk management tools for their public safety departments. Lexipol is America’s leading provider of risk management solutions for public safety organizations. They provide **law enforcement** and **fire departments** with comprehensive, customizable, state-specific policies on a broad range of risk-centric topics, along with integrated Daily Training Bulletins that address department-specific policy areas – all through a unique web-based system.

The partnership with Lexipol provides Ohio Plan members a discount off their Lexipol subscription fees. ⁽¹⁾ In addition, to further encourage proactive risk management and assist members with the expense of this invaluable service, the Ohio Plan established a Lexipol Subscription Subsidy program. ⁽²⁾

Lexipol Subscription Subsidy Program	
1st Year Lexipol Subscription Fee	50% Ohio Plan Reimbursement
2nd Year Lexipol Subscription Fee	30% Ohio Plan Reimbursement
3rd Year Lexipol Subscription Fee	20% Ohio Plan Reimbursement

⁽¹⁾ Lexipol’s fee and discount structure is provided separately.

⁽²⁾ Subject to receipt of the Ohio Plan’s Lexipol Subscription Subsidy Program Participation Agreement.

Lexipol brings the following advantages to law enforcement and/or fire agencies:

- The Lexipol system helps public safety organizations reduce risk and stay ahead of litigation trends.
- Provides regular client alerts in response to precedent-setting court decisions. Urgent updates are provided when needed.
- Public safety agencies have a clear, straightforward, professional policy manual that is legally defensible.
- The Lexipol state-specific policy manual is easily accessible by all members of your department because it is web-based and available 24/7.

To learn more about the Ohio Plan’s Lexipol Subscription Subsidy Program please visit ohioplan.org or to learn more about Lexipol’s services go to Lexipol.com.



Entity Name: Sycamore Township

PROPERTY

COVERAGE DESCRIPTION	LIMITS
Building and Personal Property	\$18,989,283
Specific Building and Personal Property <i>See the Property Schedule for those locations covered on a blanket limit vs. specific basis.</i>	\$ 0
Flood and Mudslide	\$1,000,000
Earthquake and Volcanic Eruption	\$5,000,000
Business Income with Extra Expense	\$500,000
Legal Liability – Real Property	\$1,000,000
Ordinance or Law Coverage	\$500,000

CAUSES OF LOSS: Special Form – Risks of direct physical loss subject to specified exclusions and limitations.

COINSURANCE: Agreed Amount

VALUATION: See Property Schedule

- DEDUCTIBLES:**
- Per Occurrence: \$1,000
 - Electric Substations and Transformers: \$10,000
 - Flood and Mudslide: \$25,000
 - Earthquake and Volcanic Eruption: \$25,000
 - Unmanned Aerial Systems:

- MAJOR EXCLUSIONS:**
- Terrorism
 - Pollution
 - Mold
 - Electronic Functionality
 - Flood zones A and V, even if flood coverage is purchased

Entity Name: Sycamore Township

PROPERTY

ADDITIONAL COVERAGE/ EXTENSIONS:

• Accounts Receivable	\$250,000
• Animal Mortality/Injury	\$40,000
• Arson Reward	\$25,000
• Athletic Fields – Natural and Artificial Turf	\$200,000
• Builders Risk	\$500,000
• Building Glass Coverage	Included
• Cemetery Buildings	\$25,000
• Claim Preparation Expense	\$50,000
• Commandeered Property	\$100,000
• Crime Reward	\$1,000 Per Person Subject to \$5,000 Maximum
• Electronic Data	\$1,000
• Expediting Expense	\$250,000
• Debris Removal	25% of Loss
• Fine Arts	\$25,000
• Fire Department Service Charge	Actual Fire Department Service Charge
• Fire Protective Devices	\$5,000
• Inflation Guard	6%
• Lock Re-Keying	\$2,500
• Newly Acquired/Constructed Property	
Building	\$2,000,000/180 days
Personal Property	\$1,000,000/180 days
• Non-owned Detached Trailers	\$5,000
• Outdoor Property	\$100,000
Any One Tree, Shrub or Plan	\$1,000
Any Other Single Item	\$5,000
• Paved Surfaces	\$100,000
• Personal Effects of Employees – Per Claim	\$2,500
• Preservation of Property	Included
• Pollution Clean-up	\$100,000
• Property in Transit	\$100,000

Disclaimer: The abbreviated outlines of coverage used throughout this document are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverage and do not detail all policy terms nor do they alter any policy conditions. Please read your policy for specific coverages, limitations and restrictions and call us with questions.

• Property Off Premises	\$10,000
• Sewer/Drain Backup	Included
• Spoilage	\$25,000
• Underground Pipes, Flues or Drains	\$1,000,000
• Unnamed Location	\$750,000
• Utility Services (Off Premises Power Interruption)	\$25,000
• Valuable Papers – Cost to Research	\$250,000
• No Foundations Exclusion	

Entity Name: Sycamore Township

PROPERTY SCHEDULE

PREM #	BLDG #	DESCRIPTION	ADDRESS	BUILDING LIMIT	PERSONAL PROPERTY LIMIT	PROPERTY IN OPEN LIMIT	VALUATION ⁽¹⁾	SPECIFIC LIMIT
1	1	✓ Fire Station 92	8540 Kenwood	\$2,742,482	\$869,878	\$ 0	RC	
1	2	✓ Administration Building	8540 Kenwood	\$1,340,771	\$202,972	\$ 0	RC	
1	3	✓ Service Garage	8540 Kenwood	\$914,161	\$231,968	\$ 0	RC	
1	4	✓ Storage Building	8540 Kenwood	\$1,300,000	\$250,000	\$ 0	RC	
1	5	✓ Salt Dome	8540 Kenwood Road	\$220,000	\$ 0	\$ 0	RC	
1	6	✓ Playground	8540 Kenwood	\$ 0	\$ 0	\$100,000	RC	
1	7	✓ Fuel Depot	8540 Kenwood	\$ 0	\$ 0	\$150,000	RC	
2	1	✓ Storage Building #1	4312 Sycamore Rd. - Bechtold Park	\$214,554	\$155,726	\$ 0	RC	
2	2	✓ Shelter #2	4312 Sycamore Rd. - Bechtold Park	\$100,000	\$ 0	\$ 0	RC	
2	3	✓ Shelter #3	4312 Sycamore Rd. - Bechtold Park	\$100,000	\$ 0	\$ 0	RC	
2	4	✓ Shelter #4	4312 Sycamore Rd. - Bechtold Park	\$18,864	\$ 0	\$ 0	RC	
2	5	✓ Restrooms	4312 Sycamore Rd. - Bechtold Park	\$71,233	\$2,187	\$ 0	RC	

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PREM #	BLDG #	DESCRIPTION	ADDRESS	BUILDING LIMIT	PERSONAL PROPERTY LIMIT	PROPERTY IN OPEN LIMIT	VALUATION ⁽¹⁾	SPECIFIC LIMIT
2	✓ 6	Storage Building #2	4312 Sycamore Rd. - Bechtold Park	\$9,286	\$8,390	\$ 0	RC	
2	✓ 7	Pavilion #1	4312 Sycamore Rd. - Bechtold Park	\$384,599	\$2,816	\$ 0	RC	
2	✓ 8	Park Entrance Lights, Bollards, Flagpole	4312 Sycamore Rd. - Bechtold Park	\$ 0	\$ 0	\$17,375	RC	
2	✓ 9	Athletic & Playground Equip, Fence, Bleachers	4312 Sycamore Rd - Bechtold Park	\$ 0	\$ 0	\$300,000	RC	
3	✓ 1	Storage Building	8511 Sturbridge Dr. - Bob Meyer Park	\$15,000	\$1,740	\$ 0	RC	
3	✓ 2	Playground Equipment & Batting Cages	8511 Sturbridge Dr. - Bob Meyer Park	\$ 0	\$ 0	\$73,022	RC	
4	✓ 1	Concession/Pavilion	11797 Old Solzman Rd-Clete McDaniel Sports Complex	\$213,306	\$14,829	\$ 0	RC	
4	✓ 2	Athletic&Playground Equip,Bleachers, Batting Cages	11797 Old Solzman Rd-Clete McDaniel Sports Complex	\$ 0	\$ 0	\$287,311	RC	
5	✓ 1	Picnic Shelter	12057 First Avenue - High Point Park	\$12,919	\$ 0	\$ 0	RC	
6	✓ 1	Concession Stand	11532 Deerfield Rd - Robert L. Scheduler Athletic	\$195,315	\$10,932	\$ 0	RC	
6	✓ 2	Storage Building	11532 Deerfield Rd -Robert L. Scheduler Athletic	\$143,616	\$5,467	\$ 0	RC	
6	✓ 3	Storage Building	11532 Deerfield Rd - Robert L.	\$165,000	\$5,467	\$ 0	RC	

PREM #	BLDG #	DESCRIPTION	ADDRESS	BUILDING LIMIT	PERSONAL PROPERTY LIMIT	PROPERTY IN OPEN LIMIT	VALUATION ⁽¹⁾	SPECIFIC LIMIT
			Scheduler Athletic					
✓ 6	4	Dugouts	11532 Deerfield Rd - Robert L. Scheduler Athletic	\$54,572	\$ 0	\$ 0	RC	
✓ 6	5	Portable Toilet Enclosure	11532 Deerfield Rd. - Robert L. Scheduler Athletic	\$17,510	\$ 0	\$ 0	RC	
✓ 6	6	Lighting	11532 Deerfield Rd. - Robert L. Scheduler Athletic	\$ 0	\$ 0	\$61,800	RC	
✓ 6	7	Electronic Scoreboard	11532 Deerfield Rd. - Robert L. Scheduler Athletic	\$ 0	\$ 0	\$30,895	RC	
✓ 6	8	Playground Equipment	11532 Deerfield Rd. - Robert L. Scheduler Athletic	\$ 0	\$ 0	\$68,263	RC	
✓ 6	9	Salt Storage Building	11532 Deerfield Rd. - Robert L. Scheduler Athletic	\$200,000	\$ 0	\$ 0	RC	
✓ 7	1	Solar System 232W	11580 Deerfield - Solar Panels	\$398,673	\$ 0	\$ 0	RC	
✓ 7	2	Fire Station #93	11580 Deerfield Rd	\$4,953,511	\$382,641	\$ 0	RC	
✓ 8	1	Terry Bryan's Fitness Center	7791 Montgomery Rd	\$650,520	\$ 0	\$ 0	RC	
✓ 9	1	Rental	4681 Orchard Lane	\$168,370	\$ 0	\$ 0	RC	
✓ 10	1	Rental	4713 Orchard Lane	\$151,630	\$ 0	\$ 0	RC	
✓ 11	1	Rental	4673 Orchard Lane	\$183,990	\$ 0	\$ 0	RC	
✓ 14	1	Walls	Various Locations Through Township	\$ 0	\$ 0	\$250,000	RC	

PREM #	BLDG #	DESCRIPTION	ADDRESS	BUILDING LIMIT	PERSONAL PROPERTY LIMIT	PROPERTY IN OPEN LIMIT	VALUATION ⁽¹⁾	SPECIFIC LIMIT
15	1	✓ Park Entrances	Various Locations Throughout Township	\$ 0	\$ 0	\$86,872	RC	
16	1	✓ Traffic Devices/Controls	Various Locations Throughout Township	\$ 0	\$ 0	\$51,600	RC	
17	1	✓ Fencing, Lighting & Signage	Various Locations Throughout Township	\$ 0	\$ 0	\$77,250	RC	
18	1	✓ Cameras at Park & on Streets EQUIPMENT & CABINETS	Various Locations Throughout Township	\$ 0	\$ 0	\$100,000	RC	
19	1	Misc PIO incl guardrails, signs, lights, etc	Various Locations throughout the Township	\$ 0	\$ 0	\$250,000	RC	
TOTAL				\$14,939,882	\$2,145,013	\$1,904,388		

- (1) RC Replacement Cost
- ACV Actual Cash Value
- FRC Functional Replacement Cost
- HV Historical Value

LIABILITY - KENWOOD GARDENS
PEP BOYS

Entity Name:

EQUIPMENT BREAKDOWN

COVERAGE DESCRIPTION	LIMITS
Property Damage - Any One Accident	\$18,989,283
Ammonia Contamination	\$250,000
Consequential Damage	\$250,000
Expediting Expenses	\$250,000
Hazardous Substance	\$250,000
Utility Interruption	\$250,000

COVERED LOCATIONS: As Scheduled on Application

COVERAGE: Comprehensive

RECOVERY: Repair or Replace

DEDUCTIBLES:

- Property Damage: \$1,000
- Deep Well Pumps, Electrical Substations and Transformers: \$10,000

MAJOR EXCLUSIONS:

- Terrorism
- Mold
- Electronic Functionality

INSPECTIONS: State Boiler Inspections are required annually. Boiler Inspections are completed by Chubb through the Ohio Plan at no charge. Contact your Ohio Plan representative to schedule an appointment.

Entity Name: Sycamore Township

SPECIAL PROPERTY (INLAND MARINE)

COVERAGE DESCRIPTION	LIMITS
Special Property - Scheduled	\$1,001,287
Special Property - Unscheduled (Any One Item \$15,000 or less)	\$370,605

CAUSES OF LOSS: Special Form – Risks of direct physical loss subject to specified exclusions and limitations.

COINSURANCE: None

VALUATION: Replacement Cost – Scheduled Values

DEDUCTIBLE: \$1,000

COVERAGE INCLUDES: Newly acquired equipment up to \$100,000 for 30 days after purchase.

MAJOR EXCLUSIONS:

- Terrorism
- Mold
- Electronic Functionality

SCHEDULED FINE ARTS

COVERAGE DESCRIPTION	LIMITS
Fine Arts - Scheduled	0

CAUSES OF LOSS: Risks of direct physical loss subject to specified exclusions and limitations.

COINSURANCE: None

VALUATION: Market Value

- DEDUCTIBLE:** Not Covered
- COVERAGE INCLUDES:** Newly acquired property up to \$5,000 for 30 days after purchase, pair, sets and parts clause and redisplay.
- MAJOR EXCLUSIONS:**
- Breakage of Fragile Property
 - Earthquake
 - Fungus
 - Mold
 - Water

TRANSMISSION AND DELIVERY LINES

COVERAGE DESCRIPTION	LIMITS
Transmission And Delivery Lines	1,000,000

- CAUSES OF LOSS:** Risks of direct physical loss subject to specified exclusions and limitations.
- COINSURANCE:** None
- VALUATION:** Replacement Cost
- DEDUCTIBLE:** 50000
- COVERAGE INCLUDES:** Newly acquired equipment up to \$10,000, Debris Removal and Pollution Clean Up.
- MAJOR EXCLUSIONS:**
- Government Action
 - Nuclear hazard
 - Collapse
 - Faulty, Inadequate Or Defective Planning, Zoning, Development, Design, Construction And Maintenance
 - Wear And Tear

Entity Name: Sycamore Township

Re

SPECIAL PROPERTY SCHEDULE

ITEM#	DESCRIPTION	SERIAL NO.	VALUE
√ 1	Leaf Loader #1		\$25,000
√ 2	Case 580 Backhoe		\$41,821
√ 3	Astro Portable Radio/TV #2		\$105,000
√ 4	Kobelco Mini Excavator		\$50,000
√ 5	2013 Kid Steer S650 Loader & Accessories		\$51,760
√ 6	(2) MSA Thermal Imaging Cameras		\$18,200
√ 7	(2) Battery Chargers		\$24,000
√ 8	Bandit Brush Chipper		\$32,000
√ 9	Astro Portable Radio/TV #1		\$207,000
√ 10	2017 LFX Leaf Loader Trailer Unit #1		\$24,665
√ 11	2017 LFX Leaf Loader Trailer Unit #2		\$24,665
√ 12	2001 Kubota Tractor		\$22,902
√ 13	Leaf Loader #2		\$13,975
√ 14	2017 Case 621G Front Loader		\$136,862
TOTAL			\$1,001,287

EDP HARDWARE

FINE ARTS SCHEDULE

ITEM#	DESCRIPTION	VALUE
TOTAL		\$ 0

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Entity Name: Sycamore Township

COMPUTER

COVERAGE DESCRIPTION	LIMITS
Computer Equipment	\$250,000
Media and Data	\$25,000
Property Away from Premises	\$5,000
Computer Virus	\$1,000
Business Income	Not Covered
Extra Expense	\$5,000

CAUSES OF LOSS: Special Form – Risks of direct physical loss subject to specified exclusions and limitations.

COINSURANCE: None

VALUATION:

- Computer Equipment – Replacement Cost
- Data and Media – Reconstruction Cost

DEDUCTIBLES:

- Equipment/Media and Data: \$1,000
- Business Income: Not Covered
- Extra Expense: None

COVERAGE INCLUDES:

- Short Circuit/Electrical Disturbance – Up to \$25,000
- Computer Equipment in Transit

MAJOR EXCLUSIONS:

- Terrorism
- Mold
- Electronic Functionality

Entity Name: Sycamore Township

CRIME

COVERAGE DESCRIPTION	LIMITS
Public Employee Dishonesty	\$50,000
Inside the Premises – Theft of Money and Security	\$50,000
Outside the Premise	\$50,000
Forgery and Alterations	\$50,000
Computer Fraud	\$50,000
Funds Transfer Fraud	\$50,000
Social Engineering Fraud	\$25,000

DEDUCTIBLES:

- Public Employee Dishonesty: \$500
- Inside the Premises: \$500
- Outside the Premise: \$500
- Forgery and Alterations: \$500
- Computer Fraud: \$500
- Funds Transfer Fraud: \$500
- Social Engineering Fraud \$500

COVERAGE INCLUDES:

Public Employee Dishonesty – Faithful Performance Endorsement

MAJOR EXCLUSIONS:

- Public Employee Dishonesty – Public officials and employees who require individual bonds, treasurers and tax collectors
- Electronic Functionality

GENERAL LIABILITY

NAMED MEMBER: SYCAMORE TOWNSHIP

POLICY TERM: 11/01/22 to 11/01/23

COVERAGE DESCRIPTION	LIMITS
Bodily Injury and Property Damage – Each Occurrence	\$10,000,000
General Aggregate	\$12,000,000
Products – Completed Operations Aggregate	\$12,000,000
Personal & Advertising Injury – Each Offense	\$10,000,000
✓ Medical Expense – Per Person	\$10,000
Medical Expense – Any One Accident	\$50,000
Unmanned Aerial Systems	Not Covered

COVERAGE FORM: Occurrence

COVERAGE: Pays amounts you are legally required to pay resulting from bodily injury to others or damage to property of others.

DEDUCTIBLE: \$0

DEFENSE COSTS: In addition to the Coverage Limit

WHO IS COVERED:

- Named Member
- Members of the Governing Body
- Members of any Boards or Commissions
- Elected or Appointed Officials
- Employees
- Volunteers

GENERAL LIABILITY

COVERAGE INCLUDES:

- Host Liquor Liability
- Special Events Liability – Excludes firework displays unless listed as a separate exposure on the application
- Contractual Liability for Covered Contracts
- No Fellow Employee Exclusion
- Care, Custody and Control Coverage - \$100,000 Limit
- Sewer Backup
- Governmental Medical Liability
- Cemetery Professional Liability (Does not apply to Libraries)
- See Liability Exposures Schedule, if applicable

MAJOR EXCLUSIONS:

- Terrorism
- Asbestos Hazard
- Lead
- Medical Payments for Athletic Events
- Nuclear
- Electronic Functionality
- Mold
- Pollution

POLLUTION EXCEPTIONS:

- Pesticide or Herbicide Application: Included
- Water Treatment Chemical Application: Excluded
- Swimming Pool Chemical Application: Excluded
- Streets and Roads Chemical Application: Included
- Fire and Hazmat Chemical Application: Included
- Mace, Pepper Spray, Tear Gas Release: Excluded

Entity Name: Sycamore Township

EMPLOYEE BENEFITS LIABILITY

COVERAGE DESCRIPTION	LIMITS
Each Incident	\$10,000,000
Annual Aggregate	\$12,000,000

COVERAGE FORM: Occurrence

COVERAGE: Pays amounts you are legally required to pay resulting from an act, error or omission in the administration of your employee benefits.

DEDUCTIBLE: \$1,000

DEFENSE COSTS: In addition to the Coverage Limit

WHO IS COVERED:

- Named Member
- Members of the Governing Body
- Members of any Boards or Commissions
- Elected or Appointed Officials
- Employees

MAJOR EXCLUSIONS:

- Terrorism
- Mold

Entity Name: Sycamore Township

EMPLOYERS LIABILITY

COVERAGE DESCRIPTION	LIMITS
Bodily Injury by Accident – Each Accident	\$10,000,000
Bodily Injury by Disease – Each Employee	\$10,000,000
Bodily Injury by Disease – Aggregate	\$10,000,000

COVERAGE FORM: Occurrence

COVERAGE: Pays amounts you are legally required to pay resulting from bodily injury, sickness or disease by accident or disease arising out of your employment.

DEDUCTIBLE: Not Applicable

DEFENSE COSTS: In addition to the Coverage Limit

WHO IS COVERED:

- Named Member
- Members of the Governing Body
- Members of any Boards or Commissions
- Elected or Appointed Officials

MAJOR EXCLUSIONS:

- Terrorism
- Mold

Entity Name: Sycamore Township

LIABILITY EXPOSURES SCHEDULE

OPERATIONS/EXPOSURE AND EXPOSURE BASE	SUBCONTRACTED (YES/NO)	DESCRIPTION	EXPOSURE AMOUNT
Street & Roads - Miles	No		50
Residential Facilities	No	Residential Rentals	3
Special Events/Other - Each	No	Festival in Sycamore, 5k, Car Show, Summer Concerts	5
Commercial or Industrial Rental Properties	No		1

Entity Name: Sycamore Township

PUBLIC OFFICIALS ERRORS AND OMISSIONS & EMPLOYMENT PRACTICES LIABILITY

COVERAGE DESCRIPTION	LIMITS
√ Errors & Omissions – Each Wrongful Act	\$10,000,000
Errors & Omissions – Annual Aggregate	\$12,000,000
√ Employment Practices – Each Wrongful Act	\$10,000,000
Employment Practices – Annual Aggregate	\$12,000,000
Back Wages – Annual Aggregate	\$25,000
Non-Monetary Defense – Annual Aggregate	\$25,000

- DEDUCTIBLE:**
- Errors and Omissions: \$2,500
 - Employment Practices \$2,500
 - Back Wages: \$2,500
 - Non-Monetary Defense: \$2,500

COVERAGE FORM: Occurrence

COVERAGE: Pays amounts you are legally required to pay resulting from any error, omission, neglect, breach of duty or violation of Federal Civil or State Civil Rights laws committed in the discharge of duties.

DEFENSE COSTS: In addition to the Coverage Limit with the exception of Back Wages.

- WHO IS COVERED:**
- Named Member
 - Members of the Governing Body
 - Members of any Boards or Commissions
 - Elected or Appointed Officials
 - Employees

- MAJOR EXCLUSIONS**
- Terrorism
 - Mold
 - Electronic Functionality

Entity Name: Sycamore Township

AUTOMOBILE

COVERAGE DESCRIPTION	LIMITS
Bodily Injury Liability and Property Damage Liability Combined Single Limit – Each Accident	\$10,000,000
Uninsured/Underinsured Motorists Bodily Injury	\$100,000
Medical Payments – Each Accident	\$5,000

DEDUCTIBLE: Liability 0
Comprehensive and Collision Refer to Auto Schedule

AUTOMOBILES: Refer to Auto Schedule

- COVERAGE INCLUDES:**
- Non-Owned and Hired Automobile Liability
 - No Fellow Employee Exclusion
 - Hired Auto Physical Damage - \$50,000
Comprehensive Deductible - \$250
Collision Deductible - \$500
 - Lease Gap Coverage - \$25,000
 - Rental Reimbursement - \$50 per day/\$1,500 max.
 - Freezing or extreme temperatures for equipment used for street, road or sewer construction, maintenance or cleaning

EMERGENCY AUTOS

- COVERAGE INCLUDES:**
- Emergency Hired Auto Physical Damage - \$100,000
Comprehensive Deductible - \$1,000
Collision Deductible - \$1,000
 - Rental Reimbursement - \$500 per day/\$10,000 max.
 - Freezing or Extreme Temperatures
 - Recertification

- MAJOR EXCLUSIONS:**
- Terrorism
 - Mold

Automobile coverage is subject to acceptable state motor vehicle reports. Coverage will be excluded for any covered auto while being operated by a driver that does not meet the Ohio Plan's acceptability standards.

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Entity Name: Sycamore Township

AUTOMOBILE SCHEDULE

VEH#	INV#	YEAR	DESCRIPTION	VIN#	COST NEW	REPLACEMENT COST/STATED AMOUNT	DEPT	COMP DED.	COLL DED.	VALUATION
√ 1		2002	Chevrolet Blazer	8674	\$22,000		Administration	\$1,000	\$1,000	ACV
√ 2		1999	Chevrolet Pickup	5084	\$26,400		Streets	\$1,000	\$1,000	ACV
√ 3		2001	Chevrolet Silverado	5924	\$21,562		Streets	\$1,000	\$1,000	ACV
√ 4		2003	Chevrolet Silverado	5733	\$25,000		Streets	\$1,000	\$1,000	ACV
√ 5		2010	Chevrolet Tahoe	6654	\$27,700		Streets	\$1,000	\$1,000	ACV
√ 6		2015	Ford Explorer Unit 9201	7509	\$29,923		Fire	\$1,000	\$1,000	ACV
√ 7		2016	Ford F150 Pickup	759	\$34,395		Streets	\$1,000	\$1,000	ACV
√ 8		2017	Ford Explorer SLT	6018	\$33,640		Police	\$1,000	\$1,000	ACV
√ 9		2017	Ford Explorer	391	\$35,000		Police	\$1,000	\$1,000	ACV
√ 10		2018	Ford Explorer	7282	\$35,177		Police	\$1,000	\$1,000	ACV
√ 11		2019	Ford F350 Super Duty Pickup	2291	\$27,775		Streets	\$1,000	\$1,000	ACV
√ 12		2019	Ford Explorer	401	\$30,000		Administration	\$1,000	\$1,000	ACV
√ 13		2019	Ford F350 Pickup	5539	\$28,800		Streets	\$1,000	\$1,000	ACV
√ 14		2020	Ford F350 Pickup	1007	\$30,630		Streets	\$1,000	\$1,000	ACV
√ 15		2021	Chevrolet Silverado 1500 Pickup	9023	\$35,000		Streets	\$1,000	\$1,000	ACV
√ 16		2006	Chevrolet Tahoe	5218	\$26,672		EMS	\$1,000	\$1,000	ACV

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VEH#	INV#	YEAR	DESCRIPTION	VIN#	COST NEW	REPLACEMENT COST/STATED AMOUNT	DEPT	COMP DED.	COLL DED.	VALUATION
√ 17		2019	Chevrolet Tahoe Fire Staff Car	5762	\$68,000		Fire	\$1,000	\$1,000	ACV
√ 18		2021	Chevrolet Tahoe	3786	\$70,200		Streets	\$1,000	\$1,000	ACV
√ 19		2021	Chevrolet Tahoe Fire Dist 92	6139	\$70,860		Fire	\$1,000	\$1,000	ACV
√ 20		2006	International Dump Truck w/Salt Trl Pkg	8221	\$75,310		Streets	\$1,000	\$1,000	ACV
√ 21		2007	GMC Topkick C450 Dump Truck	2113	\$49,483		Streets	\$1,000	\$1,000	ACV
√ 22		2007	GMC Topkick C450 Dump Truck	2406	\$51,583		Streets	\$1,000	\$1,000	ACV
√ 23		2009	International TK 430 Dump Truck	8746	\$64,042		Streets	\$1,000	\$1,000	ACV
√ 24		2009	International 7400 Dump Truck	1100	\$106,469		Streets	\$1,000	\$1,000	ACV
√ 25		2020	Freightliner M2-106 Dump	1412	\$156,433		Streets	\$1,000	\$1,000	ACV
√ 26		2021	Freightliner Dump Truck	371	\$150,000		Streets	\$1,000	\$1,000	ACV
√ 27		2005	GMC Top Kick Truck	9865	\$30,827		Streets	\$1,000	\$1,000	ACV
√ 28		2016	Freightliner M2-106 Dump	8082	\$66,823		Streets	\$1,000	\$1,000	ACV
√ 29		2016	Ford Explorer Police Car	6514	\$29,785		Police	\$1,000	\$1,000	ACV
√ 30		2016	Ford Explorer Interceptor Police Car	265	\$41,973		Police	\$1,000	\$1,000	ACV
√ 31		2016	Chevrolet Tahoe Police Car	2907	\$52,400		Police	\$1,000	\$1,000	ACV

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VEH#	INV#	YEAR	DESCRIPTION	VIN#	COST NEW	REPLACEMENT COST/STATED AMOUNT	DEPT	COMP DED.	COLL DED.	VALUATION
√ 32		2017	Ford Explorer Police Car	3129	\$35,000		Police	\$1,000	\$1,000	ACV
√ 33		2018	Ford Interceptor Police Car	8843	\$39,000		Police	\$1,000	\$1,000	ACV
√ 34		2018	Ford Interceptor Police Car	8844	\$39,000		Police	\$1,000	\$1,000	ACV
√ 35		2020	Ford Explorer Police Car	7380	\$35,043		Police	\$1,000	\$1,000	ACV
√ 36		2021	Ford Explorer Police Car	4816	\$36,000		Police	\$1,000	\$1,000	ACV
√ 37		2021	Ford Explorer Police Car	4817	\$36,000		Police	\$1,000	\$1,000	ACV
√ 38		2021	Ford Explorer Police Car	4819	\$36,000		Police	\$1,000	\$1,000	ACV
√ 39		2001	Trailer Pullers Pride Utility Trailer	1783	\$1,500		Other	\$500	\$500	ACV
√ 40		2002	Trailer Pacesetter Utility Trailer	1786	\$2,500		Other	\$500	\$500	ACV
√ 41		1993	Trailer Belshe Trailer	4911	\$6,412		Other	\$500	\$500	ACV
√ 42		1999	Trailer US Cargo Trailer	764	\$6,200		Other	\$500	\$500	ACV
√ 43		2016	Trailer Load Trail Carhauler	3509	\$4,378		Other	\$500	\$500	ACV
√ 44		2018	Trailer Sure Trac Utility Trailer	5916	\$2,595		Other	\$500	\$500	ACV
√ 45		2019	Trailer Sure Trac Dump Trailer	8095	\$6,900		Other	\$500	\$500	ACV
√ 46		2019	Trailer Sure Trac Utility Trailer	7570	\$3,395		Other	\$500	\$500	ACV
√ 47		2019	Trailer Gator Made	7029	\$7,790		Other	\$500	\$500	ACV

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REPLACEMENT
COST/STATED
AMOUNT

VEH#	INV#	YEAR	DESCRIPTION	VIN#	COST NEW	REPLACEMENT COST/STATED AMOUNT	DEPT	COMP DED.	COLL DED.	VALUATION
			Aardvark 16k Trailer							
√ 48		2007	International 623IWT Ambulance	6097		\$350,000	EMS	\$1,000	\$2,500	RC
√ 49		2015	International 623 Ambulance	5655		\$350,000	EMS	\$1,000	\$2,500	RC
√ 50		2019	International 623 Squad Ambulance	2128		\$350,000	EMS	\$1,000	\$2,500	RC
+ √ 51		2019	Ford 623-1 Ambulance	2128 0965		\$350,000	EMS	\$1,000	\$2,500	RC
√ 52		2020	Freightliner Fire Support 92 Equipment Truck	6268		\$78,000	Fire	\$1,000	\$2,500	RC
√ 53		1998	Seagrave Quint Pumper/Ladder Truck	2002		\$1,500,000	Fire	\$1,000	\$2,500	RC
√ 54		1999	Seagrave Pumper	2036		\$950,000	Fire	\$1,000	\$2,500	RC
√ 55		2008	Seagrave TOO5CM Ladder Truck	2153		\$1,200,000	Fire	\$1,000	\$2,500	RC
√ 56		2009	Seagrave 1700 GMP Pumper	2039		\$950,000	Fire	\$1,000	\$2,500	RC
√ 57		2018	E-One Pumper	1350		\$950,000	Fire	\$1,000	\$2,500	RC
√ 58		2022	Chevrolet Silverado Pickup	3848	\$47,935		Streets	\$1,000	\$1,000	ACV
√ 59		2021	Chevrolet 6500 HD Dump Truck	7342	\$107,000		Streets	\$1,000	\$1,000	ACV
√ 60		2021	Chevrolet Silverado Pickup w/Accessories	7341	\$107,000		Streets	\$1,000	\$1,000	ACV

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VEH#	INV#	YEAR	DESCRIPTION	VIN#	COST NEW	REPLACEMENT COST/STATED AMOUNT	DEPT	COMP DED.	COLL DED.	VALUATION
√ 61		2022	Ford Explorer	6146	\$60,000		Police	\$1,000	\$1,000	ACV
√ 62		2022	Ford Explorer	6056	\$60,000		Police	\$1,000	\$1,000	ACV
√ 63		2022	Ford Explorer	6194	\$60,000		Police	\$1,000	\$1,000	ACV
TOTAL					\$2,293,510	\$7,028,000				

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Entity Name: Sycamore Township

CYBER

COVERAGE DESCRIPTION	LIMITS
Data Breach and Privacy Liability – Each Claim	\$1,000,000
Data Breach Loss to Member – Each Unauthorized Access	\$1,000,000
Electronic Media Liability – Each Claim	\$1,000,000
Breach Mitigation Expense – Each Unintentional Data Compromise	\$1,000,000
Bricking Sublimit	Not Covered
Policy Aggregate	\$1,000,000

COVERAGE FORM: Claims Made

DEDUCTIBLE:

Data Breach and Privacy Liability	\$5,000
Data Breach Loss to Member	\$5,000
Electronic Media Liability	\$5,000
Breach Mitigation Expense	\$5,000
Bricking	Not Covered

RETROACTIVE DATE:

Data Breach and Privacy Liability	11/01/22
Electronic Media Liability	11/01/22

DEFENSE COSTS: Included within the Coverage Limit

EXTENDED REPORTING PERIOD: 12 Months for 100% of Cyber Premium

- WHO IS COVERED:**
- Named Member
 - Members of the Governing Body
 - Members of any Boards or Commissions
 - Elected or Appointed Officials
 - Employees
 - Volunteers

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Entity Name: Sycamore Township

TERRORISM | PROPERTY

COVERAGE DESCRIPTION	LIMITS
Building and Personal Property	\$21,146,175 ⁽¹⁾

Terrorism means an act, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organizations(s) committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

⁽¹⁾ Subject to a \$100,000,000 per occurrence limit and a \$100,000,000 aggregate limit per member for all covered losses with the exception of a \$1,000,000 Ohio Plan annual aggregate sublimit for Biological and Chemical Cleanup.

TERM: November 1, 2021 to November 1, 2022

VALUATION: Replacement Cost

DEDUCTIBLE: \$25,000

ADDITIONAL COVERAGE:

- Biological and Chemical Cleanup
- Debris Removal
- Extra Expense
- Business Interruption

The additional coverage afforded does not increase the per location aggregate, the Ohio Plan's aggregate limit or the sublimit shown above.

Entity Name: Sycamore Township

TERRORISM | PROPERTY

MAJOR EXCLUSIONS:

- Nuclear
- War
- Seizure or Illegal Occupation
- Chemical or Biological
- Electronic
- Vandals
- Increased Cost
- Consequential
- Loss of Use
- Failure to Supply
- Threat or Hoax
- Burglary

EXCLUDED PROPERTY:

- Land
- Power Transmission Lines
- Vacant Buildings
- Aircraft, Watercraft
- Vehicles
- Animals, Plants
- Property in Transit

Entity Name: Sycamore Township

TERRORISM | LIABILITY

COVERAGE DESCRIPTION	LIMITS
Each Occurrence per Member	\$10,000,000
Annual Aggregate per Member	\$10,000,000

TERM: November 1, 2021 to November 1, 2022

DEDUCTIBLE: \$10,000

COVERAGE FORM: Claims Made

COVERAGE: Bodily Injury and Property Damage

DEFENSE COSTS: Included in the Coverage Limit

WHO IS COVERED: Named Member

ADDITIONAL COVERAGE:

- Nuclear
- War
- Seizure or Illegal Occupation
- Pollutants
- Chemical or Biological
- Electronic
- Vandals
- Failure to Supply
- Threat or Hoax
- Punitive Damages

Entity Name: Sycamore Township

MALICIOUS ACT

COVERAGE DESCRIPTION	LIMITS
Malicious Act General Aggregate Limit	\$1,000,000
Death Benefit Aggregate Limit	\$1,000,000
Death Benefit Limit - Per Member	\$25,000
Medical Expense Aggregate Limit	\$25,000
Medical Expense Limit - Per Member	\$5,000
Funeral Services Aggregate Limit	\$25,000
Funeral Services Limit - Per Member	\$1,000
Personal Counseling Aggregate Limit	\$10,000
Personal Counseling Limit - Per Member	\$2,500
Travel Services Aggregate Limit	\$25,000
Travel Services Limit - Per Member	\$5,000

SUPPLEMENTARY PAYMENTS:

- Group Trauma Counseling Services
- Extra Security
- Temporary Workers
- Rental Substitute
- Job Retraining Expenses
- Recruitment Costs
- Crisis Management

COVERAGE:

Pays a death benefit, medical expenses and additional expenses in addition to the Supplementary Payments noted above as a result of bodily injury arising out of a malicious act including hostage taking.

WHO IS A MEMBER:

- Elected or Appointed Officials
- Employees, Temporary Workers, Authorized Volunteers
- Visitors, Customer, Contractors, and Vendors

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MAJOR EXCLUSIONS:

- Asbestos
- Lead
- Fungi or Bacteria
- Gang Members
- Pollution
- Suicide
- Toxic Materials
- War

Entity Name: Sycamore Township

PRIOR ACTS

COVERAGE DESCRIPTION	RETROACTIVE DATE
General Liability	11/01/21
Employee Benefits	11/01/21
Employers' Liability	11/01/21
Public Officials and Employment Practices Liability	11/01/21
Auto Liability	11/01/21

COVERAGE DEFINED: Extends the policy to apply to covered claims occurring between the retroactive date and the policy effective date, which are reported during the policy term.

COVERAGE: Follows the terms and conditions of the coverage designated as included above.

LIMITS: Subject to the limits of coverage designated as included above.

EXCLUSIONS: Subject to the exclusions of the coverage designated as included above.

EXTENDED REPORTING PERIOD:

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

Entity Name: Sycamore Township

GENERAL CONDITIONS

- NOTICE OF CANCELLATION:** The company will provide sixty (60) days written notice of cancellation or non-renewal except for non-payment of premium, which remains ten (10) days written notice.
- POLICY CHANGES:** The policy contains all the agreements between the member and the Ohio Plan Risk Management Inc. concerning the property and liability coverage afforded. The Named Member is authorized to make changes in the terms of the policy with the consent of the Ohio Plan.
- POLICY PREMIUM:** See Premium Summary
- Once bound, premiums are fully earned unless the policy is cancelled by Ohio Plan Risk Management Inc. or a subsequent policy with no lapse in coverage issued. If Ohio Plan Risk Management Inc. cancel the policy the refund will be pro rata.
- Premium financing is available upon request.
- COMMUNICABLE DISEASE EXCLUSION** This policy contains a communicable disease exclusion which excludes all liability, loss, injury or damage arising out of or contributed to or in connection with a communicable disease or fear or threat of a communicable disease. Please review your policy language fully to determine the extent of coverage.
- PERFLUOROALKYL OR POLYFLUOROALKYL SUBSTANCES (PFAS) EXCLUSION** This policy contains an exclusion which excludes all liability, loss, injury or damage arising out of or contributed to or in connection with a Perfluoroalkyl Or Polyfluoroalkyl Substances (PFAS's). Please review your policy language fully to determine the extent of coverage.

Entity Name: Sycamore Township

PREMIUM SUMMARY

COVERAGE	PREMIUM
Package	\$137,237
Ohio Plan Advantage Premium Contribution -or- Ohio Plan Safety Allowance	\$ 0 \$ 0
Total Annual Premium	\$137,237

OHIO PLAN ADVANTAGE

The Ohio Plan Advantage is available to members with 4 or more consecutive years of membership with the Ohio Plan. The Named Member received the following premium contribution.

Active Ohio Plan Member since	
Loss Ratio Points (Up to 60 points) (60 – = Advantage Loss Ratio Points)	
Risk Management Points (Up to 40 points)	
Advantage Potential Premium Contribution	\$ 0
Advantage Final Premium Contribution	\$ 0
Eligible	

OPTIONS

NOTES

- Premium includes Ohio Plan's risk management services.

CLAIM SERVICES

As the claims administrator of the Ohio Plan Risk Management, HAS Claim Services has been essential in the success of the Ohio Plan. Their proactive approach in resolving claims both efficiently and economically has produced superior customer satisfaction.

HAS Claim Services has a network of attorneys throughout the state of Ohio that specialize in defending public entities. Many of the attorneys have provided defense to the Ohio Plan members nearly 20 years. As with HAS Claim Services staff, the attorneys are current on the latest in public entity litigation, immunities and defenses.

Ohio Plan members should report any occurrences or claims directly to their Regional Representative or to HAS Claim Services as soon as possible. A claims examiner will receive the claim within 1-hour of completion of the claims report and the Ohio Plan member will be contacted within 24-hours of receipt of claim by the claim examiner.

REPORTING A CLAIM

- 1** In the event of a claim, Ohio Plan members should notify their regional representative and provide the following information **as soon as possible**:
 - Entity's name (Covered Member)
 - Date of Occurrence
 - Description of Occurrence
 - Location of Occurrence
 - Loss information (Description of loss and damage to your property or property of others)
- 2** The regional representative completes a claims report and forwards the information to HAS Claim Services at which time the claim is assigned to a HAS claim representative.
- 3** HAS Claim Services performs an investigation to positively determine policy coverage, legal liability and damages sustained.
- 4** Within 24-hours of receipt of the claim, the HAS claim representative will contact the Ohio Plan member and review coverage availability and the presence of any excess exposures.
- 5** If a claim involves a severe injury or litigation and will remain open for an extended period of time, a resolution plan is developed by the HAS claim representative within 10 to 30 days of receipt of claim. HAS Claim Services management reviews the settlement plan to ensure the proper course of action is taken.
- 6** HAS claim representative will continue maintenance and follow-up with defense counsel and the covered member until the file is closed or resolved.

RISK MANAGEMENT SERVICES

Using many years of claims and loss control experience, the Ohio Plan's risk management department collaborates with each Plan member to create a unique risk management profile. The profiles are created by categorizing typical loss exposures into the core areas of risk. Focusing loss prevention efforts into five core areas allows all public entities, regardless of size or number of services, to concentrate their efforts on real loss control methods. Ohio Plan's risk management service includes:

Employee Handbook Review

We review current employee handbooks looking for:

- A recent review date
- A defined process for employee selection and on boarding
- Definition of employment expectations
- A signed acknowledgement of receipt by all personnel

Background Checks

We specifically ask the entity to describe any and all opportunities for the use of volunteers. Volunteers are a great resource. We view them as unpaid staff and recommend their backgrounds be reviewed similar to that of the employment background review.

Contracts

Most public entities have a policy allowing use of their facilities by the general public. The types of events held can vary greatly. We recommend a process by which the entity executes a facility usage agreement to adequately transfer liability to the third party user. Many times, these agreements are already in place and we simply review the language.

Inspections

We request a tour of all entity buildings and ask for documentation of facility and property inspections. We specifically look for and can assist you with:

- Facility maintenance and inspections
- Certified Playground Safety Inspections
- Fire department, health department or workers compensation inspections
- Vehicle routine maintenance and inspection documentation
- Water & Wastewater inspection documentation
- Police & Fire department inspection / certification documentation

Citizen Complaint Process

We review the member's process for receiving, recording and responding to citizen inquiries. Properly handled, citizen inquiries can become an asset. Poorly handled, citizen inquiries can become a liability. We specifically look for documentation of the activity generated to respond to the inquiry.

Upon completion of a risk management survey, members are provided with resource materials to assist with managing and/or mitigating the exposures identified during the visit.

Ohio Plan risk managers are available to provide technical assistance and conduct training on a variety of topics including playground safety, sexual harassment, and defensive driving to name a few. The Ohio Plan's goal is to collaborate with its members to teach them to actively manage their own risks.

REINSURANCE

The following companies are the reinsurance companies providing strength to the Ohio Plan Risk Management Inc. including their A.M. Best ratings.

American Agricultural Insurance Company

A.M. Best Rating, A, X
Reinsuring the Ohio Plan since 2011

Aspen Group

A.M. Best Rating: A, XV
Reinsuring the Ohio Plan since 2007

Axa XL Bermuda Ltd

A.M. Best Rating: A+, XV
Reinsuring the Ohio Plan since 2014

Berkley Insurance Company

A.M. Best Rating: A+, XV
Reinsuring the Ohio Plan since 2021

Berk Re Fac

A.M. Best Rating: A++, XV
Reinsuring the Ohio Plan since 2019

Chubb Group of Insurance Companies

A.M. Best Rating: A++, XV
Reinsuring the Ohio Plan since 2001

Convex Re Limited

A.M. Best Rating: A-, XIV
Reinsuring the Ohio Plan since 2020

Great American Insurance Company

A.M. Best Rating: A+, XIV
Reinsuring the Ohio Plan since 2012

Hanover Re

A.M. Best Rating: A+, XV
Reinsuring the Ohio Plan since 2017

Lloyd's of London

A.M. Best Rating: A, XV
Reinsuring the Ohio Plan since 2005

Markel Global Reinsurance Company

A. M. Best Rating: A, XIII
Reinsuring the Ohio Plan since 2006

Odyssey Reinsurance Company

A.M. Best Rating: A, XV
Reinsuring the Ohio Plan since 2007

Ryan Re

A.M. Best Rating: A+, XV
Reinsuring the Ohio Plan since 2019

Sompo Insurance Company

A.M. Best Rating: A+, XV
Reinsuring the Ohio Plan since 2003

Swiss Reinsurance America Corporation

A.M. Best Rating: A+, XV
Reinsuring the Ohio Plan since 2004

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
DPoor
SRating Suspended

Poor Ratings

E.....Under State Supervision
FIn Liquidation

Financial Size Category

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

Note: Effective 11/1/2021, the Ohio Plan collects premium and makes claims payments for liability losses up to \$250,000 and covered property losses up to \$130,000.



INSURANCE TERMS

Actual Cash Value	Actual cash value is the cost to repair or replace the damaged property with materials of like kind and quality, less depreciation of the damaged property.
Aggregate Limit	A limit in an insurance policy stipulating the most it will pay for all covered losses sustained during a specified period of time.
Blanket Limit	A single limit of insurance that applies over more than one location or more than one type of coverage, or both. A blanket limit can be a hedge against the possibility of inaccurate property value estimates since the entire blanket limit can be applied to a loss at a single location.
Business Income	Insurance covering loss of income suffered by a business as a result of not being able to use property damaged by a covered cause of loss, during the time required to repair or replace it.
Claim	A demand by an individual or corporation to recover for loss.
Claims Made Form	<p>Under a claims-made policy, policyholders are covered for any incident that takes place and is reported to the carrier on or after the earliest date to which a specific insurance policy applies, as long as the policy is still in force. That date may be the effective (inception) date of the policy, or it may be an earlier (retroactive) date, which results from the purchase of retroactive (prior acts) coverage for a policyholder transferring from one claims-made carrier to another. (Examples to follow.)</p> <p><u>Because claims made policies are designed to cover only those incidents and claims that occur and reported while a specific policy is in effect,</u> policyholders must take special care when switching from one carrier to another. Upon termination of a claims-made policy with one carrier, policyholders should obtain either "tail" coverage (extended reporting coverage) from the carrier they are leaving or retroactive (Prior Acts) coverage from their new carrier. Either of these coverages insures against claims that are made in the future due to incidents that took place but were not reported while the previous claims made policy was in effect.</p>
Claims Paid Form	Under a claims-paid policy, policyholders are insured for a covered incident that takes place, reported to the carrier and paid by the carrier on or after the earliest date to which the a specific insurance policy applies and before the termination of coverage.

INSURANCE TERMS

**Claims Paid Form -
Continued**

Because claims-paid policies are designed to cover only those incidents and claims that occur, reported and paid while a specific policy is in effect, policyholders must take special care when switching from one carrier to another. Upon termination of a claims-paid policy with one carrier, policyholders must verify that all outstanding claims have been paid by the current carrier. If a claim has not been paid by the current carrier, upon changing carriers, the claim will become the responsibility of the insured. If it has been determined that the insured has no open or pending claims, the insured should obtain retroactive (Prior Acts) coverage from their new carrier. This will insure against claims that are made in the future due to incidents that took place but were not reported while the previous claims made policy was in effect. (Examples to follow.)

**Declaratory, Injunctive
and Equitable Relief**

Pays loss adjustment expense incurred by the insured for claims that seek non monetary results or actions including declaratory judgment, injunctions and equitable relief.

Employers Liability

Pays on behalf of the insured (employer) all sums that the insured shall become legally obligated to pay as damages because of bodily injury by accident or disease sustained by any employee of the insured arising out of and in the course of his employment by the insured.

**Employee Benefits
Liability**

Liability of an employer for an error or omission in the administration of an employee benefit program, such as failure to advise employees of benefit programs.

Equipment Breakdown

Coverage for loss caused by mechanical or electrical equipment breakdown, including damage to the equipment, damage to other property of the insured, and damage to property of others.

Extra Expense

Coverage for expenses in excess of normal operating expenses that are incurred to continue operations after a direct damage loss.

**Functional Replacement
Cost**

The cost to replace damaged property or destroyed property with property that serves the same function. It is used when replacement of damaged property with substantially identical property is either impossible or unnecessary.

**Medical Payments
(Auto)**

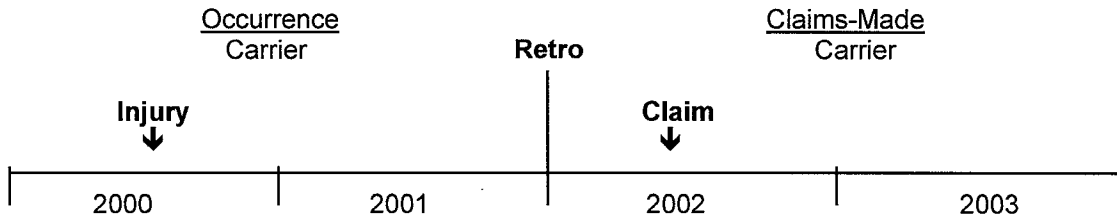
Coverage to pay for medical expenses for an insured whom sustains bodily injury caused by an auto accident, without regard to fault.

INSURANCE TERMS

Medical Expense (General Liability)	Coverage that reimburses others, without regard to the insured's liability, for medical or funeral expenses incurred by such persons as a result of bodily injury or death sustained by accident under the conditions specified in the policy.
Occurrence	An accident, including continuous or repeated exposure to substantially the same general harmful conditions.
Occurrence Form	<p>An occurrence form covers claims that arise out of damage or injury that took during the policy period, regardless of when claims are made. (Examples to follow.)</p> <p>The advantage of occurrence coverage is that neither retroactive (prior acts) nor tail coverage is needed when switching to another occurrence carrier or to a claims-made carrier. Coverage continues for any claims that are reported in the future as a result of incidents that took place while the occurrence policy was in effect.</p>
Ordinance or Law	Coverage to insure against loss caused by enforcement of ordinances or laws regulating construction and repair of damaged buildings.
Pay on Behalf	The insurer pays on behalf of the insured for claims and claim costs that the insured is obligated to pay.
Prior Acts	A feature of claims-made policies that have either no retroactive date or a retroactive date earlier than the inception date of the policy. Such a policy covers claims during the policy period arising out of events that precede the policy period. Without such a feature, the policy's retroactive date would preclude coverage with respect to these "prior acts".
Replacement Cost (RC)	The cost to replace damaged property today with property of like kind and quality without deduction for depreciation.

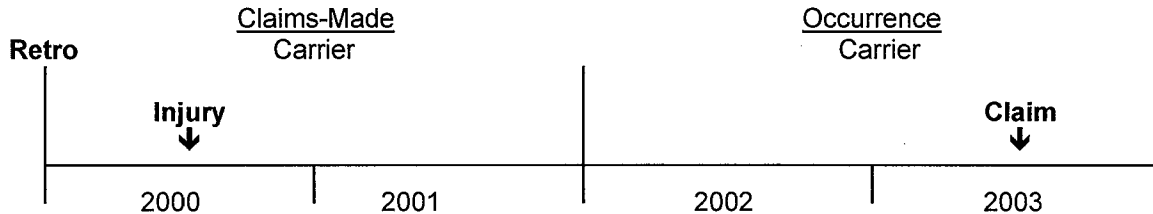
INSURANCE TERMS

OCCURRENCE FORM - Example



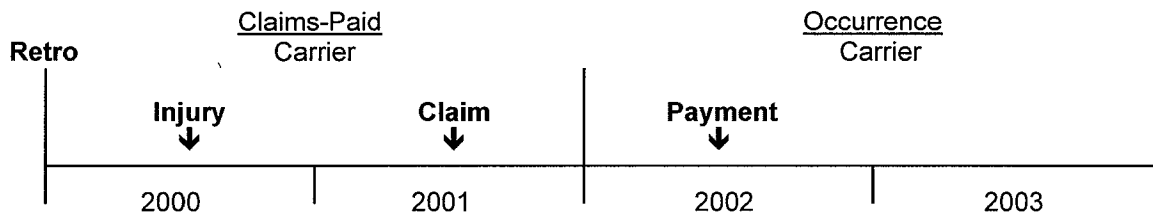
The Occurrence policy would respond to claim. Injury must take place during the policy period of the occurrence policy, but the claim may be made anytime thereafter.

CLAIMS MADE FORM - Example



The claims-made policy would not respond to claim. The injury and claim must take place after the retro date and before inception of the Occurrence Policy. The Occurrence policy would not respond because the injury did not occur during the coverage period of the occurrence policy. However, if the occurrence policy had "prior acts" dated back to the Retro Date, the Occurrence policy would respond to claim.

CLAIMS PAID FORM - Example



The Claims-Paid policy would not pay the Claim. The injury, claim and payment must take place after the retro date and before inception of the Occurrence Policy. The Occurrence policy would not pay the claim because the injury did not occur during the coverage period of the occurrence policy. The payment of the claim is therefore the responsibility of the insured. However, if the injury took place during the claims-paid policy and the claim was made during the Occurrence policy, the Occurrence policy would respond to claim provided the policy included prior acts coverage.

MEMBERSHIP

We are pleased to present for your execution the Acknowledgment of Membership for Ohio Plan Risk Management, Inc. ("Ohio Plan") under which you receive risk coverage specifically designed for your governmental entity. This Acknowledgement evidences your entity's decision to become a member of the Ohio Plan. Only upon such membership can a political subdivision become eligible for the risk coverage offered by the Plan.

The law under which the Ohio Plan operates requires each political subdivision joining the Ohio Plan to enter a written agreement providing for the administration of the Ohio Plan. The signature of an authorized representative of your governmental entity upon the Acknowledgement constitutes the required written agreement.

As indicated in the Ohio Plan's Code of Regulations, the Ohio Plan is managed by a Board of Directors, which is composed of individual representatives from various Ohio Plan members. Participation by Ohio Plan members is through attendance at the meetings of the Ohio Plan's Board and/or communication with your Ohio Plan agent or Administrator.

Finally, membership in the Ohio Plan does not affect the premium payable by each political subdivision for risk coverage. Dues collected by the Ohio Plan have already been included in your premium calculation. Therefore, no increase in premium or any assessment is involved in Ohio Plan membership.

If you have any questions, please see your Ohio Plan agent, or the Administrator of the Ohio Plan. If he or she cannot address your concerns, you may be directed to the Ohio Plan's general counsel for further information.

Please sign two copies of the Acknowledgement of Membership, maintain one for your files and return the other to your Ohio Plan agent.

Thank you for your consideration and attention to this matter.



ACKNOWLEDGEMENT OF MEMBERSHIP

WHEREAS, the undersigned political subdivision wishes to become a member of Ohio Plan Risk Management, Inc.: and

WHEREAS, the decision making body of the undersigned political subdivision has reviewed the terms contained in the Code of Regulations of Ohio Plan Risk Management, Inc.

NOW, THEREFORE, on behalf of the undersigned political subdivision, I hereby acknowledge and attest that this political subdivision:

1. Has agreed to join Ohio Plan Risk Management, Inc.;
2. Accepts and agrees to abide by the Code of Regulations of Ohio Plan Risk Management, Inc.;
3. Acknowledges receipt of the Ohio Plan Risk Management, Inc.'s Code of Regulations; and
4. Has taken all action in accordance with law to effect this acknowledgement and execution.

By: _____

Title: _____

Subdivision: _____

Date: _____



WARRANTY & DISCLOSURE STATEMENT

Coverage	Retroactive Date
General Liability	11/1/2021
Employee Benefits	11/1/2021
Employers' Liability	11/1/2021
Public Officials and Employment Practices Liability	11/1/2021
Auto Liability	11/1/2021

The undersigned being authorized by and acting on behalf of, _____ and all persons or concerns seeking coverage, has read and understands the following, and declares all statements set forth hereunder are true, complete and accurate. The undersigned further declares and represents that any occurrence or event taking place prior to the issuance of the policy applied for, which may render inaccurate, untrue or incomplete any statement made hereunder will immediately be reported in writing to the Program Administrator. The undersigned acknowledges and agrees that the submission and the Program Administrator's receipt of such written report, prior to the inception of the policy applied for, is condition precedent to coverage.

This signing of the Warranty & Disclosure Statement does not bind the undersigned to join Ohio Plan Risk Management, Inc. nor does the review of the Warranty & Disclosure Statement bind Ohio Plan Risk Management, Inc. to issue a policy. It is agreed that this Warranty & Disclosure Statement shall be the basis of the contract should a policy be issued, and this form will be attached to and become a part of the policy.

Does any official or employee have knowledge of any act, error or omission, which might give rise to a claim against them other than those detailed to the representative of Ohio Plan Risk Management, Inc.?

Yes No

No fact, circumstance or situation indicating the probability of a claim or action is now known to any Public Official or Employee: and it is agreed by all concerned that if there be knowledge of such fact, circumstance, or situation, any claim or action subsequently emanating therefrom shall be excluded from coverage under the coverage here being applied for.

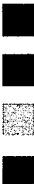
Witness

Signed

Title

Date

Date





Comprehensive Risk Management for Public Safety Organizations

Lexipol is America's leading provider of risk management solutions for public safety organizations. They provide police and fire departments with comprehensive, customizable, state-specific policies on a broad range of risk-centric topics, along with integrated Daily Training Bulletins that address department-specific policy areas – all through a unique web-based system.

Lexipol can help you address issues related to risk, liability, safety and best practices for your safety service departments. They also can help you comply with current laws and regulations and then document that you have trained your staff on approved policies.

Key Features and Benefits

There is no other system that offers the following integration in one package:

1. Lexipol provides comprehensive Ohio-specific policies written by legal and safety service professionals.
2. Supervisors can track staff training using reporting tools.
3. Lexipol experts constantly monitor major court decisions, legislation, and emerging trends affecting safety service operations and provide policy updates in response.
4. Lexipol archives your department's policy manual and Daily Training Bulletin records to provide an invaluable resource in defense litigation or personnel matters.
5. The Lexipol system allows cross-referencing to any accreditation standard.
6. Policy and training components are 100% web-based. There is no software to purchase or maintain.

Nationwide collaboration between the largest private network of legal and public safety experts and Lexipol's risk management tools provide agencies the most complete solution for policy manual management, training and documentation.

Return on Investment

According to a five-year post-Lexipol implementation study performed by a risk management association, agencies that adopted Lexipol saw:

- A significant decrease (45%) in the number of litigated claims
- A dramatic reduction (48%) in the cost of claims paid out
- No personnel or employment claims

The study found that Lexipol agencies in this study have yet to incur a personnel or employment claim, while non-Lexipol agencies in the in the study had eight claims for over \$448K.

Ohio Plan Member Estimated Cost

Police Department:

# of Full Time Sworn Officers	Lexipol Standard Pricing	OPRM Discounted Pricing	OPRM Board Subsidy	Final Lexipol Subscription Cost
0.00	\$ 0	\$ 0	0.50	\$ 0

Fire Department:

# of Career & Volunteer FF	Lexipol Standard Pricing	OPRM Discounted Pricing	OPRM Board Subsidy	Final Lexipol Subscription Cost
39.00	\$7,853	\$7,460	0.50	\$3,730

An additional discount may be available to OPRM members who are also members of the Ohio Fire Chiefs Associations, (OFCA).
 Disclaimer: The above are estimates based upon information submitted to The Ohio Plan. Actual costs will be determined by Lexipol.

Additional Base Member Services

<p style="text-align: center;"><u>Cyber Assessment</u></p> <p>CyberClearSafe provides cybersecurity service for public entities. Service offerings include:</p> <ul style="list-style-type: none"> • a questionnaire assessment and recommendations • “Dark Web” Check-up • Cyber Security Policy Review • On-Site or Log In Network Diagnostic Review 	<p style="text-align: center;"><u>Training</u></p> <ul style="list-style-type: none"> • Ohio Plan Leadership Institute <ul style="list-style-type: none"> ○ <u>Supervisory Training</u> (6 Events, 6 People attend) • Elected Officials Leadership & Certification Program <ul style="list-style-type: none"> ○ <u>Multi Topic</u> (1 Event, 6 People attend) • Members Only Training <ul style="list-style-type: none"> ○ <u>Multi Topic</u> (2 Events, 8 People attend) • Special Topic Training Sessions <ul style="list-style-type: none"> ○ <u>Staff Leadership</u> (1 Event, 8 People Attend)
<p><u>Programs</u></p> <ul style="list-style-type: none"> • Community Energy Savings Programs <ul style="list-style-type: none"> ○ Reduce energy costs while providing security in volatile market conditions <ul style="list-style-type: none"> ▪ Community facilities ▪ Community Aggregation ▪ Building Commission 	
<p><u>Other Available Services</u></p> <p>Offered at a discounted rate to all Ohio Plan Members</p>	
<ul style="list-style-type: none"> • Executive and Staff Hiring and Assessment Centers • Legal Consultation • HR Consultation • Emergency Operations Plan Development and Training • Labor Negotiation Assistance • Board/Council Meeting and Retreat Facilitation • Strategic Planning • Grant Writing 	<ul style="list-style-type: none"> • Competitive Bidding/RFP Assistance • Levy/Campaign Strategy Assistance • Bond/Capital Financing Consultation • Police and Fire Organizational and Personnel Studies • Zoning, Planning and Economic Development Studies and Consultation • Staff and Special Study Assessments • Other Special-Needs Request

