

First Reading: October 22, 2024
Second Reading: dispensed

RESOLUTION 2024 - 117

**A RESOLUTION AUTHORIZING THE TOWNSHIP ADMINISTRATOR TO
APPROVE A CONTRACT FOR PROPERTY AND CASUALTY INSURANCE,
AND DISPENSING WITH THE 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 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 \$160,214.00.

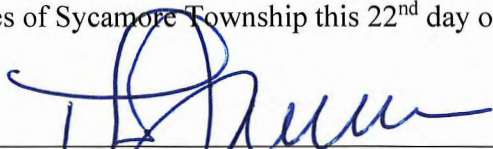
SECTION 2. The Board of Township Trustees of Sycamore Township, by at least two-third vote of all of its members, dispenses with any requirement that this Resolution be read on two separate days and authorizes its passage upon one reading.

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


VOTE RECORD:

Mr. Kellums Absent Ms. Schwegmann Aye Mr. Weidman Aye

Passed at a meeting of the Board of Township Trustees of Sycamore Township this 22nd day of October, 2024.



Thomas J. Weidman, Chairman




Tracy Schwegmann, Vice Chairman

Absent

Tracy Kellums, Trustee

AUTHENTICATION

This is to certify that this resolution was duly passed and filed with the Township Fiscal Officer of Sycamore Township this 22nd day of October, 2024.


Jonathan T. Deters, 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: 11/01/24 to 11/01/25

► **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

<u>Chris Gilbert</u> Ohio Plan - President Springfield Township Hamilton County cgilbert@springfieldtpw.org	<u>Joel Montgomery</u> Ohio Plan – Vice President City of Wooster Wayne County jmontgomery@woosteroh.com	<u>Jamie Giguere</u> Ohio Plan - Secretary City of Wauseon Fulton County jamie.giguere@cityofwauseon.com
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Board Members

<u>John Applegate</u> City of Union Montgomery County japplegate@unionoh.org	<u>Erika Buri</u> Outdoor Sylvania Community Parks Lucas County eburi@olanderpark.com	<u>Jim Crandall, CPA</u> Muskingum Watershed Conservancy District Tuscarawas County jcrandall@mwcd.org
<u>Katie Eviston</u> City of Springfield Clark County keviston@springfieldohio.gov	<u>Mike Mallis</u> City of Bedford Cuyahoga County mmallis@bedfordoh.gov	<u>Joseph F. Stefanov</u> City of New Albany Franklin County jstefanov@newalbanyohio.org
	<u>Jennifer Wilder</u> Washington Township Montgomery County Jennifer.wilder@washingtontwp.org	

Entity Name: Sycamore Township

SUMMARY OF COVERAGE

PROPERTY COVERAGE

LIMITS

Building and Personal Property	\$21,139,565
Specific Building and Personal Property	\$ 0
<i>See the Property Schedule for those locations covered on a blanket limit vs. specific basis.</i>	
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
Deductibles	
Building and Personal Property	\$1,000
Electric Substations and Transformers	\$10,000
Flood and Mudslide	\$25,000
Earthquake and Volcanic Eruption	\$25,000
Unmanned Aerial Systems	
Causes of Loss	Special Form
Coinsurance	Agreed Amount
Valuation	See Property Schedule

Additional Property 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
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

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Entity Name: Sycamore Township

SUMMARY OF COVERAGE

Additional Property Coverage/Extensions

Fine Arts	\$25,000
Fire Department Service Charge	Actual Fire Department Service Charge
Fire Protective Devices	\$5,000
Lock Re-Keying	\$2,500
Newly Acquired/Constructed	
Building	\$2,000,000
Personal Property	\$1,000,000
Non-owned Detached Trailers	\$5,000
Outdoor Property	\$100,000
Paved Surfaces	\$100,000
Personal Effects of Employees – Per Claim	\$2,500
Pollutant Clean-up	\$100,000
Property in Transit	\$100,000
Property Off Premises	\$10,000
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	

EQUIPMENT BREAKDOWN COVERAGE

LIMITS

Property Damage – Any One Accident	\$21,139,565
Deductibles	
Property Damage	\$1,000
Deep Well Pumps, Electrical Substations and Transformers	\$10,000

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 Rd.	\$3,023,586	\$959,041	\$ 0	RC	
1	2	Administration Building	8540 Kenwood Rd.	\$1,478,201	\$223,777	\$ 0	RC	
1	3	Service Garage	8540 Kenwood Rd.	\$1,007,862	\$255,744	\$ 0	RC	
1	4	Storage Building	8540 Kenwood Rd.	\$1,433,250	\$275,625	\$ 0	RC	
1	5	Salt Dome	8540 Kenwood Rd.	\$242,550	\$ 0	\$ 0	RC	
1	6	Playground	8540 Kenwood Rd.	\$ 0	\$ 0	\$110,250	RC	
1	7	Fuel Depot	8540 Kenwood Rd.	\$ 0	\$ 0	\$165,375	RC	
2	1	Storage Building #1	4312 Sycamore Rd. - Bechtold Park	\$236,546	\$171,688	\$ 0	RC	
2	2	Shelter #2	4312 Sycamore Rd. - Bechtold Park	\$110,250	\$ 0	\$ 0	RC	
2	3	Shelter #3	4312 Sycamore Rd. - Bechtold Park	\$110,250	\$ 0	\$ 0	RC	
2	4	Shelter #4	4312 Sycamore Rd. - Bechtold Park	\$80,000	\$ 0	\$ 0	RC	
2	5	Restrooms	4312 Sycamore Rd. - Bechtold Park	\$78,535	\$2,411	\$ 0	RC	

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PREM #	BLDG #	DESCRIPTION	ADDRESS	BUILDING LIMIT	PERSONAL PROPERTY LIMIT	PROPERTY IN OPEN LIMIT	VALU A- TION ⁽¹⁾	SPECIFIC LIMIT
2	6	Storage Building #2	4312 Sycamore Rd. - Bechtold Park	\$10,238	\$9,251	\$ 0	RC	
2	7	Pavilion #1	4312 Sycamore Rd. - Bechtold Park	\$424,020	\$3,105	\$ 0	RC	
2	8	Park Entrance Lights, Bollards, Flagpole	4312 Sycamore Rd. - Bechtold Park	\$ 0	\$ 0	\$19,156	RC	
2	9	Athletic & Playground Equip, Fence, Bleachers	4312 Sycamore Rd - Bechtold Park	\$ 0	\$ 0	\$330,750	RC	
3	1	Storage Building	8511 Sturbridge Dr. - Bob Meyer Park	\$16,538	\$1,918	\$ 0	RC	
3	2	Playground Equipment & Batting Cages	8511 Sturbridge Dr. - Bob Meyer Park	\$ 0	\$ 0	\$80,507	RC	
4	1	Concession/Pavilion	11797 Old Solzman Rd-Clete McDaniel Sports Complex	\$235,170	\$16,349	\$ 0	RC	
4	2	Athletic&Playground Equip,Bleachers, Batting Cages	11797 Old Solzman Rd-Clete McDaniel Sports Complex	\$ 0	\$ 0	\$316,761	RC	
5	1	Picnic Shelter	12057 First Avenue - High Point Park	\$14,243	\$ 0	\$ 0	RC	
6	1	Concession Stand	11532 Deerfield Rd - Robert L. Scheduler Athletic	\$215,335	\$12,053	\$ 0	RC	
6	2	Storage Building	11532 Deerfield Rd - Robert L. Scheduler Athletic	\$158,337	\$6,027	\$ 0	RC	
6	3	Storage Building	11532 Deerfield Rd - Robert L.	\$181,913	\$6,027	\$ 0	RC	

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PREM #	BLDG #	DESCRIPTION	ADDRESS	BUILDING LIMIT	PERSONAL PROPERTY LIMIT	PROPERTY IN OPEN LIMIT	VALU A-TION ⁽¹⁾	SPECIFIC LIMIT
			Scheduler Athletic					
6	4	Dugouts	11532 Deerfield Rd - Robert L. Scheduler Athletic	\$60,166	\$ 0	\$ 0	RC	
6	5	Portable Toilet Enclosure	11532 Deerfield Rd. - Robert L. Scheduler Athletic	\$19,305	\$ 0	\$ 0	RC	
6	6	Lighting	11532 Deerfield Rd. - Robert L. Scheduler Athletic	\$ 0	\$ 0	\$68,135	RC	
6	7	Electronic Scoreboard	11532 Deerfield Rd. - Robert L. Scheduler Athletic	\$ 0	\$ 0	\$34,062	RC	
6	8	Playground Equipment	11532 Deerfield Rd. - Robert L. Scheduler Athletic	\$ 0	\$ 0	\$75,260	RC	
6	9	Salt Storage Building	11532 Deerfield Rd. - Robert L. Scheduler Athletic	\$220,500	\$ 0	\$ 0	RC	
7	1	Solar System 60KW	11580 Deerfield - Solar Panels	\$570,000	\$ 0	\$ 0	RC	
7	2	Fire Station #93	11580 Deerfield Rd	\$5,461,246	\$421,862	\$ 0	RC	
8	1	Terry Bryan's Fitness Center	7791 Montgomery Rd	\$717,198	\$ 0	\$ 0	RC	
9	1	Rental	4681 Orchard Lane	\$185,628	\$ 0	\$ 0	RC	
10	1	Rental	4713 Orchard Lane	\$167,173	\$ 0	\$ 0	RC	
11	1	Rental	4673 Orchard Lane	\$202,850	\$ 0	\$ 0	RC	
14	1	Walls	Various Locations Throughout Township	\$ 0	\$ 0	\$275,625	RC	

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PREM #	BLDG #	DESCRIPTION	ADDRESS	BUILDING LIMIT	PERSONAL PROPERTY LIMIT	PROPERTY IN OPEN LIMIT	VALU A- TION ⁽¹⁾	SPECIFIC LIMIT
15	1	Park Entrances	Various Locations Throughout Township	\$ 0	\$ 0	\$95,777	RC	
16	1	Cameras at Park & on Streets incl equip & cabinets	Various Locations Throughout Township	\$ 0	\$ 0	\$167,139	RC	
17	1	Misc PIO incl guardrails, signs, lights, fencing, etal	Various Locations throughout Township	\$ 0	\$ 0	\$375,000	RC	
TOTAL				\$16,660,890	\$2,364,878	\$2,113,797		

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

Entity Name: Sycamore Township

SUMMARY OF COVERAGE

SPECIAL PROPERTY COVERAGE

LIMITS

Special Property - Scheduled	\$1,017,272
Special Property - Unscheduled Equipment (Any one item \$15,000 or less)	\$370,000
Deductible	\$1,000

Causes of Loss	Special Form
Valuation	Replacement Cost

SCHEDULED FINE ARTS COVERAGE

LIMITS

Fine Arts - Scheduled	\$ 0
Deductible	

Causes of Loss	Special Form
Valuation	Market Value

TRANSMISSION AND DELIVERY LINE COVERAGE

LIMITS

Transmission And Deliver Line	\$ 0
Deductible	

Causes of Loss	Special Form
Valuation	Replacement Cost

COMPUTER COVERAGE

LIMITS

Computer Equipment	\$275,625
Media and Data	\$27,563
Property Away from Premises	\$5,000
Computer Virus	\$1,000

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Business Income	Not Covered
Extra Expense	\$5,000
Deductibles	
Computer Equipment	\$1,000
Business Income	Not Covered
Extra Expense	None
Causes of Loss	Special Form
Valuation	
Computer Equipment	Replacement Cost
Data and Media	Reconstruction Cost

Entity Name: Sycamore Township

SPECIAL PROPERTY SCHEDULE

ITEM#	DESCRIPTION	SERIAL NO.	VALUE
1	Leaf Loader	4143	\$36,750
2	Case 580 Backhoe		\$46,108
3	Astro Portable Radio/TV #2		\$115,763
4	Kobelco Mini Excavator		\$55,125
5	2013 Kid Steer S650 Loader & Accessories		\$57,065
6	(2) MSA Thermal Imaging Cameras		\$20,066
7	(2) Battery Chargers		\$26,460
8	Bandit Brush Chipper		\$35,280
9	Astro Portable Radio/TV #1		\$228,218
10	2001 Kubota Tractor		\$25,249
11	Leaf Loader	4144	\$36,750
12	2017 Case 621G Front Loader		\$150,890
13	Leaf Loader	4074	\$36,750
14	Leaf Loader	4073	\$36,750
15	2024 T770 T4 Bobcat Compact Track Loader	w/accessories - AT6347271	\$87,998
16	Fiber Optic Cables - Above Ground		\$11,025
17	Fiber Optic Cables - Underground		\$11,025
TOTAL			\$1,017,272

FINE ARTS SCHEDULE

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ITEM#	DESCRIPTION	VALUE
TOTAL		\$ 0

Entity Name: Sycamore Township

SUMMARY OF COVERAGE

CRIME COVERAGE	LIMITS
Public Employee Dishonesty ¹	\$250,000
Inside the Premises – Theft of Money and Security	\$50,000
Outside the Premise	\$50,000
Forgery and Alterations	\$50,000
Computer Fraud ¹	\$50,000
Funds Transfer Fraud ¹	\$50,000
Social Engineering Fraud ²	\$25,000
Destruction of Electronic Data or Computer Programs	\$5,000
Telephone Toll Fraud	\$5,000
Credit, Debit or Charge Cards	\$5,000

Deductibles

Public Employee Dishonesty	\$1,000
Inside the Premises	\$ 500
Outside the Premise	\$ 500
Forgery and Alterations	\$ 500
Computer Fraud	\$ 500
Funds Transfer Fraud	\$ 500
Social Engineering Fraud	\$ 500
Destruction of Electronic Data or Computer Programs	\$ 250
Telephone Toll Fraud	\$ 250
Credit, Debit or Charge Cards	\$ 250

- Social Engineering Fraud is specifically excluded from the noted coverage agreements and only available under the separate Social Engineering Fraud coverage agreement.*
- Employees must make a reasonable effort to verify, but not through email, the authenticity of any change of account request or transfer instruction.*

CRIME POSITION/INDIVIDUAL SCHEDULE			
POSITION	INDIVIDUAL'S FULL NAME	LIMIT	EXCESS OF BOND
Trustee	Tracy Schwegman	\$5,000	No
Trustee	Tracy Kellums	\$5,000	No

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Trustee	Thomas J. Weidman	\$5,000	No
Township Administrator	Greg Bickford	\$5,000	No
Assistant Administrator	Beth Gunderson	\$5,000	No
Road Superintendent	Steve Reutelshofer	\$5,000	No
Zoning Administrator	Jeff Uckotter	\$5,000	No
Fiscal Officer	Jonathon Deters	\$250,000	No
Zoning Inspector	Kevin Clark	\$5,000	No

Entity Name: Sycamore Township

SUMMARY OF COVERAGE

LIABILITY COVERAGE

LIMITS

General Liability

Bodily Injury and Property Damage – Each Occurrence	\$10,000,000
General 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
Deductible	\$0
Unmanned Aerial Systems	Not Covered
Unmanned Aerial Systems Deductible	

Coverage Extensions

Cemetery Professional
Governmental Medical
See Liability Exposures Schedule, if applicable

Employee Benefits Liability

Each Incident	\$10,000,000
Annual Aggregate	\$12,000,000
Deductible	\$1,000

Employers Liability

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
Deductible	\$0

PRIOR ACTS COVERAGE

RETROACTIVE DATES

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

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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

SUMMARY OF COVERAGE

LIABILITY COVERAGE	LIMITS
Public Officials Errors and Omissions Liability	
Each Wrongful Act	\$10,000,000
Annual Aggregate	\$12,000,000
Errors and Omissions Deductible	\$2,500
Employment Practices Liability	
Each Wrongful Act	\$10,000,000
Annual Aggregate	\$12,000,000
Employment Practices Deductible	\$2,500
Back Wages – Annual Aggregate	\$25,000
Back Wages Deductible	\$2,500
Non-Monetary Defense	
Annual Aggregate	\$25,000
Deductible	\$2,500
Law Enforcement Liability	
Each Wrongful Act	Not Covered
Annual Aggregate	Not Covered
Medical Expense – Per Person	Not Covered
Medical Expense – Any One Accident	Not Covered
Deductible	Not Covered

AUTOMOBILE COVERAGE	LIMITS
Bodily Injury 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
Automobiles	Refer to Auto Schedule
Deductibles	
Liability	\$ 0
Comprehensive and Collision	Refer to Auto Schedule

The automobile coverage included in this quotation is subject to acceptable state motor vehicle reports. Automobile coverage may subsequently be excluded for any covered auto while being operated by a driver with an unacceptable report.

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Entity Name: Sycamore Township

AUTOMOBILE SCHEDULE

VEH#	INV#	YEAR	DESCRIPTION	VIN#	COST NEW	REPLACEMENT COST/STATED AMOUNT	DEPT	COMP DED.	COLL DED.	VALUATION
2		2016	Ford F150 Pickup	759	\$34,395		Streets	\$1,000	\$1,000	ACV
3		2017	Ford Explorer SLT	6018	\$33,640		Administr ation	\$1,000	\$1,000	ACV
4		2017	Ford Explorer	391	\$35,000		Administr ation	\$1,000	\$1,000	ACV
5		2018	Ford Explorer	7282	\$35,177		Other	\$1,000	\$1,000	ACV
6		2019	Ford F350 Super Duty Pickup	2291	\$27,775		Streets	\$1,000	\$1,000	ACV
7		2019	Ford Explorer	401	\$30,000		Other	\$1,000	\$1,000	ACV
8		2019	Ford F350 Pickup	5539	\$28,800		Streets	\$1,000	\$1,000	ACV
9		2020	Ford F350 Pickup	1007	\$30,630		Streets	\$1,000	\$1,000	ACV
10		2021	Chevrolet Silverado 1500 Pickup	9023	\$35,000		Fire	\$1,000	\$1,000	ACV
11		2006	Chevrolet Tahoe	5218	\$26,672		EMS	\$1,000	\$1,000	ACV
12		2019	Chevrolet Tahoe Fire Staff Car	5762	\$68,000		Fire	\$1,000	\$1,000	ACV
13		2021	Chevrolet Tahoe	3786	\$70,200		Fire	\$1,000	\$1,000	ACV
14		2021	Chevrolet Tahoe Fire Dist 92	6139	\$70,860		Fire	\$1,000	\$1,000	ACV
15		2006	International Dump Truck w/Salt Trl Pkg	8221	\$75,310		Streets	\$1,000	\$1,000	ACV
16		2007	GMC Topkick C450 Dump Truck	2113	\$49,483		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
17		2007	GMC Topkick C450 Dump Truck	2406	\$51,583		Streets	\$1,000	\$1,000	ACV
18		2009	International TK 430 Dump Truck	8746	\$64,042		Streets	\$1,000	\$1,000	ACV
19		2009	International 7400 Dump Truck	1100	\$106,469		Streets	\$1,000	\$1,000	ACV
20		2020	Freightliner M2-106 Dump	1412	\$156,433		Streets	\$1,000	\$1,000	ACV
21		2021	Freightliner Dump Truck	371	\$150,000		Streets	\$1,000	\$1,000	ACV
22		2005	GMC Top Kick Truck	9865	\$30,827		Streets	\$1,000	\$1,000	ACV
23		2016	Freightliner M2-106 Dump	8082	\$66,823		Streets	\$1,000	\$1,000	ACV
24		2016	Ford Explorer Police Car	6514	\$29,785		Police	\$1,000	\$1,000	ACV
25		2016	Ford Explorer Interceptor Police Car	265	\$41,973		Police	\$1,000	\$1,000	ACV
26		2016	Chevrolet Tahoe Police Car	2907	\$52,400		Police	\$1,000	\$1,000	ACV
27		2017	Ford Explorer Police Car	3129	\$35,000		Police	\$1,000	\$1,000	ACV
28		2018	Ford Interceptor Police Car	8843	\$39,000		Police	\$1,000	\$1,000	ACV
29		2018	Ford Interceptor Police Car	8844	\$39,000		Police	\$1,000	\$1,000	ACV
30		2020	Ford Explorer Police Car	7380	\$35,043		Police	\$1,000	\$1,000	ACV
31		2021	Ford Explorer Police Car	4816	\$36,000		Police	\$1,000	\$1,000	ACV
32		2021	Ford Explorer	4817	\$36,000		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
			Police Car							
33		2021	Ford Explorer Police Car	4819	\$36,000		Police	\$1,000	\$1,000	ACV
34		2001	Trailer Pullers Pride Utility Trailer	1783		\$1,500	Other	\$500	\$500	RC
35		2002	Trailer Pacesetter Utility Trailer	1786		\$2,500	Other	\$500	\$500	RC
36		1993	Trailer Belshe Trailer	4911		\$6,412	Other	\$500	\$500	RC
37		2016	Trailer Load Trail Carhauler	3509		\$4,378	Other	\$500	\$500	RC
38		2018	Trailer Sure Trac Utility Trailer	5916		\$2,595	Other	\$500	\$500	RC
39		2019	Trailer Sure Trac Dump Trailer	8095		\$6,900	Other	\$500	\$500	RC
40		2019	Trailer Sure Trac Utility Trailer	7570		\$3,395	Other	\$500	\$500	RC
41		2019	Trailer Gator Made Aardvark 16k Trailer	7029		\$7,790	Other	\$500	\$500	RC
42		2007	International 623IWT Ambulance	6097		\$400,000	EMS	\$1,000	\$2,500	RC
43		2015	International 623 Ambulance	5655		\$400,000	EMS	\$1,000	\$2,500	RC
44		2019	International 623 Squad Ambulance	2128		\$400,000	EMS	\$1,000	\$2,500	RC
45		2019	Ford 623-1 Ambulance	965		\$400,000	EMS	\$1,000	\$2,500	RC
46		2020	Freightliner Fire Support 92 Equipment Truck	6268		\$78,000	Fire	\$1,000	\$2,500	RC

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.

VEH#	INV#	YEAR	DESCRIPTION	VIN#	COST NEW	REPLACEMENT COST/STATED AMOUNT	DEPT	COMP DED.	COLL DED.	VALUATION
47		1998	Seagrave Quint Pumper/Ladder Truck	2002		\$1,500,000	Fire	\$1,000	\$2,500	RC
48		1999	Seagrave Pumper	2036		\$1,200,000	Fire	\$1,000	\$2,500	RC
49		2008	Seagrave TOO5CM Ladder Truck	2153		\$1,500,000	Fire	\$1,000	\$2,500	RC
50		2009	Seagrave 1700 GMP Pumper	2039		\$1,200,000	Fire	\$1,000	\$2,500	RC
51		2018	E-One Pumper	1350		\$1,200,000	Fire	\$1,000	\$2,500	RC
52		2022	Chevrolet Silverado Pickup	3848	\$47,935		Streets	\$1,000	\$1,000	ACV
53		2021	Chevrolet 6500 HD Dump Truck	7342	\$107,000		Streets	\$1,000	\$1,000	ACV
54		2021	Chevrolet 6500 HD Dump	7341	\$107,000		Streets	\$1,000	\$1,000	ACV
55		2022	Ford Explorer	6146	\$60,000		Police	\$1,000	\$1,000	ACV
56		2022	Ford Explorer	6056	\$60,000		Police	\$1,000	\$1,000	ACV
57		2022	Ford Explorer	6194	\$60,000		Police	\$1,000	\$1,000	ACV
58		2023	Ford Utility Cruiser	1173	\$41,853		Police	\$1,000	\$1,000	ACV
59		2002	Ford E-350 Horton Box Truck	8704	\$62,000		Other	\$1,000	\$1,000	ACV
62		2020	AMO Inc 14' Trailer	4943		\$6,000	Other	\$500	\$500	ACV
63		2003	Chevrolet K2500	5733	\$75,000		Fire	\$1,000	\$1,000	ACV
TOTAL					\$2,278,108	\$8,319,470				

Entity Name: Sycamore Township

SUMMARY OF COVERAGE

CYBER

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	\$50,000
Policy Aggregate	\$1,000,000
Deductibles	
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	\$5,000

TERRORISM COVERAGE

LIMITS

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.

Coverage Term – November 1, 2024 to November 1, 2025

Property

Building and Personal Property	\$23,340,025 ⁽¹⁾
Deductible	\$25,000

⁽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.

Liability

Each Occurrence per Member	\$10,000,000
Annual Aggregate per Member	\$10,000,000
Deductible	\$10,000

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

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.

MAJOR EXCLUSIONS:

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

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.

SILICA

This policy contains an exclusion which excludes all liability, loss, injury or damage arising out of or contributed to or in connection with a Silica. Please review your policy language fully to determine the extent of coverage.

Entity Name: Sycamore Township

PAYMENT SUMMARY

COVERAGE	PREMIUM
Package	\$160,864
Ohio Plan Advantage Premium Contribution	\$ 650
Total Annual Payment	\$160,214

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	2022
Loss Ratio Points (Up to 60 points) (60 – 27 = Advantage Loss Ratio Points)	33
Risk Management Points (Up to 40 points)	33
Advantage Potential Premium Contribution	\$ 0
Advantage Final Premium Contribution	\$ 650

OPTIONS

NOTES

- Premium includes Ohio Plan's risk management services.

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

AM Best Rating, A, X
Reinsuring the Ohio Plan since 2011

Berkley Insurance Company

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

Berk Re Fac

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

Chubb Group of Insurance Companies

AM 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

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

Hannover Re

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

Lloyd's of London

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

Markel Global Reinsurance Company

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

Peak Reinsurance

AM Best Rating: A-, XII
Reinsuring the OSP since: 2023

Ryan Re

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

Sompo Insurance Company

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

Swiss Reinsurance America Corporation

AM 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 11/1/2024, the Ohio Plan collects premium and makes claims payments for liability losses up to \$250,000 and covered property losses up to \$300,000.



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.

Customized Solutions

Lexipol now has a law enforcement policy manual designed specifically for small departments with 15 sworn officers or less. The manual is the same Ohio -Specific policy manual provided to larger departments, but the policies are configured for use by a typical small agency making the policy manual faster to implement. Let Lexipol do the heavy lifting and provide you with the policies your agency needs when you need them.

Lexipol Subscription Subsidy Program

All Ohio Plan members receive a 10% discount on Lexipol's subscription pricing. In addition, the Ohio Plan Board of Directors established a subsidy program to further assist members in maintaining:

- 1st Year Lexipol Subscription - 50% reimbursement
- 2nd Year Lexipol Subscription - 30% reimbursement
- 3rd Year Lexipol Subscription - 20% reimbursement

Ready for a demonstration to discuss the benefits for your agency? Contact

Important Member Benefits

<p style="text-align: center;"><u>Cyber Security eRisk Hub</u></p> <p>Plan members have access to cyber security resources, training and best practices.</p> <p>Service offerings include:</p> <ul style="list-style-type: none"> • Cyber Security Assessment • Cyber Security Policy Builder • Cyber Security Training and Awareness 	<p style="text-align: center;"><u>Training</u></p> <ul style="list-style-type: none"> • Free online training platform • Public employee training on: <ul style="list-style-type: none"> ○ Sexual and Unlawful Harassment ○ Social Media and Communications ○ Hiring Process ○ Cyber Security ○ Hazard Communication ○ Hazard Assessment and PPE Selection ○ Open Meetings Act 		
<p style="text-align: center;"><u>Ohio Plans Partner Programs</u></p> <table> <tr> <td> <p>Community Energy Services Community Aggregation Building Commission</p> </td><td> <p>Supplemental Employee Insurance Critical Illness Accidental</p> </td></tr> </table>		<p>Community Energy Services Community Aggregation Building Commission</p>	<p>Supplemental Employee Insurance Critical Illness Accidental</p>
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<p style="text-align: center;"><u>Other Available Services</u></p> <p style="text-align: center;">Offered at a discounted rate to all Ohio Plan Members</p> <table> <tr> <td> <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 </td><td> <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 </td></tr> </table>		<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
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For more information on these programs and services, log onto your Member Dashboard at OhioPlan.com.

