

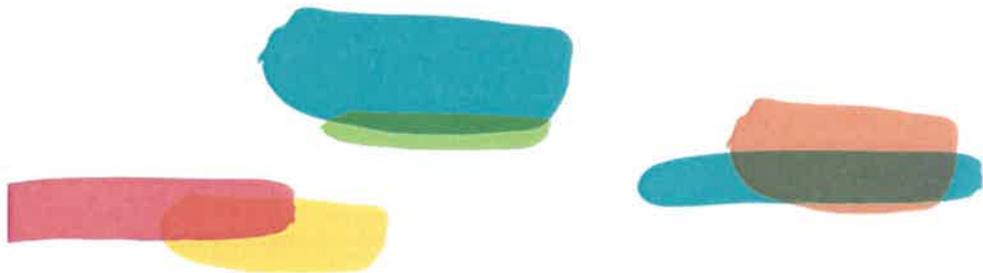


COVERAGE PROPOSAL

Elida Local School District

4380 Sunnydale
Elida, OH 45807

Effective Date of Coverage: 7/1/2022



Prepared by:
Jason Stolly
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www.ohioschoolplan.org
800.288.6821



Board of Directors

The Ohio School Plan (OSP) provides affordable, comprehensive property and liability coverage to Ohio's public schools, boards of developmental disabilities and community colleges. The OSP is managed by the Board of Directors, which is composed of individual representatives from various OSP members. The Board of Directors ensures the program meets the common needs of all its members.

Board Officers		
<p><u>Nathan Lynch</u> OSP Chairperson Upper Sandusky Exempted Village School District Treasurer/CFO nathan_l@usevs.org</p>	<p><u>Lewis E. Galante</u> OSP Vice Chairperson Perry Local School District (Lake) Fairport Harbor Exempted Village School District Treasurer/CFO galantel@perry-lake.k12.oh.us</p>	<p><u>Christopher Fox</u> OSP Secretary Montgomery County ESC Treasurer Christopher.fox@mcesc.org</p>

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<p><u>David Kocevar</u> Westlake City School District Business Manager kocevar@wlake.org</p>	<p><u>Dr. Paul R. Lockwood</u> EHOVE Career Center Prlmarsh2@gmail.com</p>	<p><u>Paul Ryan Lockwood III</u> Springfield Local School District Treasurer/CFO ryanlockwood@springfield-schools.org</p>
<p><u>Melissa Marconi</u> Tuslaw Local School District Superintendent mmarconi@tuslawschools.org</p>	<p><u>Michael Sawyers</u> New Albany-Plain Local School District Superintendent Sawyers.1@napls.us</p>	<p><u>David Sininger</u> Clermont County Board of DD Director of Business Operations dsininger@clermontdd.org</p>
	<p><u>Megan R. Williams</u> Scioto Valley Local School District Treasurer/CFO mwilliams_sk@scoca-k12.org</p>	



Reinsurance

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

Aspen Re America, Inc.

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

Axa XL Bermuda Ltd

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

Convex Re Limited

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

Great American Insurance Cos.

A.M. Best Rating: A, XIV
Reinsuring the OSP since: 2012

Hannover Re

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

Hartford Fire Insurance Co.

A.M. Best Rating: A, XV
Reinsuring the OSP since: 2014

Liberty Mutual Insurance Europe Limited

A.M. Best Rating: A, XI
Reinsuring the OSP since: 2014

Lloyds of London

A.M. Best Rating: A, XV
Reinsuring the OSP since: 2014

Maumee Valley Re, Ltd.

Not Rated
Reinsuring the OSP since: 2002

Odyssey Re

A.M. Best Rating: A, XV
Reinsuring the OSP since: 2004

Ryan Re

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

A.M. Best Rating Classifications

Secure Ratings

A++ and A+	Superior
A and A-	Excellent
B++ and B+	Very Good

Vulnerable Ratings

B and B-	Fair
C++ and C+	Marginal
C and C-	Weak
D	Poor
E	Under State Supervision

Financial Size Category

VIII	\$100 Million to \$250 Million
IX	\$250 Million to \$500 Million
X	\$500 Million to \$750 Million
XI	\$750 Million to \$1 Billion
XII	\$1 Billion to \$1.25 Billion
XIII	\$1.25 Billion to \$1.5 Billion
XIV	\$1.5 Billion to \$2 Billion
XV	\$2 Billion or Greater

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Ohio School Plan Proposal Summary

Elida Local School District
 Effective Date of Coverage: 7/1/2022

Property Coverage	<u>Deductible</u>	<u>Limit of Liability</u>
*Schedule Attached		
Property Damage – Per Occurrence	\$1,000	\$120,284,435
Valuation-Replacement Cost		
No Co-Insurance		
All Risk of Direct Physical Loss, subject to specific Exclusions and Limitations		
<i>*All locations are included in the Per Occurrence Limit unless shown with a specific sublimit on the Property Schedule.</i>		
Flood Coverage – Per Occurrence/Annual Aggregate Excluding flood zones A and V	\$25,000 5% subject to \$25,000 minimum	\$10,000,000
Earthquake Coverage – Per Occurrence/Annual Aggregate		\$25,000,000
Business Interruption and Rental Income – Combined		\$250,000
Extra Expense		\$2,000,000
Terrorism Coverage		Not Covered
Terrorism Coverage – Per Occurrence/Annual Aggregate Loss Limit if different than the Property Damage – Per Occurrence Limit		
Boiler & Machinery Breakdown – Per Accident		
Property Damage	\$1,000	\$100,000,000
Electronic Processing Media	\$1,000	
Deep Water Pumps	\$10 Per Foot Subject to \$2,500 Minimum	
Utility Interruption	24 Hours	
Business Interruption & Extra Expense	24 Hours	

Additional Property Coverage	<u>Deductible</u>	<u>Limit of Liability</u>
Audio Visual Equipment		Included in Property Damage Limit
Miscellaneous Equipment		Included in Property Damage Limit
Musical Equipment		Included in Property Damage Limit
Contractors Equipment - Unscheduled		Included in Property Damage Limit
Electronic Data Processing Equipment		Included in Property Damage Limit
Unmanned Aerial Systems		

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Ohio School Plan Proposal Summary

Elida Local School District

Coverage Period: 7/1/2022 to 7/1/2023

Property Coverage Extensions and Conditions

Accidental Contamination	\$10,000	Glass Showcase	Included
Accounts Receivable	\$100,000	Landscaping, Natural and Artificial Athletic Fields – Unscheduled	\$200,000
Arson Reward	\$25,000	Lock Replacement	\$1,000
Architects and Engineers Fees and Loss Adjustment Expenses	Included	Loss of Refrigeration	\$25,000
Automatic Acquisition		Microorganisms – Occurrence/Aggregate	\$15,000
Real Property – 90 days	\$1,000,000	Miscellaneous Unscheduled Locations	\$200,000
Personal Property – 90 days	\$1,000,000	Off Premises Services Interruption	\$250,000
Back Up of Sewer or Drains	\$100,000	Ordinance or Law	
Claim Preparation Expense	\$50,000	Demolition – Undamaged Portion	\$1,000,000 20% of Building Loss Subject to \$1,000,000 Maximum
Damaged Asbestos Clean Up & Removal	Included	Increased Cost of Construction	
Debris Removal & Cost of Clean Up	Included	Personal Effects	\$50,000
EDP Media & Data Restoration	\$25,000	Property in the Course of Construction & Additions	\$1,000,000
Errors & Omissions	\$100,000	Property in the Open	Per Statement of Values
Expediting Expense	\$250,000	Running Track and Paved Athletic Court Surfaces - Unscheduled	\$200,000
Fine Arts – Unscheduled	\$50,000	Resultant Seepage, Pollution & Contamination Exception	\$50,000
Fire Fighting Expense	\$25,000	Transit	\$200,000
Fire Protection Devices	\$25,000	Valuable Papers	\$100,000
Furs, Jewelry, Precious Metals, Precious Stones – Separately	\$5,000	Watercraft – 27 Feet or Less in Length – Unscheduled	\$50,000
Boiler & Machinery Coverage Extensions		Media Coverage	\$250,000
Ammonia Contamination	\$250,000	Ordinance or Law	\$250,000
CFC Refrigerants and Halon	\$250,000	Utility Interruption	\$250,000
Consequential Damage	\$250,000	Water Damage	\$250,000
Hazardous Substance	\$250,000		

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Ohio School Plan Proposal Summary

Elida Local School District
Coverage Period: 7/1/2022 to 7/1/2023

Crime Coverage

	<u>Deductible</u>	<u>Limit of Liability</u>
Employee Theft Coverage	\$1,000	\$150,000
Includes Faithful Performance		
Forgery & Alteration	\$1,000	\$150,000
Computer Fraud	\$1,000	\$25,000
Funds Transfer Fraud	\$1,000	\$25,000
Theft of Monies and Securities		
Inside Premises	\$1,000	\$100,000
Outside Premises	\$1,000	\$100,000
Social Engineering Fraud	\$2,500	\$25,000

Schedule of Covered Bonded Positions/Individuals Approved for Employee Dishonesty Coverage

Position	Individual's Full Name	Limit	Coverage is Excess of an Existing Bond

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Property Schedule

Elida Local School District
 Effective Date of Coverage: 7/1/2022

<u>Prem No.</u>	<u>Bldg No.</u>	<u>Name</u>	<u>Address</u>	<u>Real Property</u>	<u>Personal Property</u>	<u>Property In the Open</u>	<u>Valuation</u>	<u>Specific Sublimit</u>
1	1	Field House	101 East North	\$6,010,452	\$36,864	\$ 0	RC	\$ 0
1	2	Stadium/Bleachers	101 East North St	\$575,561	\$ 0	\$ 0	RC	\$ 0
1	3	Storage	101 East North St	\$62,342	\$10,500	\$ 0	RC	\$ 0
1	4	Stadium Structures	101 East North Street	\$1,088,898	\$ 0	\$ 0	RC	\$ 0
1	5	Stadium Ticket Booth East	101 East North St	\$7,869	\$ 0	\$ 0	RC	\$ 0
1	6	Concession Stand	101 East Main Street	\$367,500	\$26,250	\$ 0	RC	\$ 0
1	7	Locker Room	101 East Main Street	\$367,500	\$26,250	\$ 0	RC	\$ 0
1	8	Tennis Courts	401 East North Street	\$307,524	\$ 0	\$ 0	RC	\$ 0
1	9	Concession/Locker Room	101 East North Street	\$354,192	\$17,949	\$ 0	RC	\$ 0
1	10	Home Press Box	101 East North Street	\$221,109	\$5,250	\$ 0	RC	\$ 0
1	11	Visitors Press Box	101 East North Street	\$110,556	\$5,250	\$ 0	RC	\$ 0
2	1	Middle School	4500 Sunnydale Road	\$17,144,568	\$1,431,427	\$ 0	RC	\$ 0
2	2	Storage Shed	4500 Sunnydale Road	\$61,171	\$44,391	\$ 0	RC	\$ 0
2	3	Press Box	4500 Sunnydale Road	\$6,906	\$ 9	\$ 0	RC	\$ 0
2	4	Press Box	4500 Sunnydale Road	\$8,888	\$ 8	\$ 0	RC	\$ 0

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2	5	Baseball Stadium	4500	Sunnydale Road	\$1,218,187	\$ 8	\$ 0	RC	\$ 0
2	6	Baseball Garage	4500	Sunnydale Road	\$18,765	\$ 8	\$ 0	RC	\$ 0
2	7	Soccer Concession Stand	4500	Sunnydale Road	\$331,456	\$ 0	\$ 0	RC	\$ 0
2	8	Baseball Storage Shed	4500	Sunnydale Road	\$4,437	\$ 0	\$ 0	RC	\$ 0
2	9	Baseball Field	4500	Sunnydale Road	\$207,011	\$ 0	\$ 0	RC	\$ 0
2	10	Soccer/Track Bleachers	4500	Sunnydale	\$63,000	\$ 0	\$ 0	RC	\$ 0
3	1	12x12 Concession Shed	300	Pioneer Road	\$2,014	\$ 0	\$ 0	RC	\$ 0
3	2	Softball Field incl fencing, dugouts, etc.	300	Pioneer Road	\$185,472	\$ 0	\$ 0	RC	\$ 0
3	3	Elementary School	300	Pioneer Rd	\$37,800,000	\$1,290,812	\$ 0	RC	\$ 0
5	1	Administration Building	4380	Sunnydale Street	\$768,212	\$188,041	\$ 0	RC	\$ 0
5	2	Bus Garage	4380	Sunnydale Street	\$942,914	\$98,837	\$ 0	RC	\$ 0
6	1	High School	401	East North Street	\$43,712,865	\$2,393,184	\$ 0	RC	\$ 0
6	2	Tennis Concession Stand	401	E. North St	\$262,500	\$2,100	\$ 0	RC	\$ 0
6	3	Maintenance Building	401	E. North St	\$630,000	\$105,000	\$ 0	RC	\$ 0
6	4	Maintenance Shed	401	E. North St	\$3,150	\$ 0	\$ 0	RC	\$ 0
6	5	J.V. Baseball Field, Dugouts, Fencing, etc	401	E. North St	\$ 0	\$ 0	\$36,750	RC	\$ 0
6	6	Band Storage Shed/Scaffolding	401	E. North St	\$5,250	\$ 0	\$ 0	RC	\$ 0

Values shown in the Property Schedule above reflect those values reported to the Ohio School Plan as 100% values. Refer to the Property Coverage Summary of this proposal for the Property Damage Per Occurrence Limit for all property to be covered under the policy.

* The described premises identified with a Specific Sublimit on this Property Schedule are included in the Per Occurrence Limit shown on the Property Coverage Summary of this proposal, but the Sublimit displayed is the most we will pay for loss or damage to the described premises in any one occurrence or accident.

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Unmanned Aerial Systems Schedule

Elida Local School District
Effective Date of Coverage: 7/1/2022

UAS #	Manufacturer and Specifications of UAV	Manufacturer and Specifications of Base Station and Transmitter	Payload Size and Content	Total Weight of UAV and Payload	Description of Operation(s)	Replacement Cost of UAS



Ohio School Plan Proposal Summary

Elida Local School District
 Effective Date of Coverage: 7/1/2022

Liability Coverage	<u>Deductible</u>	<u>Limit of Liability</u>	
General Liability			
Bodily Injury, Property Damage – Each Occurrence and Sexual Abuse Injury – Each Sexual Abuse Offense	\$0	\$6,000,000	
Personal & Advertising Injury – Each Offense		\$6,000,000	
Fire Damage– Any One Event		\$500,000	
Medical Expense:			
Per Person – Any One Person		\$10,000	
Per Accident – Any One Accident		\$10,000	
General Aggregate		\$8,000,000	
Products-Completed Operations Aggregate		\$6,000,000	
Criminal Defense Reimbursement		Not Covered	
Unmanned Aerial Systems Liability			
Employers Liability – Stop Gap	<u>Deductible</u>	<u>Limit of Liability</u>	
Bodily Injury by Accident - Each Accident	\$0	\$6,000,000	
Bodily Injury by Disease		\$6,000,000	
Bodily Injury by Disease – Each Employee		\$6,000,000	
Fiduciary Liability – Claims Made	<u>Retro Date</u>	<u>Deductible</u>	<u>Limit of Liability</u>
Each Fiduciary Claim	7/1/2013	\$5,000	\$6,000,000
Fiduciary Liability Aggregate			\$8,000,000
Employee Benefits Administration			Included
Employee Benefits Prior Acts	7/1/2013		
Security and Law Enforcement Liability	<u>Deductible</u>	<u>Limit of Liability</u>	
Security and Law Enforcement Liability – Each Occurrence, Offense or Sexual Abuse Offense	\$0	\$6,000,000	
Security and Law Enforcement Liability – Aggregate		\$8,000,000	
Educational Legal Liability – Claims Made	<u>Retro Date</u>	<u>Deductible</u>	<u>Limit of Liability</u>
Errors & Omissions Injury – Each Wrongful Act		\$5,000	\$6,000,000
Errors & Omissions Injury – Annual Aggregate			\$8,000,000

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\$1,000,000	2/1/2002
\$1,000,000 xs \$1,000,000	2/1/2002
\$1,000,000 xs \$2,000,000	2/1/2002
\$1,000,000 xs \$3,000,000	2/1/2002
\$1,000,000 xs \$4,000,000	2/1/2002
\$1,000,000 xs \$5,000,000	2/1/2002

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Ohio School Plan Proposal Summary

Elida Local School District
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Educational Legal Liability – Claims Made Continued	<u>Retro Date</u>	<u>Deductible</u>	<u>Limit of Liability</u>
Employment Practices Injury – Each Wrongful Act		\$5,000	\$6,000,000
Employment Practices Injury – Annual Aggregate			\$8,000,000
\$1,000,000	2/1/2002		
\$1,000,000 xs \$1,000,000	2/1/2002		
\$1,000,000 xs \$2,000,000	2/1/2002		
\$1,000,000 xs \$3,000,000	2/1/2002		
\$1,000,000 xs \$4,000,000	2/1/2002		
\$1,000,000 xs \$5,000,000	2/1/2002		
Back Wages – Each Wrongful Act		\$2,500	\$25,000
Back Wages – Annual Aggregate			50000
Declaratory, Equitable and Injunctive Relief Defense – Annual Aggregate		\$2,500	\$100,000

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Adult Support Group Schedule

Elida Local School District

Effective Date of Coverage: 7/1/2022

Group Name

- Choral Promoters of Elida
- Diamond Dawgs Baseball Boosters
- Elida Athletic Boosters Club
- Elida Band Boosters
- Elida Basketball Club
- Elida Cross Country Parents
- Elida Elementary PTO
- Elida EMS Parent Association
- Elida Football Parents
- Elida Girls Basketball Parents
- Elida Girls Soccer Parents
- Elida Golf Parents
- Elida High School Track Parents
- Elida Lady Dawgs Softball
- Elida Middle School PTO
- Elida Prom Parents
- Elida Soccer Parents Association
- Elida Volleyball Association
- Elida Wrestling Parents Association

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Ohio School Plan Proposal Summary

Elida Local School District
Effective Date of Coverage: 7/1/2022

Automobile Coverage

***Per Schedule**

*Based on	<u>23</u>	Bus Over 60
*Based on	<u>7</u>	Private Passenger Auto
*Based on	<u>3</u>	Light Truck
*Based on	<u>2</u>	Utility Trailer
*Based on	<u>1</u>	Heavy Dump Truck
*Based on	<u>2</u>	Bus 1-8
*Based on	<u>1</u>	Heavy Truck
*Based on	<u>1</u>	Bus 21-60
*Based on	<u>1</u>	Trailer over 2000 lbs
Total	<u>41</u>	Autos

	<u>Valuation</u>	<u>Deductible</u>	<u>Limit of Liability</u>
Liability – Combined Single Limit – Each Accident		\$0	\$6,000,000
Medical Payments- Each Accident		Not Applicable	\$5,000
Uninsured / Underinsured Motorists – Each Accident		Not Applicable	\$1,000,000
Buses - Physical Damage:	Per Schedule		Per Schedule
Comprehensive		\$1,000	
Collision		\$1,000	
All Other Autos - Physical Damage:	Per Schedule		Per Schedule
Comprehensive		\$1,000	
Collision		\$1,000	
Hired Auto Physical Damage:			\$75,000
Comprehensive		\$1,000	
Collision		\$1,000	
Garage Keepers Coverage			Not covered
Comprehensive Single Event Deductible		Largest Comprehensive Deductible	

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

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report.



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Automobile Schedule

Elida Local School District
Effective Date of Coverage: 7/1/2022

<u>Veh #</u>	<u>Year</u>	<u>Description</u>	<u>VIN</u>	<u>Total Cost New</u>	<u>*Valuation</u>
1	1993	INTERNATIONAL TRUCK	1HTSLPLM2PH504992	\$14,286	ACV
2	2001	FORD DUMP TRUCK	1FDXF47FX1EC90987	\$25,000	ACV
3	2012	FORD WHITE F250 TRUCK	1FTBF2B63CEB05403	\$14,286	ACV
4	2010	TEXAS BRAGG UTILITY TRAILER	17XFP2023A1001057	\$1,000	ACV
5	2009	INTERSTATE CARGO TRAILER	1UK500G2491068589	\$2,000	ACV
6	2013	CHEVROLET IMPALA MICROBIRD	2G1WF5E34D1238784	\$25,000	ACV
7	2011	SCHOOL CUTAWAY VAN E35 #4	1FDD3FLXBDA56055	\$37,000	ACV
8	2011	MICRO SCHOOL CUTAWAY VAN E35 #7	1FDDE3FL3BDA63283	\$37,000	ACV
9	2013	BLUEBIRD BUS	1BABNCPA6DF290705	\$87,561	RC OTR
10	2013	BLUEBIRD BUS	1BABNCPA8DF290706	\$87,561	RC OTR
11	2015	BLUEBIRD BUS	1BABNCPAXFF314250	\$92,935	RC OTR
12	2006	BLUEBIRD BUS	1BAKBCKA76F233965	\$61,969	ACV
13	2009	BLUEBIRD BUS	1BABNCPA29F259409	\$79,179	ACV
14	2009	BLUEBIRD BUS	1BABNCPA99F259410	\$79,179	ACV
15	2009	BLUEBIRD BUS	1BABNCPA09F259411	\$79,177	ACV
16	2009	BLUEBIRD BUS	1BABNCPA29F259412	\$79,177	ACV
17	2010	BLUEBIRD BUS	1BABNCPA9AF269293	\$80,752	ACV
18	2010	BLUEBIRD BUS	1BABNCPA0AF269294	\$80,752	ACV
19	2010	BLUEBIRD BUS	1BABNCPA2AF269295	\$80,752	ACV
20	2010	BLUEBIRD BUS	1BABNCPA4AF269296	\$80,752	ACV
21	2017	BLUEBIRD BUS	1BABNCPA8HF330384	\$92,042	RC OTR
22	2017	BLUEBIRD BUS	1BABNCPAXHF330385	\$92,042	RC OTR
23	2013	DODGE CARAVAN FORD SRW SUPER DUTY TRUCK	2C4RDGBGXDR735577	\$25,000	ACV
24	2008	FORD F15	1FDNF20598ED90540	\$45,000	ACV
25	2003	CHEVROLET IMPALA	2FTRF172X3CB06553	\$20,000	ACV
26	2015	BLUEBIRD BUS	2G1WA5E35F1111365	\$26,000	ACV
27	2016	BLUEBIRD BUS	1BABNCPA7GF322856	\$91,967	RC OTR
28	2018	BLUEBIRD BUS	1BABNCSA1JF344124	\$91,278	RC OTR
29	2019	BLUEBIRD BUS	1BABNCSA9KF351677	\$92,020	RC OTR
30	2019	BLUEBIRD BUS	1BABNCSA8KF352965	\$92,020	RC OTR
31	2015	CHEVY IMPALA	2G1WB5E33F1151490	\$20,000	ACV
32	2015	CHEVROLET IMPALA	2G1WB5E31F1134316	\$20,000	ACV
33	2018	FORD FUSION	3FA6POHDOJR252058	\$23,000	ACV
34	2022	Bluebird	1BABNCSA5NF378430	\$97,293	RC OTR

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35	2022	Bluebird	1BABNCSA9NF378429	\$97,293	RC OTR
36	2020	Bluebird	1BABNCSA4LF365441	\$94,112	RC OTR
37	2020	Bluebird	1BABNCSA6LF365442	\$94,112	RC OTR
38	1998	Trailmobile Trailer	1PT01JAH2W911920	\$4,000	ACV
39	2018	Chevy Impala	2G1105S31J9104778	\$29,000	ACV
40	2013	Bluebird	1BABNCSA8PF387979	\$98,472	RC OTR
41	2023	Bluebird	1BABNCSA4PF387980	\$98,472	RC OTR

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

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Ohio School Plan Proposal Summary

Elida Local School District
 Effective Date of Coverage: 7/1/2022

Violence Act Injury and Death Benefit	<u>Limit of Coverage</u>
Violent 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 Expenses – In Excess of \$25,000 - Per Member (Excess of all other insurance, coverage or benefits available)	\$5,000
Violent Act Expenses	<u>Limit of Coverage</u>
Emergency Medical Services Aggregate Limit	\$5,000
Emergency Medical Services Limit – Per Member	\$1,000
Funeral Services Aggregate Limit	25,000
Funeral Services Limit – Per Member	5,000
Personal Counseling Services Aggregate Limit	10,000
Personal Counseling Services Limit – Per Member	2,500
Travel Expenses Aggregate	\$25,000
Travel Expenses Limit – Per Member	\$5,000
Supplementary Payments	
Group Counseling – limited to 60 days after violent act	\$25,000
Extra Security – limited to 30 days after violent act	\$25,000
Substitute Teachers – limited to 30 days after violent act	\$25,000
Rental of Substitute Premises - limited to 30 days after violent act	\$10,000
Extra Transportation – limited to 30 days after violent act	\$10,000
Crisis Management Expenses – limited to 60 days after violent act	\$10,000

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Ohio School Plan Proposal Summary

Elida Local School District
 Effective Date of Coverage: 7/1/2022

Cyber Coverage

All Insuring Agreements		<u>Limit of Liability</u>
Policy Aggregate - All Plan Members Combined		\$5,000,000
Member Aggregate		\$1,000,000
Insuring Agreement A.		<u>Limit of Liability</u>
Loss Expense Coverage		\$1,000,000
Contingent Business Interruption Loss		Not Covered
Cyber Crime Loss		Not Covered
Insuring Agreement B.		<u>Limit of Liability</u>
Liability Loss Expense		\$1,000,000
Deductible & Time Retention		
Deductible	\$250,000	
Waiting Period	24 Hours	

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Ohio School Plan Proposal Summary

Elida Local School District
 Effective Date of Coverage: 7/1/2022

Pollution Coverage – Claims Made and Reported	<u>Limit of Liability</u>
Pollution Liability – Policy Aggregate –All Members Combined	\$5,000,000
Pollution Liability – Member Aggregate	\$1,000,000
Coverage A – Third Party Claims for Bodily Injury, Property Damage or Remediation Expenses	
Each Incident Limit	\$1,000,000
Coverage Aggregate Limit	\$1,000,000
Coverage B – First Party Remediation Expenses	
Each Incident Limit	\$1,000,000
Coverage Aggregate Limit	\$1,000,000
Coverage C. - Emergency Response Expenses	
Each Incident Limit	\$1,000,000
Coverage Aggregate Limit	\$1,000,000
Coverage D. - Business Interruption	
Each Incident Limit	\$1,000,000
Number of Days Limit	365
Coverage E. - Disinfection Event Expenses	
Each Incident Limit	\$10,000
Coverage Aggregate Limit	\$20,000
Sub-Limit(s) Applicable to All Coverages	
Mold Matter	\$750,000
Deductibles & Time Retention	
Per Pollution Incident Deductible	\$25,000
Per Mold Matter or Legionella Incident Deductible	\$50,000
Per Underground Storage Tank Pollution Incident Deductible	\$500,000 or Excess of the Ohio UST Fund Limit(s) Whichever is Greater
Per Business Interruption/Extra Expense Incident – Time Retention	5 Days Waiting Period
Retroactive Date	7/1/2013

The following Locations have been endorsed to be excluded (or Reinstated).

Premises #	Building #	Address	Description	Date Excluded	Date Reinstated

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Defense Expenses and all other costs and expenses are part of, subject to, included within and do not increase the Pollution Liability - Member Aggregate or the Pollution Liability - Policy Aggregate - All Plan Members Combined.

The Coverage A., B., C., D. and E. Limits of Liability displayed above are part of, subject to, included within and do not increase the Member Aggregate or the Policy Aggregate - All Members Combined.

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



Premium Invoice

Elida Local School District

Effective Date of Coverage: 7/1/2022

<u>Coverage</u>	<u>Premium</u>
OSP Cyber	\$1,302
OSP Property	\$78,261
OSP Violence	\$ 951
OSP Auto	\$19,766
OSP Liability	\$15,173
Pollution	\$ 506
Total:	\$115,959

Notes

Premium includes Ohio School Plan's Risk Management Services

Checks or purchase orders for the total premium should be made payable and mailed along with Premium Invoice to:

**Hylant Administrative Services, LLC
P.O. Box 2083
Toledo, Ohio 43603-2083**

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Membership Benefits

Risk Management Services

Risk management has become one of the most important disciplines within both the public and private sectors. Risk permeates every aspect of our work day. Our focus is to eliminate or reduce the detrimental effects of those risks that cannot be avoided while continuously seeking ways beyond insurance to manage, prevent and minimize risk.

Our full-time experienced risk management team has a vast array of work experience. Our backgrounds range from Certified Fire Fighter, Certified School Risk Manager, and Environmental Health & Safety Professional. We bring our years of experience and knowledge of current regulatory requirements to assist in the identification of potential liability, property and fleet exposures.

Our Process

A Risk Management Profile - A risk management representative will conduct an on-site visit to identify existing and/or potential liability, property and fleet exposures using our risk profile worksheet.

Policy and Procedure Review - Risk Management Services will review established policy and procedure manuals and offer written opinions from the review.

Recommendations – Risk mitigation recommendations will be made from information gathered during the profile to assist in reducing identified areas of exposure.

Technical Assistance – Service team members are available to conduct site visits to discuss problem areas, specific concerns and assist in the development of written policies and procedures tailored to your operations.

Continuous Improvement – Service team members are available to work with staff to develop continuous monitoring and inspection mechanism internally.

Training /Seminars

- ODE School Bus Safety Task Force
- School Health and Safety Seminars
- School bus In-service Training
- Playground Presentations
- Safety Forces Meetings
- Campus Security Protocols
- Conference Presentations on various risk management topics

Resource Materials

The Risk Management Department maintains a database of resource materials and best practices on a variety of topics available to members:

- Directly through the client portal “Gateway”
- On CD
- By topic by request

If you are looking for guidance or a starting point on how to address a specific risk concern, we are here for you. Our goal is to provide a safe environment, minimize losses and place you in the most defensible position possible.



Membership Benefits

Free Legal Advice

The Ohio School Plan annually provides two (2) hours of free legal advice to current OSP members through independent legal counsel for employment related issues.

Accessing this service is easy. Simply call the Ohio School Plan claims department (1-866-825-2467) and you will be referred to a participating attorney in your area. Prior to any work being done, the attorney will advise you in advance of the approximate time it will take to handle your question.



STOPit Solutions



Ohio School Plan & STOPit Solutions: Partnered to protect schools at no charge for the first year.

What is STOPit Solutions?

STOPit Solutions empowers students and employees to speak up about inappropriate behavior like bullying, misconduct, and mental health issues where they are most comfortable—their phones. The anonymous reporting program is used by thousands of schools nationwide to ensure student and school safety. Our partnership allows your school to implement the STOPit App, Hotline, STOPit Admin and 24/7 Monitoring at no charge for the first year.

What is included?

- **The STOPit App, Web & Hotline** - anonymous reporting app for students and employees;
- **STOPit Admin** - easy-to-use dashboard for incident management;
- **24/7 Monitoring** - certified agent monitoring to alert of emergency situations;
- **Two-Way Messenger** - anonymous messaging to reporters in real time;
- **Launch Kit** - STOPit provides full setup and helps you roll out the program to your school;

To learn more about this valuable resource:

E sales@stopitsolutions.com

P 908-748-4500

https://bit.ly/OSP_STOPit

HYLANT CYBER LIABILITY PROGRAM

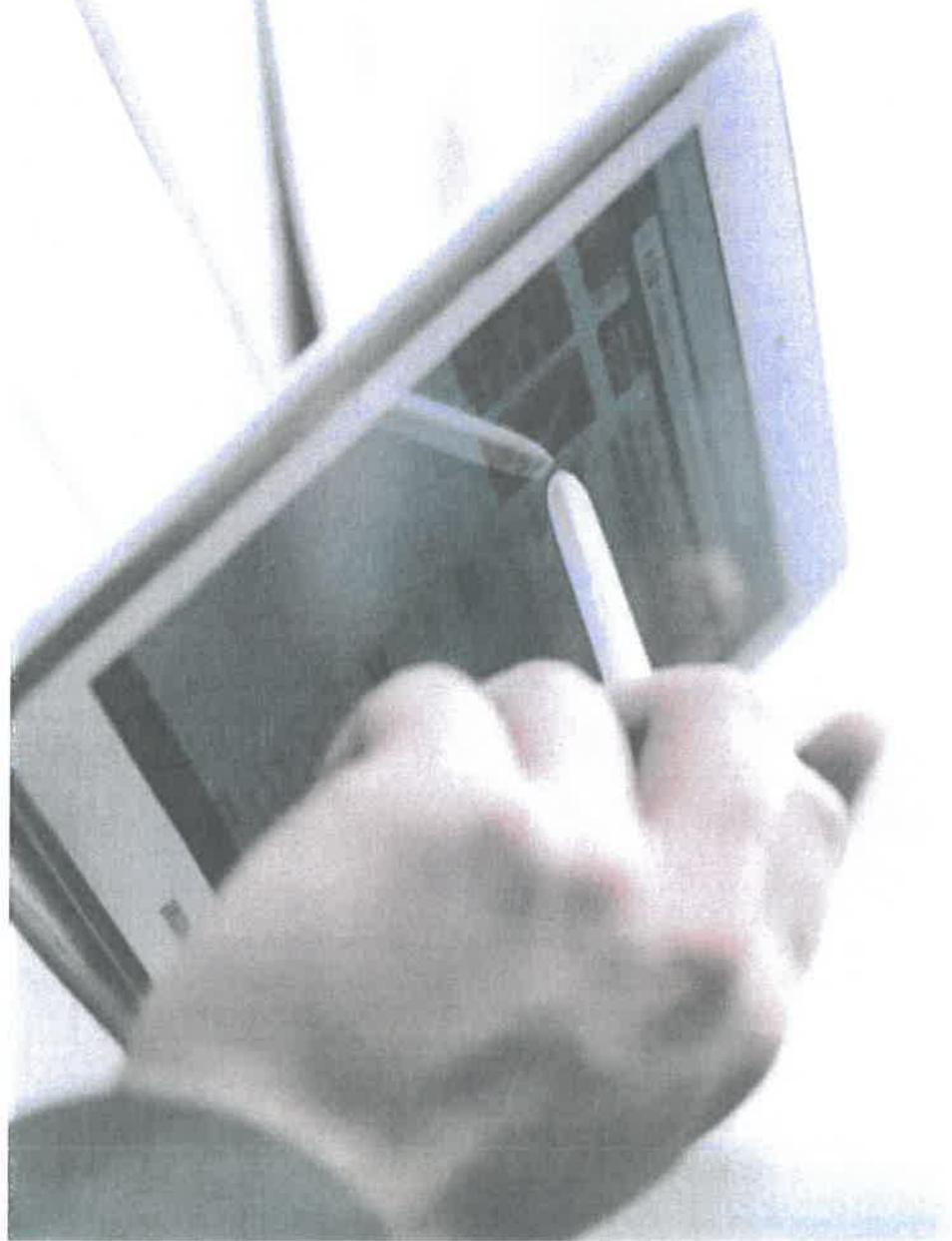
Elida Local Schools

4380 Sunnydale, Elida, Ohio, 45807

Policy Period: July 1, 2022 - July 1, 2023

Proposal Date: May 5, 2022

Prepared By: Nick Wyatt



Executive Summary

The following summary is for information only. Please refer to the policy for specific terms, conditions, limitations, and exclusions.

Key Rating Criteria

Website

www.home.elida.k12.oh.us

Revenue

\$25,000,000

Record Count

Over 1,000,000

Coverage Proposal for Elida Local Schools

Marketing Summary

Carrier Contacted	Response	Limit / Deductible
CFC	Quoted	\$1,000,000 / \$10,000
Cowbell	Declined	-

HYLANT

Quote Summary

Summary		CFC
Limit		\$1,000,000
Deductible		\$10,000
AM Best Rating		A
Admitted		Yes
Fee		\$0.00
Premium		\$6,235.00
Bindable		Yes

- Coverage Proposal for Elida Local Schools

Coverage Details

Third Party	CFC		
	LIMIT	DEDUCTIBLE	WAIT
Media Liability	\$1,000,000	\$10,000	
Network Security and Privacy Liability	\$1,000,000	\$10,000	
Payment Card Loss	\$1,000,000	\$10,000	
Regulatory Proceedings	\$1,000,000	\$10,000	
TCPA Defense Cost Coverage	-	-	

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Coverage Proposal for Elida Local Schools

First Party

CFC

LIMIT DEDUCTIBLE/WAIT

Cyber Incident Response Team

\$1,000,000 \$0

Business Interruption Loss

\$1,000,000 \$10,000/ 8 hours

Contingent Business Interruption Loss

\$1,000,000 \$10,000

Business Interruption - System Failure

\$1,000,000 \$10,000

Contingent Business Interruption Loss - System Failure

\$1,000,000 \$10,000

Reputational Harm

\$1,000,000 \$10,000

Digital Data Recovery

\$1,000,000 \$10,000

Network Extortion

\$1,000,000 \$10,000

Cyber Crime

CFC

LIMIT DEDUCTIBLE/WAIT

Computer Fraud

- -

Funds Transfer Fraud

\$250,000 \$10,000

Vendor or Client Payment Fraud

- -

Telecommunications Theft

\$250,000 \$10,000

Social Engineering Fraud

\$250,000 \$10,000

HYLANT

Coverage Proposal for Eilda Local Schools

Endorsements	CFC
	LIMIT
Bodily Injury	-
Bricking Coverage	-
Hardware or Equipment Betterment	-
Preventative Shutdown Endorsement	-

Coverage Proposal for Elida Local Schools

Coverage Definitions

Media Liability

Provides coverage against defamation, invasion of privacy, copyright infringement, plagiarism, intentional torts and related liabilities

Network Extortion

Covers the insured for reasonable and necessary expenses incurred as a result of a network extortion threat. This coverage includes "ransom" payments the party thought to be behind the threat

Network Security and Privacy Liability

Provides coverage for loss relating to the failure to protect a customer's personally identifiable information via theft, unauthorized access, viruses, or denial of service attack

Payment Card Loss

Coverage for fines and penalties assessed against the insured for failure to comply with Payment Card Industry Data Security Standards and related defense costs that are incurred

Regulatory Proceedings

Provides coverage for the payment of regulatory fines and penalties that are levied against the insured by state and/or federal regulatory agencies (as a result of the breach) violation of Federal, State, local or foreign privacy regulations

Technology Errors & Omissions

Provides coverage for expenses and damages that the insured is obligated to pay resulting from a claim alleging any negligent act, error, omission, or misrepresentation in the Insured's rendering or failure to render technology services that the Insured has agreed to perform for others in exchange for a fee

TCPA Defense Cost Coverage

Provides coverage for defense costs incurred by the insured to defend against a claim for an actual or alleged violation of the Telephone Consumer Protection Act

Cyber Incident Response Team

Provides coverage for the cost of utilizing breach response vendors (ex: crisis response, legal, forensics)

Reputational Harm

Provides coverage for loss of revenue over a specified period due to reputation damage relating to a covered cybersecurity incident

Social Engineering Fraud

Provides coverage for losses sustained by means of social engineering. Social Engineering is a general term for when a malicious actor intentionally misleads an employee into sending money based on fraudulent information that is provided to the employee in a written or verbal communication.

Telecommunications Theft

Provides coverage for financial loss resulting from unauthorized third-party access and use of the insured's telecommunications services

Vendor or Client Payment Fraud

Covers money owed to the insured owed to the insured Entity but not collected for services rendered or goods delivered to a Client, or the amount the Insured Entity paid a Vendor for goods or services the Insured Entity did not receive; directly caused by an instruction that intentionally misleads a Vendor or Client.

Important Information

Hylant Disclaimer / Confidentiality Statement: "The information and concepts provided throughout this document are not intended to express any legal opinion as to the nature of coverage. They are intended to provide a basic understanding of coverages but do not alter any policy conditions. Always refer to your policy(s) for specific coverages, limitations, and restrictions. Any information and concepts outlined are solely for your internal evaluation. Hylant considers this information Confidential and Proprietary and no other use or distribution of these documents is permitted or authorized. All Hylant documents are subject to our record retention policy. Please refer to our website at www.hylant.com for a complete listing of all document types and retention periods for any documents stored within the Hylant organization. Regardless of your choice for premium payment terms, Hylant will not be responsible for the cancellation (and consequences thereof) of your insurance policy(s) due to late payment or non-payment of premium."

HYLANT

Coverage Proposal for Eilda Local Schools

BEST'S FINANCIAL STRENGTH RATING GUIDE

A Best's Financial Strength Rating (FSR) is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. An FSR is not assigned to specific insurance policies or contracts and does not address any other risk, including, but not limited to, an insurer's claims, payment policies or procedures, the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud; or any specific liability contractually borne by the policy or contract holder. An FSR is not a recommendation to purchase, hold or terminate any insurance policy, contract or any other financial obligation issued by an insurer. nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. In addition, an FSR may be displayed with a rating identifier, modifier or affiliation code that denotes a unique aspect of the opinion.

Best's Financial Strength Rating (FSR) Scale

Rating Categories	Rating Symbol	Rating Notches	Category Definitions
Superior	A+	A++	Assigned to insurance companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.
Excellent	A	A-	Assigned to insurance companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.
Good	B+	B++	Assigned to insurance companies that have, in our opinion, a good ability to meet their ongoing insurance obligations.
Fair	B	B-	Assigned to insurance companies that have, in our opinion, a fair ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
Marginal	C+	C++	Assigned to insurance companies that have, in our opinion, a marginal ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
Weak	C	C-	Assigned to insurance companies that have, in our opinion, a weak ability to meet their ongoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.
Poor	D	-	Assigned to insurance companies that have, in our opinion, a poor ability to meet their ongoing insurance obligations. Financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions.

*Each Best's Financial Strength Rating Category from "A+" to "C" includes a Rating Notch to reflect a gradation of financial strength within the category. A Rating Notch is expressed with either a second plus "+" or a minus "-",

Financial Strength Non-Rating Designations

Designation Symbols	Designation Definitions
E	Status assigned to insurers that are publicly placed, via court order into conservation or rehabilitation, or the international equivalent, or in the absence of a court order, clear regulatory action has been taken to delay or otherwise limit policyholder payments.
F	Status assigned to insurers that are publicly placed via court order into liquidation after a finding of insolvency, or the international equivalent.
S	Status assigned to rated insurance companies to suspend the outstanding FSR when sudden and significant events impact operations and rating implications cannot be evaluated due to a lack of timely or adequate information; or in cases where continued maintenance of the previously published rating opinion is in violation of evolving regulatory requirements.
NR	Status assigned to insurance companies that are not rated; may include previously rated insurance companies or insurance companies that have never been rated by AM Best.

Rating Disclosure – Use and Limitations

A Best's Credit Rating (BCR) is a forward-looking independent and objective opinion regarding an insurer's, issuer's or financial obligation's relative creditworthiness. The opinion represents a comprehensive analysis consisting of a quantitative and qualitative evaluation of balance sheet strength, operating performance, business profile and enterprise risk management or, where appropriate, the specific nature and details of a security. Because a BCR is a forward-looking opinion as of the date it is released, it cannot be considered as a fact or guarantee of future credit quality and therefore cannot be described as accurate or inaccurate. A BCR is a relative measure of risk that implies credit quality and is assigned using a scale with a defined population of categories and notches. Entities or obligations assigned the same BCR symbol developed using the same scale, should not be viewed as completely identical in terms of credit quality. Alternatively, they are alike in category (or notches within a category), but given there is a prescribed progression of categories (and notches) used in assigning the ratings of a much larger population of entities or obligations, the categories (notches) cannot mirror the precise subtleties of risk that are inherent within similarly rated entities or obligations. While a BCR reflects the opinion of A.M. Best Rating Services, Inc. (AM Best) of relative creditworthiness, it is not an indicator or predictor of defined impairment or default probability with respect to any specific insurer, issuer or financial obligation. A BCR is not investment advice, nor should it be construed as a consulting or advisory service, as such, it is not intended to be utilized as a recommendation to purchase, hold or terminate any insurance policy, contract, security or any other financial obligation, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. Users of a BCR should not rely on it in making any investment decision; however, if used, the BCR must be considered as only one factor. Users must make their own evaluation of each investment decision. A BCR opinion is provided on an "as is" basis without any expressed or implied warranty. In addition, a BCR may be changed, suspended or withdrawn at any time for any reason at the sole discretion of AM Best.

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