



COVERAGE PROPOSAL

Elida Local School District

4380 Sunnydale
Elida, OH 45807

Effective Date of Coverage: 7/1/2022

Prepared by:
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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

| | | |
|--|--|--|
| <u>Nathan Lynch</u> OSP Chairperson Upper Sandusky Exempted Village School District Treasurer/CFO nathan_l@usevs.org | <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 | <u>Christopher Fox</u> OSP Secretary Montgomery County ESC Treasurer Christopher.fox@mcesc.org |
|--|--|--|

Board Members

| | | |
|---|---|--|
| <u>Lance Erlwein</u> Belpre City School District Treasurer/CFO bc_lerlwein@belpre.k12.oh.us | <u>Jeremie Hittle</u> Piqua City School District Treasurer/CFO hittlej@piqua.org | <u>John Kahmann</u> Gibsonburg Exempted Village School District Treasurer/CFO jkahmann@gibsonburgschools.org |
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| | <u>Megan R. Williams</u> Scioto Valley Local School District Treasurer/CFO mwilliams_sk@scoca-k12.org | |



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 |



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 | | | |
| Ammonia Contamination | \$250,000 | Media Coverage | \$250,000 |
| CFC Refrigerants and Halon | \$250,000 | Ordinance or Law | \$250,000 |
| Consequential Damage | \$250,000 | Utility Interruption | \$250,000 |
| Hazardous Substance | \$250,000 | Water Damage | \$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
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| <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
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| 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 |
|-------|--|---|--------------------------|---------------------------------|-----------------------------|-------------------------|
|-------|--|---|--------------------------|---------------------------------|-----------------------------|-------------------------|

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Ohio School Plan Proposal Summary

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| 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 | | | |
| 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

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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



Ohio School Plan Proposal Summary

Elida Local School District
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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 | 2G1WF5E34D1238784 | \$25,000 | ACV |
| 7 | 2011 | MICROBIRD 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 | 2C4RDGBGXDR73557 | \$25,000 | ACV |
| 24 | 2008 | FORD SRW SUPER DUTY TRUCK | 1FDNF20598ED90540 | \$45,000 | ACV |
| 25 | 2003 | FORD F15 | 2FTRF172X3CB06553 | \$20,000 | ACV |
| 26 | 2015 | CHEVROLET IMPALA | 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 |

This proposal is being offered on the basis shown above and is a summary that is intended to outline general policy coverages and related limits. It does not necessarily provide the terms and/or coverages required in your application to us. These coverages may contain restrictions or exclusions, which were not a part of your previous coverage. This proposal is subject to the terms and conditions of the policy that will be issued if this proposal is accepted.



| | | | | | |
|----|------|---------------------|-------------------|----------|--------|
| 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.



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

Policy Aggregate - All Plan Members Combined

Limit of Liability

\$5,000,000

Member Aggregate

\$1,000,000

Insuring Agreement A.

Limit of Liability

Loss Expense Coverage

\$1,000,000

Contingent Business Interruption Loss

Not Covered

Cyber Crime Loss

Not Covered

Insuring Agreement B.

Limit of Liability

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

Limit of Liability

| | |
|--|--|
| 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.

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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 | | - | - | |

HYLANT

Coverage Proposal for Elida Local Schools

| First Party | | | |
|--|-------------|-------------------|--|
| CFC | | | |
| LIMIT DEDUCTIBLEWAIT | | | |
| 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 DEDUCTIBLEWAIT | | | |
| 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 | |

· Coverage Proposal for Eilda Local Schools

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

HYLANT

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."

Coverage Proposal for Elida 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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