



Coverage Proposal

Celina City School District

585 E. Livingston St.

Celina , OH 45822-1784

Effective Date of Coverage: 7/1/2020

► Prepared by:
Terra Henkle
1730 Allentown Road
Lima, OH 45805



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.

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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

Evanston Insurance Company

A.M.Best Rating: A, XIV

Reinsuring the OSP since 2008

Everest Re Group, Ltd.

A.M. Best Rating: A+, XV

Reinsuring the OSP since: 2005

Great American Insurance Cos.

A.M. Best Rating: A, XIV

Reinsuring the OSP since: 2012

Hartford Fire Insurance Co.

A.M. Best Rating: A, XV

Reinsuring the OSP since: 2014

Ironshore Specialty Insurance Co.

A.M. Best Rating: A, XIV

Reinsuring the OSP since: 2014

Liberty Mutual Insurance Europe Limited

A.M. Best Rating: A, XI

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

QBE Reinsurance Corporation

A.M. Best Rating: A, XV

Reinsuring the OSP since: 2004

SCOR Reinsurance Company

A.M. Best Rating: A, XV

Reinsuring the OSP since 2008

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

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Property Coverage	<u>Deductible</u>	<u>Limit of Liability</u>
*Schedule Attached		
Property Damage – Per Occurrence	\$1,000	\$116,631,369
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	Not covered 5% subject to \$25,000 minimum	Not covered
Earthquake Coverage – Per Occurrence/Annual Aggregate		\$15,000,000
Business Interruption and Rental Income – Combined		\$250,000
Extra Expense		\$1,000,000
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	Included in Property Damage Limit	

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Ohio School Plan Proposal Summary

Celina City School District
Coverage Period: 7/1/2020 to 7/1/2021

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	\$100,000 20% of Building Loss Subject to \$500,000 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	\$60,155	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	\$25,000	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

Celina City School District

Coverage Period: 7/1/2020 to 7/1/2021

Crime Coverage

	<u>Deductible</u>	<u>Limit of Liability</u>
Employee Theft Coverage	\$1,000	\$100,000
Includes Faithful Performance		
Forgery & Alteration	\$1,000	\$25,000
Computer Fraud	\$1,000	\$25,000
Funds Transfer Fraud	\$1,000	\$25,000
Theft of Monies and Securities		
Inside Premises	\$1,000	\$10,000
Outside Premises	\$1,000	\$10,000
Social Engineering Fraud	\$2,500	\$25,000

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Property Schedule

Celina City School District
Effective Date of Coverage: 7/1/2020

<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	Educational Complex Building	585 E. Livingston St.	\$14,783,132	\$1,755,768	\$152,618	RC	\$ 0
2	1	Fencing/Lighting	585 E. Livingston St.	\$ 0	\$ 0	\$319,876	RC	\$ 0
2	2	Bleachers #1 - North Visitor	585 E. Livingston St.	\$ 0	\$ 0	\$43,065	RC	\$ 0
2	3	Bleachers #2 - South Visitor	585 E. Livingston St.	\$ 0	\$ 0	\$43,065	RC	\$ 0
2	4	Bleachers #3 - South Student	585 E. Livingston St.	\$ 0	\$ 0	\$50,919	RC	\$ 0
2	5	Bleachers - Band	585 E. Livingston St.	\$ 0	\$ 0	\$55,514	RC	\$ 0
2	6	Bleachers - Handicap	585 E. Livingston St.	\$ 0	\$ 0	\$90,371	RC	\$ 0
2	7	Memorial	585 E. Livingston St.	\$ 0	\$ 0	\$10,485	RC	\$ 0
2	8	Scoreboard	585 E. Livingston St.	\$ 0	\$ 0	\$4,337	RC	\$ 0
2	9	Equipment	585 E. Livingston St.	\$ 0	\$82,279	\$ 0	RC	\$ 0
2	10	Press Box	585 E. Livingston St.	\$176,352	\$1,638	\$ 0	RC	\$ 0
2	11	Grandstand	585 E. Livingston St.	\$1,242,733	\$448,917	\$ 0	RC	\$ 0
2	12	Concession Stand	585 E. Livingston St.	\$6,810	\$ 0	\$ 0	RC	\$ 0
2	13	Ticket Booth	585 E. Livingston St.	\$1,445	\$ 0	\$ 0	RC	\$ 0
2	14	CAPT Athletic Building	585 E. Livingston St.	\$3,978,199	\$342,758	\$41,650	RC	\$ 0

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3	1	I. C. Modular Building	227	Portland St.	\$103,484	\$88,790	\$ 0	RC	\$ 0
4	1	Celina High School	715	E. Wayne St.	\$28,185,565	\$7,049,014	\$58,601	RC	\$ 0
4	2	Storage Building - Track	715	E. Wayne St.	\$5,700	\$ 0	\$ 0	RC	\$ 0
4	3	Storage Building - Athletic	715	E. Wayne St.	\$55,106	\$54,881	\$ 0	RC	\$ 0
4	4	Tennis Court	715	E. Wayne St.	\$221,796	\$ 0	\$ 0	RC	\$ 0
4	5	High School Track	715	E. Wayne St.	\$306,302	\$ 0	\$154,266	RC	\$ 0
4	6	High School Track Bleachers	715	E. Wayne St.	\$ 0	\$ 0	\$68,214	RC	\$ 0
4	7	High School Track Press Box	715	E. Wayne St.	\$7,321	\$ 0	\$ 0	RC	\$ 0
5	1	Celina Middle School	615	Holly St.	\$13,045,135	\$3,083,475	\$49,869	RC	\$ 0
5	2	Soccer Field -							
5	2	Flagpole/Fencing/Lighting/Bleachers	615	Holly St.	\$ 0	\$ 0	\$201,502	RC	\$ 0
5	3	Soccer Field Concession Stand	615	Holly St.	\$6,474	\$ 0	\$ 0	RC	\$ 0
5	4	Soccer Field Ticket Booth	615	Holly St.	\$1,802	\$ 0	\$ 0	RC	\$ 0
5	5	Soccer Field Press Box	615	Holly St.	\$6,027	\$ 0	\$ 0	RC	\$ 0
6	1	East Elementary School	615	E. Wayne St.	\$11,990,620	\$2,191,255	\$127,296	RC	\$ 0
6	2	Storage Building	615	E. Wayne St.	\$4,444	\$ 492	\$ 0	RC	\$ 0
7	1	West Elementary School	1225	W. Logan St.	\$7,279,015	\$1,626,037	\$91,273	RC	\$ 0
9	1	Celina Intermediate School	227	Portland St.	\$13,836,041	\$2,341,218	\$22,515	RC	\$ 0
10	1	Bus Garage	1201	W. Logan St.	\$392,020	\$115,377	\$30,000	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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Liability Coverage

General Liability

	<u>Deductible</u>	<u>Limit of Liability</u>
Bodily Injury, Property Damage – Each Occurrence and Sexual Abuse Injury – Each Sexual Abuse Offense	\$0	\$5,000,000
Personal & Advertising Injury – Each Offense		\$5,000,000
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		\$7,000,000
Products-Completed Operations Aggregate		\$5,000,000
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	\$5,000,000
Bodily Injury by Disease		\$5,000,000
Bodily Injury by Disease – Each Employee		\$5,000,000

Fiduciary Liability – Claims Made

	<u>Retro Date</u>	<u>Deductible</u>	<u>Limit of Liability</u>
Each Fiduciary Claim	4/1/2011	\$2,500	\$5,000,000
Fiduciary Liability Aggregate			\$7,000,000
Employee Benefits Administration			Included
Employee Benefits Prior Acts	4/1/2011		

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	\$5,000,000
Security and Law Enforcement Liability – Aggregate		\$7,000,000

Educational Legal Liability – Claims Made

	<u>Retro Date</u>	<u>Deductible</u>	<u>Limit of Liability</u>
Errors & Omissions Injury – Each Wrongful Act		\$2,500	\$5,000,000
Errors & Omissions Injury – Annual Aggregate			\$7,000,000

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\$1,000,000	4/1/2011
\$1,000,000 xs \$1,000,000	4/1/2011
\$1,000,000 xs \$2,000,000	4/1/2011
\$1,000,000 xs \$3,000,000	4/1/2011
\$1,000,000 xs \$4,000,000	4/1/2011

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Ohio School Plan Proposal Summary

Celina City 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		\$2,500	\$5,000,000
Employment Practices Injury – Annual Aggregate			\$7,000,000
\$1,000,000	4/1/2011		
\$1,000,000 xs \$1,000,000	4/1/2011		
\$1,000,000 xs \$2,000,000	4/1/2011		
\$1,000,000 xs \$3,000,000	4/1/2011		
\$1,000,000 xs \$4,000,000	4/1/2011		
Back Wages – Each Wrongful Act		Not Covered	Not Covered
Back Wages – Annual Aggregate			Not Covered
Declaratory, Equitable and Injunctive Relief Defense – Annual Aggregate		\$2,500	\$100,000

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Adult Support Group Schedule

Celina City School District
Effective Date of Coverage: 7/1/2020

Group Name

Athletics Boosters

Band Boosters

After Prom Committee

Ohio School Plan Proposal Summary

Celina City School District
Effective Date of Coverage: 7/1/2020

Automobile Coverage

*Per Schedule

*Based on	30	Bus Over 60
*Based on	16	Light Truck
*Based on	4	Private Passenger Auto
*Based on	6	Utility Trailer
*Based on	1	Bus 21-60
*Based on	1	Trailer over 2000 lbs
Total	58	Autos

	<u>Valuation</u>	<u>Deductible</u>	<u>Limit of Liability</u>
Liability – Combined Single Limit – Each Accident		\$0	\$5,000,000
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		\$250	
Collision		\$500	
Hired Auto Physical Damage:			\$75,000
Comprehensive		\$250	
Collision		\$500	
Garage Keepers Coverage			Refer to Schedule
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 report.

Automobile Schedule

Celina City School District
Effective Date of Coverage: 7/1/2020

<u>Veh #</u>	<u>Year</u>	<u>Description</u>	<u>VIN</u>	<u>Total Cost New</u>	<u>*Valuation</u>
1	2010	Blue Bird Bus	1BAKGCPA4AF269924	\$71,794	RC OTR
2	2009	Bluebird	1BAKGCPA19F255636	\$70,765	ACV
3	2009	Bluebird	1BAKGCPA89F257822	\$71,410	ACV
4	2016	International Bus	4DRBUAAN9GB735311	\$84,906	RC OTR
5	2014	International Bus	4DRDUAAN9ED356659	\$82,000	RC OTR
6	2009	Bluebird	1BAKGCPA69F257821	\$77,211	ACV
7	2000	International Bluebird	1HVBBAAN4YH325020	\$56,282	ACV
8	2001	International Bluebird	1HVBBAAN21H388458	\$51,838	ACV
9	2001	International Bluebird	1HVBBAAN21H388459	\$51,838	ACV
10	2001	International Bluebird	1HVBBAAN31H395761	\$51,320	ACV
11	2003	International Bluebird	1HVBBAAN13H563982	\$47,538	ACV
12	2006	Bluebird	1BAKGCKA56F237031	\$57,480	ACV
13	2011	International Bluebird	4DRBUSKN6BB329449	\$73,499	RC OTR
14	2011	International Bluebird School bus	4DRBUAAN1BB315406	\$82,865	RC OTR
15	2012	International Bluebird School Bus	4DRBUAAN7CB398230	\$81,897	RC OTR
16	1931	Ford Model T	514357	\$ 250	ACV
17	1991	Cox Trailer	048091 4DRBUC8N2GM22053	\$1,000	ACV
18	2016	International	8	\$87,825	RC OTR
19	1993	Pace Trailer	019516	\$2,000	ACV
20	1993	Homemade Trailer		\$2,000	ACV
21	2013	Chrysler Town & Country	2C4RC1BG9DR577958	\$23,000	ACV
22	1999	Ford Pick Up	1FTRF18L3XNA17821	\$19,200	ACV
23	1999	Ford F250 XL W/Blade	1FTNF21L6XED84016	\$20,150	ACV
24	1999	Ford F150 XL W/Blade	1FTNF21L4XED84015	\$20,150	ACV
25	2001	Haulmark Trailer	16HGB28291H072349	\$6,500	ACV
26	2001	Dodge Caravan GMC Savanna RV	1B4GP253X1B143839	\$21,500	ACV
27	2001	G1500	1GDFG15W611155944	\$12,200	ACV
28	2005	Chrysler Van	2C4GP54L05R472983	\$7,900	ACV
29	2006	Ford Van	1FMRE11L36DA37807	\$17,975	ACV
30	2006	Ford Van	1FMRE11L26DA08198	\$14,575	ACV
31	2006	Dodge Caravan Ford Econoline	1D8GP45R96B533911	\$7,400	ACV
32	2008	Wagon Covenant Cargo	1FMNE11L98DA50272	\$15,711	ACV
33	2006	Trailer	5RMBE12116D002177	\$2,000	ACV
34	2013	International Bus	4DRBUAAN4DB183356	\$80,400	RC OTR
35	2003	Dodge Ram	2D7JB21XO3K521797	\$22,000	ACV

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36	2012	Dodge Caravan	2C4RDGDG5CR21962 4	\$17,365	ACV
37	1997	EZ Dumper Trailer	None	\$1,000	ACV
38	2018	International Bus	4DRBUC8NXJB421983	\$82,743	RC OTR
39	2018	International Bus	4DRBUC8N1JB421984	\$82,743	RC OTR
40	2019	International Bus	4DRBUC8NXKB391630	\$90,354	RC OTR
41	2019	International Bus	4DRBUC8N5KB287160	\$82,315	RC OTR
42	2020	International Bus 3000	4DRBUC8N1LB051820 1FMNE1BW1CDA2570	\$90,324	RC OTR
43	2012	Ford Econoline	2	\$23,467	ACV
44	2017	Ford F250 Truck	1FTHF26HXVEC21660	\$34,496	ACV
45	2019	Ford F250 Truck Ford Transit T150	1FT7X2B64KEE00723	\$34,000	ACV
46	2019	Truck	1FMZK1ZM0KKA80481	\$29,000	ACV
47	2019	Ford Transit Truck	1FMZK1ZM2KKA80479	\$29,000	ACV
48	2020	International 3000 Bus	4DRBUC8N7LB351555	\$86,381	RC OTR
49	2020	International Bus	4DRBUC8N9LB351556	\$89,078	RC OTR
50	2012	Chevrolet	1GC5XZCG7CZ331879	\$24,716	ACV
51	2016	International Bus	4DRBUC8N4GB220539	\$84,368	RC OTR
52	2016	International Bus	4DRBUC8N0GB220540	\$84,368	RC OTR
53	2020	International Bus	4DRBUC8N1LB562136	\$92,157	RC OTR
54	2016	International Bus	4DRBUC8N2GB220541	\$84,368	RC OTR
55	2016	International Bus	4DRBUC8N4GB220542	\$84,368	RC OTR
56	2019	International Bus	4DRBUC8N0KB30760	\$90,324	RC OTR
57	1998	B-Line Car Trailer	8151 4DRBUPWN8MB56536		ACV
58	2021	International Bus	7	\$86,124	RC OTR

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



Garagekeepers Schedule

Celina City School District
Effective Date of Coverage: 7/1/2020

<u>Location</u>	<u>Limit</u>	<u>Deductibles</u>		
		<u>Comprehensive Each Customer's Auto</u>	<u>Comprehensive Maximum per Event</u>	<u>Collision Each Customer's Auto</u>
585 E. Livingston Street, Celina, OH 45822	\$25,000	\$250	\$1,000	\$500

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.

Ohio School Plan Proposal Summary

Celina City School District
Effective Date of Coverage: 7/1/2020

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



Ohio School Plan Proposal Summary

Celina City School District
Effective Date of Coverage: 7/1/2020

Cyber Coverage – Claims Made and Reported

All Coverage Sections

Policy Aggregate - All Plan Members Combined

Limit of Liability

\$50,000,000

Member Aggregate

\$1,000,000

First Party Coverage Sections

Damage to Digital Assets

Limit of Liability

\$1,000,000

Non-Physical Business Interruption and Extra Expense

\$1,000,000

Cyber Extortion

\$1,000,000

Data Protection Reputational Harm

1000000

Computer Crime

\$1,000,000

Payment Card Industry Data Security Standards – Each Loss

\$100,000

Payment Card Industry Data Security Standards - All Losses for All Members Combined

\$1,000,000

Third Party Coverage Sections

Limit of Liability

Privacy, Confidentiality and Security Liability

\$1,000,000

Regulation Defense, Awards and Fines

\$1,000,000

Customer Care and Reputational Expenses

\$1,000,000

Professional Indemnity

Not Covered

Multi-Media Indemnity

\$1,000,000

Deductible & Time Retention

Deductible

\$100,000

Time Retention - Section I.B.

8 Hours

Retroactive Date

7/1/2011

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

The First Party and Third Party Coverage Section 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.

Ohio School Plan Proposal Summary

Celina City School District
Effective Date of Coverage: 7/1/2020

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
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 **7/1/2011**

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

Celina City School District

Effective Date of Coverage: 7/1/2020

<u>Coverage</u>	<u>Premium</u>
OSP Cyber	\$1,384
OSP Property	\$53,634
OSP Violence	\$565
OSP Auto	\$13,833
OSP Liability	\$10,968
OSP Pollution	\$586
Total:	\$80,970

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**

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