



COVERAGE PROPOSAL

Ridgedale Local School District

3103 Hillman Ford Rd.

Morral , OH 43337

Effective Date of Coverage: 7/1/2021



Prepared by:
Laurie Manning
811 Madison Avenue
Toledo, OH 43603-2083

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>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	<u>David Kocavar</u> Westlake City School District Business Manager kocavar@wlake.org
<u>Dr. Paul R. Lockwood</u> EHOVE Career Center Prmarsh2@gmail.com	<u>Paul Ryan Lockwood III</u> Springfield Local School District Treasurer/CFO ryanlockwood@springfield-schools.org	<u>Melissa Marconi</u> Tuslaw Local School District Superintendent mmarconi@tuslawschools.org
<u>Michael Sawyers</u> New Albany-Plain Local School District Superintendent Sawyers.1@napls.us	<u>David Sininger</u> Clermont County Board of DD Director of Business Operations dsininger@clermontdd.org	<u>Megan R. Williams</u> Scioto Valley Local School District Treasurer/CFO mwilliams_sk@scoca-k12.org

Ex-Officio Board Members

<u>Kirk Hamilton</u> BASA Executive Director hamilton@basa-ohio.org	<u>Jim Rowan</u> OASBO Executive Director jim@oasbo-ohio.org	<u>Richard Lewis</u> OSBA Executive Director rlewis@ohioschoolboards.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

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

XL Bermuda Ltd

A.M. Best Rating: A+, XV

Reinsuring the OSP since: 2014

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

Ridgedale Local School District

Effective Date of Coverage: 7/1/2021

Property Coverage	<u>Deductible</u>	<u>Limit of Liability</u>
*Schedule Attached		
Property Damage – Per Occurrence	\$1,000	\$31,531,297
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 10% subject to \$25,000 minimum	\$1,000,000
Earthquake Coverage – Per Occurrence/Annual Aggregate		\$1,000,000
Business Interruption and Rental Income – Combined		\$250,000
Extra Expense		\$1,000,000
Terrorism Coverage		Included
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	\$31,531,297
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		

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

Ridgedale Local School District

Coverage Period: 7/1/2021 to 7/1/2022

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	\$500,000 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	\$51,000	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	\$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

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

Ridgedale Local School District

Coverage Period: 7/1/2021 to 7/1/2022

Crime Coverage

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

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

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

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.



Property Schedule

Ridgedale Local School District
Effective Date of Coverage: 7/1/2021

<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	Ridgedale Elementary	3105 Hillman Ford Rd.	\$8,453,000	\$1,248,412	\$ 0	RC	\$ 0
2	1	Ridgedale Jr/Sr High	3165 Hillman Ford Rd.	\$15,915,000	\$1,665,509	\$ 0	RC	\$ 0
2	2	Sewer Treatment Plant	3165 Hillman Ford Rd	\$168,933	\$ 0	\$ 0	RC	\$ 0
2	3	Stadium Structures/Bleachers/Fence/Lighting	3165 Hillman Ford Rd.	\$539,454	\$ 0	\$ 0	RC	\$ 0
2	4	Ticket Booth	3165 Hillman Ford Rd	\$2,527	\$ 0	\$ 0	RC	\$ 0
2	5	Athletic Storage Bldg.	3165 Hillman Ford Rd	\$70,655	\$8,904	\$ 0	RC	\$ 0
2	6	Football Concession	3165 Hillman Ford Rd	\$9,579	\$ 0	\$ 0	RC	\$ 0
2	7	Restroom Bldg.	3165 Hillman Ford Rd.	\$70,655	\$ 0	\$ 0	RC	\$ 0
2	8	Baseball/Softball Field Structures/Dugout Storage	3165 Hillman Ford Rd	\$207,408	\$1,170	\$ 0	RC	\$ 0
2	9	Baseball Concession Stand	3165 Hillman Ford Rd	\$1,299	\$ 0	\$ 0	RC	\$ 0
2	10	Baseball/Softball Storage	3165 Hillman Ford Rd	\$117,162	\$3,727	\$ 0	RC	\$ 0
2	11	Bus Garage	3165 Hillman Ford Rd	\$481,173	\$141,154	\$ 0	RC	\$ 0
2	12	Bus Corral Fencing	3165 Hillman Ford Rd	\$ 0	\$ 0	\$6,521	RC	\$ 0
2	13	Flag Pole	3165 Hillman Ford Rd	\$ 0	\$ 0	\$2,020	RC	\$ 0

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.



2	14	All Weather Track & Fence	3165	Hillman Ford Rd	\$246,590	\$ 0	\$ 0	RC	\$ 0
2	15	Modular Classroom	3165	Hillman Ford Rd	\$84,618	\$17,545	\$ 0	RC	\$ 0
2	16	Modular Classroom	3165	Hillman Ford Rd	\$84,618	\$17,545	\$ 0	RC	\$ 0
2	17	Modular Classroom	3165	Hillman Ford Rd	\$84,618	\$17,545	\$ 0	RC	\$ 0
2	18	Modular Classroom	3165	Hillman Ford Rd	\$84,618	\$17,545	\$ 0	RC	\$ 0
2	19	Administration Building	3165	Hillman Ford Rd	\$642,762	\$57,191	\$ 0	RC	\$ 0
2	20	Atheltic Facility	3165	Hillman Ford Rd	\$390,544	\$76,027	\$ 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.

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.



Unmanned Aerial Systems Schedule

Ridgedale Local School District

Effective Date of Coverage: 7/1/2021

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
-------	--	---	--------------------------	---------------------------------	-----------------------------	-------------------------

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

Ridgedale Local School District

Effective Date of Coverage: 7/1/2021

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	\$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		0	\$500,000
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	7/1/2020	\$2,500	\$5,000,000
Fiduciary Liability Aggregate			\$7,000,000
Employee Benefits Administration			Included
Employee Benefits Prior Acts	2/1/2003		
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

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.



\$1,000,000	2/1/2003
\$1,000,000 xs \$1,000,000	2/1/2003
\$1,000,000 xs \$2,000,000	2/1/2003
\$1,000,000 xs \$3,000,000	2/1/2003
\$1,000,000 xs \$4,000,000	2/1/2003

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

Ridgedale Local School District

Effective Date of Coverage: 7/1/2021

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	2/1/2003		
\$1,000,000 xs \$1,000,000	2/1/2003		
\$1,000,000 xs \$2,000,000	2/1/2003		
\$1,000,000 xs \$3,000,000	2/1/2003		
\$1,000,000 xs \$4,000,000	2/1/2003		
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

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.



Adult Support Group Schedule

Ridgedale Local School District

Effective Date of Coverage: 7/1/2021

Group Name

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

Ridgedale Local School District

Effective Date of Coverage: 7/1/2021

Automobile Coverage

**Per Schedule*

*Based on	<u>15</u>	Bus Over 60
*Based on	<u>1</u>	Bus 21-60
*Based on	<u>6</u>	Light Truck
*Based on	<u>1</u>	Trailer over 2000 lbs
Total	<u>23</u>	Autos

	<u>Valuation</u>	<u>Deductible</u>	<u>Limit of Liability</u>
Liability – Combined Single Limit – Each Accident		\$0 Not	\$5,000,000
Medical Payments- Each Accident		Applicable Not	\$5,000
Uninsured / Underinsured Motorists – Each Accident		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			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 report.



Automobile Schedule

Ridgedale Local School District
Effective Date of Coverage: 7/1/2021

<u>Veh #</u>	<u>Year</u>	<u>Description</u>	<u>VIN</u>	<u>Total Cost New</u>	<u>*Valuation</u>
1	2001	Freightliner Bluebird Bus	0883	\$36,501	ACV
2	1998	International Amtran Bus	4117	\$53,234	ACV
3	2002	Amtran Bus	5618	\$65,000	ACV
4	2006	International Bus	7770	\$55,786	ACV
5	2002	Amtran Bus	5617	\$65,000	ACV
6	1998	International Amtran Bus	3146	\$50,767	ACV
7	2002	International Bus	0868	\$54,500	ACV
8	1998	International Amtran Bus	0080	\$50,475	ACV
9	2002	International Bus	0869	\$54,500	ACV
10	2007	International Bus	9047	\$62,175	ACV
11	1996	International Thomas Bus	9236	\$50,136	ACV
12	1996	Wells Fargo Band Trailer		\$5,000	ACV
13	1996	Dodge Ram Maxi-Wagon Van	9621	\$18,700	ACV
14	2007	Bluebird Bus	3087	\$65,000	ACV
15	2009	Bluebird Bus	6629	\$60,000	ACV
16	2005	Chrysler T&C Van	1704	\$24,770	ACV
17	2014	International Bus	7050	\$85,000	ACV
18	2011	Dodge Caravan	6647	\$23,363	ACV
19	1996	Ford Truck	1384	\$4,850	ACV
20	2009	Ford Truck	9605	\$27,570	ACV
21	2018	IC Bus	2327	\$79,988	ACV
22	2019	IC Bus	1650	\$80,559	ACV
23	2015	Dodge Caravan	0575	\$21,195	ACV

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



Ohio School Plan Proposal Summary

Ridgedale Local School District

Effective Date of Coverage: 7/1/2021

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

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

Ridgedale Local School District

Effective Date of Coverage: 7/1/2021

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

Limit of Liability

Damage to Digital Assets

\$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

\$10,000

Time Retention - Section I.B.

8 Hours

Retroactive Date

7/1/2020

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

Ridgedale Local School District

Effective Date of Coverage: 7/1/2021

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	7/1/2020

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

Premises #	Building #	Address	Description	Date Excluded	Date Reinstated

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.



--	--	--	--	--	--

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.

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.



Premium Invoice

Ridgedale Local School District

Effective Date of Coverage: 7/1/2021

<u>Coverage</u>	<u>Premium</u>
OSP Cyber	\$1,635
OSP Property	\$22,525
OSP Violence	\$ 535
OSP Auto	\$10,116
OSP Liability	\$8,519
Pollution	\$ 268
Total:	\$43,598

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**

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.



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.

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.



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