



## Coverage Proposal

### Norton City School District

4128 S. Cleveland-Massillon Rd  
Norton, OH 44203

**Effective Date of Coverage:** 7/1/2016

► **Prepared by:**  
*Love Insurance Agency  
34920 Ridge Road  
Willoughby, OH 44094*



## 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		
<b><u>Alan D. Osler</u></b> <b>OSP Chairman</b> Tuslaw Local School District Superintendent aosler@tuslaw.sparcc.org	<b><u>David Kocevar</u></b> <b>OSP Vice Chairperson</b> Westlake City School District Business Manager kocevar@wlake.org	<b><u>Mike Davis</u></b> <b>OSP Secretary</b> Talawanda City School District Chief Financial Officer davism@talawanda.org

Board Members		
<b><u>Tim Barrett</u></b> Montgomery County ESC Assistant Superintendent t.barrett@mcesc.org	<b><u>Derek Cluse</u></b> Hudson City School District Business Manager clused@hudson.edu	<b><u>Lewis E. Galante</u></b> Perry Local School District (Lake) Fairport Harbor Exempted Village School District Treasurer/CFO galantel@perry-lake.k12.oh.us
<b><u>Megan R. Williams</u></b> Scioto Valley Local School District Treasurer/CFO mwilliams_sk@scoca-k12.org	<b><u>Nathan Lynch</u></b> Upper Sandusky Exempted Village School District Treasurer/CFO nathan_l@usevs.org	<b><u>Jeff McCuen</u></b> Worthington City Schools Treasurer/CFO jmccuen@worthington.k12.oh.us
<b><u>W. Dean Nance</u></b> Ironton City School District Superintendent dnance_ic@scoca-k12.org	<b><u>Laura Sauber</u></b> Sylvania City School District CFO/Treasurer lsauber@sylvaniaschool.org	<b><u>David Sininger</u></b> Clermont County Board of DD Director of Business Operations dsininger@clermontdd.org

Ex-Officio Board Members		
<b><u>Kirk Hamilton</u></b> BASA Executive Director hamilton@basa-ohio.org	<b><u>David Varda</u></b> OASBO Executive Director David@oasbo-ohio.org	<b><u>Richard Lewis</u></b> 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

**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

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## Ohio School Plan Proposal Summary

**Norton City School District**  
**Effective Date of Coverage: 7/1/2016**

<b>Property Coverage</b>	<b><u>Deductible</u></b>	<b><u>Limit of Liability</u></b>
<b>*Schedule Attached</b>		
Property Damage – Per Occurrence	\$1,000	\$74,639,026
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	\$1,000,000
Earthquake Coverage – Per Occurrence/Annual Aggregate	minimum	\$1,000,000
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	\$74,639,026
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	
<b>Additional Property Coverage</b>	<b><u>Deductible</u></b>	<b><u>Limit of Liability</u></b>
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

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## Ohio School Plan Proposal Summary

**Norton City School District**  
**Coverage Period: 7/1/2016 to 7/1/2017**

### 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	\$55,742	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	\$100,000
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
<b>Boiler &amp; Machinery Coverage Extensions</b>			
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

**Norton City School District**  
**Coverage Period: 7/1/2016 to 7/1/2017**

### Crime Coverage

	<u>Deductible</u>	<u>Limit of Liability</u>
Employee Theft Coverage	\$1,000	\$50,000
Includes Faithful Performance		
Forgery & Alteration	\$1,000	\$50,000
Computer Fraud	\$1,000	\$50,000
Funds Transfer Fraud	\$1,000	\$25,000
Theft of Monies and Securities		
Inside Premises	\$1,000	\$25,000
Outside Premises	\$1,000	\$25,000

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## Property Schedule

**Norton City School District**  
**Effective Date of Coverage: 7/1/2016**

<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	Administration / Bus Garage	4128 S. Clev-Mass Rd.	\$1,726,864	\$222,965	\$ 0	RC	\$ 0
2	1	Cornerstone Elementary School	4138 S. Clev-Mass Rd.	\$8,441,000	\$788,181	\$ 0	RC	\$ 0
3	1	Norton High School	4108 S. Clev-Mass Rd.	\$27,398,000	\$2,759,192	\$ 0	RC	\$ 0
3	2	HS Shop/Trades Bldg/Vocational	4108 S. Clev-Mass Rd.	\$1,186,175	\$435,897	\$ 0	RC	\$ 0
3	3	Ballfield Storage Building	4108 S. Clev-Mass Rd.	\$8,076	\$ 812	\$ 0	RC	\$ 0
4	1	Norton Middle School	3390 S. Clev-Mass Rd.	\$12,617,590	\$1,124,859	\$ 0	RC	\$ 0
4	2	Middle School Shed	3390 Cleve-Massillon Rd	\$8,893	\$ 264	\$ 0	RC	\$ 0
5	1	Norton Primary School	3136 Greenwich Rd	\$6,075,000	\$714,603	\$ 0	RC	\$ 0
5	2	Storage Shed #1	3136 Greenwich Rd	\$2,429	\$ 555	\$ 0	RC	\$ 0
5	3	Storage Shed #2	3136 Greenwich Rd	\$3,471	\$9,744	\$ 0	RC	\$ 0
5	4	Gas Meter Building	3136 Greenwich Rd	\$8,076	\$ 112	\$ 0	RC	\$ 0
6	1	Grill Elementary School	6125 Kungle Rd	\$4,796,000	\$537,345	\$ 0	RC	\$ 0
6	2	Storage Building	6125 Kungle Rd	\$10,094	\$1,271	\$ 0	RC	\$ 0
7	1	Stadium Structures	4108 S. Clev-Mass Rd.	\$75,808	\$ 0	\$ 0	RC	\$ 0
7	2	Home Bleachers	4108 S. Clev-Mass Rd.	\$428,731	\$23,279	\$ 0	RC	\$ 0

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7	3	Press Box	4108	S. Clev-Mass Rd.	\$16,311	\$2,429	\$ 0	RC	\$ 0
7	4	Concession Stand #1	4108	S. Clev-Mass Rd.	\$7,514	\$1,670	\$ 0	RC	\$ 0
7	5	Concession Stand #2	4108	S. Clev-Mass Rd.	\$7,514	\$1,205	\$ 0	RC	\$ 0
7	6	Concession Stand #3	4108	S. Clev-Mass Rd.	\$ 984	\$ 385	\$ 0	RC	\$ 0
7	7	Ticket Booth	4108	S. Clev-Mass Rd.	\$2,681	\$ 253	\$ 0	RC	\$ 0
7	8	Ballfield Structure Incl. Bleachers, fencing, etc	4108	S. Clev-Mass Rd.	\$234,114	\$ 0	\$ 0	RC	\$ 0
8	1	PIO	0000	Throughout	\$ 0	\$ 0	\$668,895	RC	\$ 0
8	2	Contents Hold	0000	Throughout	\$ 0	\$445,930	\$ 0	RC	\$ 0
9	1	Stadium Stands and Pressbox	1	Panther Way	\$ 0	\$ 0	\$385,599	RC	\$ 0
9	2	Locker Room / Concession Stand / Walkway	1	Panther Way	\$1,281,742	\$ 0	\$ 0	RC	\$ 0
9	3	Football Field Lighting	1	Panther Way	\$ 0	\$ 0	\$187,892	RC	\$ 0
9	4	Football Field Structures (goalposts, etc)	1	Panther Way	\$ 0	\$ 0	\$96,425	RC	\$ 0
9	5	Football Field Scoreboard	1	Panther Way	\$ 0	\$ 0	\$30,450	RC	\$ 0
9	6	Track	1	Panther Way	\$ 0	\$ 0	\$137,025	RC	\$ 0
9	7	Artificial Turf Field	1	Panther Way	\$ 0	\$ 0	\$406,000	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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## Ohio School Plan Proposal Summary

**Norton City School District**  
**Effective Date of Coverage: 7/1/2016**

<b>Liability Coverage</b>	<u><b>Deductible</b></u>	<u><b>Limit of Liability</b></u>
<b>General Liability</b>		
Bodily Injury, Property Damage – Each Occurrence and Sexual Abuse Injury – Each Sexual Abuse Offense	\$0	\$8,000,000
Law Enforcement Liability – Each Wrongful Act		Included
Personal & Advertising Injury – Each Offense		\$8,000,000
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		\$10,000,000
Products-Completed Operations Aggregate		\$8,000,000
<b>Employers Liability – Stop Gap</b>		
Bodily Injury by Accident - Each Accident	\$0	\$8,000,000
Bodily Injury by Disease		\$8,000,000
Bodily Injury by Disease – Each Employee		\$8,000,000
<b>Fiduciary Liability – Claims Made</b>		
Each Fiduciary Claim	<u><b>Retro Date</b></u> 1/1/2009	<u><b>Deductible</b></u> \$2,500
Fiduciary Liability Aggregate		\$10,000,000
Employee Benefits Administration		Included
Employee Benefits Prior Acts	12/1/2004	
<b>Educational Legal Liability – Claims Made</b>		
Errors & Omissions Injury – Each Wrongful Act		<u><b>Deductible</b></u> \$2,500
Errors & Omissions Injury – Annual Aggregate		<u><b>Limit of Liability</b></u> \$10,000,000
\$1,000,000	12/1/2004	
\$1,000,000 xs \$1,000,000	12/1/2004	
\$1,000,000 xs \$2,000,000	12/1/2004	
\$1,000,000 xs \$3,000,000	12/1/2004	
\$1,000,000 xs \$4,000,000	12/1/2004	

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\$2,000,000 xs \$6,000,000

12/1/2004

\$1,000,000 xs \$5,000,000

12/1/2004

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## Ohio School Plan Proposal Summary

**Norton City School District**  
**Effective Date of Coverage: 7/1/2016**

<b>Educational Legal Liability – Claims Made Continued</b>	<b><u>Retro Date</u></b>	<b><u>Deductible</u></b>	<b><u>Limit of Liability</u></b>
Employment Practices Injury – Each Wrongful Act		\$2,500	\$8,000,000
Employment Practices Injury – Annual Aggregate			\$10,000,000
\$1,000,000	12/1/2004		
\$1,000,000 xs \$1,000,000	12/1/2004		
\$1,000,000 xs \$2,000,000	12/1/2004		
\$1,000,000 xs \$3,000,000	12/1/2004		
\$1,000,000 xs \$4,000,000	12/1/2004		
\$2,000,000 xs \$6,000,000	12/1/2004		
\$1,000,000 xs \$5,000,000	12/1/2004		
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

**Norton City School District**

**Effective Date of Coverage: 7/1/2016**

**Group Name**

Norton Music Boosters  
P.A.C.E.  
P.A.C.  
Norton After Prom  
Academic Booster Club  
PPABC  
Grill P.A.T.H.S.



## Ohio School Plan Proposal Summary

**Norton City School District**  
**Effective Date of Coverage: 7/1/2016**

### Automobile Coverage

**\*Per Schedule**

*Based on	3	Bus 21-60
*Based on	30	Bus Over 60
*Based on	7	Light Truck
*Based on	1	Medium Truck
*Based on	1	Private Passenger Auto
*Based on	1	Trailer over 2000 lbs
*Based on	1	Heavy Dump Truck
<b>Total</b>	<b>44</b>	<b>Autos</b>

	<u>Valuation</u>	<u>Deductible</u>	<u>Limit of Liability</u>
Liability – Combined Single Limit – Each Accident		\$0 Not	\$8,000,000
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			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.***

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## Automobile Schedule

**Norton City School District**  
**Effective Date of Coverage: 7/1/2016**

<u>Veh #</u>	<u>Year</u>	<u>Description</u>	<u>VIN</u>	<u>Total Cost New</u>	<u>*Valuation</u>
1	2011	Blue Bird Bus	1BABKCPA9BF282409	\$86,738	RC OTR
2	1996	Blue Bird Bus	1BAAKCSA7TF069042	\$53,921	ACV
3	2004	Blue Bird	1BAADCPA04F213536	\$7,500	ACV
4	2000	Blue Bird Bus	1BAAKCPA3YF096045	\$61,240	ACV
5	2002	Blue Bird Bus	1BABKCPA12F205372	\$56,360	ACV
6	1997	Blue Bird Bus	1BAAKCSA6VF74060	\$55,966	ACV
7	1995	Blue Bird Bus	1BAAKCSA7SF062172	\$40,459	ACV
8	2007	Blue Bird Bus	1BABKCKA17F245868	\$71,000	RC OTR
9	2001	Blue Bird Bus	1BAAKCPA21F096043	\$62,535	ACV
10	2016	Blue Bird	1BABLCPA3GF315070	\$99,600	RC OTR
11	2014	Blue Bird	1BABKCPA7EF296720	\$87,326	RC OTR
12	2001	Blue Bird Bus	1BAAKCPA41F096044	\$62,535	ACV
13	1996	Blue Bird Bus	1BAAKCSA7TF069043	\$53,921	ACV
14	2007	Blue Bird Bus	1BABKCKAX7F245867	\$71,580	RC OTR
15	1997	Blue Bird Bus	1BAAKCSAXVF074059	\$55,966	ACV
16	1998	Blue Bird Bus	1BAAKCSA6WF080412	\$56,975	ACV
17	2002	Blue Bird Bus	1BABKCPA32F205373	\$56,360	ACV
18	2016	Blue Bird	1BABLCPA5GF315071	\$99,600	RC OTR
19	1992	Blue Bird Bus	1BAAGCSA6NF052075	\$47,777	ACV
20	2009	Blue Bird Bus	1BABKCPA6AF273505	\$76,100	RC OTR
23	2016	Blue Bird	1BABLCPA7GF315072	\$99,600	RC OTR
24	2016	Blue Bird Bus	1BABLCPA3GF322486	\$99,600	RC OTR
25	2002	Blue Bird Bus	1BABKCPA52F205374	\$56,360	ACV
26	2002	Blue Bird Bus	1BABKCPA72F205375	\$56,360	ACV
27	2003	Blue Bird Bus	1BABKCPA63F212903	\$56,433	ACV
28	2003	Blue Bird Bus	1BABKCPA83F212904	\$56,433	ACV
29	2006	Blue Bird Bus	1BABDCKA36F229227	\$75,720	RC OTR
30	2006	Blue Bird Bus	1BABDCKA56F229228	\$75,720	RC OTR
31	2005	Blue Bird Bus	1BABKCKA65F229081	\$61,175	ACV
32	2005	Blue Bird Bus	1BABKCKA85F229082	\$61,175	ACV
33	2015	Blue Bird	1BABECPA1FF306635	\$106,497	RC OTR
102	2007	Chevy Flat Bed	1GBJC34K77E573729	\$23,946	ACV
104	2005	Ford Truck	1FTRF14W05NB85171	\$23,680	ACV
106	2012	Ford E350 Van	1FTSS3EL4CDA04895	\$29,347	ACV
109	2000	Ford Dump	1FDXF46FXE06104	\$25,614	ACV
110	2002	Ford Cargo Van	1FTNS2429HB09164	\$23,605	ACV
111	2006	Paris Trailer	154FS16266T003193	\$1,800	ACV
112	2016	Ford T150 Van	1FMZK1ZM7GKA29602	\$25,000	ACV

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113	2016	Ford F350	1FTRF3566GEA42758	\$35,000	ACV
114	2016	Ford F350	1FTRF3567GEA10546	\$35,000	ACV

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



## Garagekeepers Schedule

**Norton City School District**  
**Effective Date of Coverage: 7/1/2016**

<u>Location</u>	<u>Limit</u>	<u>Deductibles</u>		
		<i>Comprehensive</i> <u>Each Customer's Auto</u>	<i>Comprehensive</i> <u>Maximum per Event</u>	<i>Collision</i> <u>Each Customer's Auto</u>
4128 S. Cleveland-Massillon Road Norton, OH 44203	\$200,000	\$250	\$1,000	\$500

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## Ohio School Plan Proposal Summary

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<b>Violence Coverage</b>	<b><u>Benefit Limit</u></b>
Member Aggregate	\$1,000,000
Violent Act	\$1,000,000
Death Benefit Aggregate	\$1,000,000
EMT Charges Aggregate	\$5,000
Medical Expense Aggregate	\$25,000
Travel Expenses Aggregate	\$25,000
<b>Benefits payable to the Named Member as a result of a violent act</b>	
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
Extra Transportation – limited to 30 days after violent act	\$10,000
Crisis Management Expenses – limited to 60 days after violent act	\$10,000
<i>Named Member is the entity shown on the Policy Declarations.</i>	
<b>Benefits payable to a Covered Member as a result of a violent act</b>	
Death Benefit – per Covered Member	\$25,000
EMT Charges – per Covered Member	\$1,000
Medical Expenses – per Covered Member (Excess of all other insurance, coverage or benefits available)	\$5,000
Travel Expenses – per Covered Member	\$5,000
<i>Covered Member means employees, graduate teaching assistants, student teachers, elected or appointed officials and students enrolled with the Named Member.</i>	

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## Ohio School Plan Proposal Summary

**Norton City School District**  
**Effective Date of Coverage: 7/1/2016**

### Cyber Coverage – Claims Made and Reported

#### All Coverage Sections

Policy Aggregate - All Plan Members Combined	<u><b>Limit of Liability</b></u> \$20,000,000
Member Aggregate	\$1,000,000

#### First Party Coverage Sections

	<u><b>Limit of Liability</b></u>
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	Not Covered
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

	<u><b>Limit of Liability</b></u>
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

**Norton City School District**  
**Effective Date of Coverage: 7/1/2016**

**Pollution Coverage – Claims Made and Reported**

**Carrier: Ironshore Specialty Insurance Company**

**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
<b>Deductibles &amp; Time Retention</b>	
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

**Norton City School District**

**Effective Date of Coverage: 7/1/2016**

<b><u>Coverage</u></b>	<b><u>Premium</u></b>
OSP Violence	\$ 963
OSP Liability	\$12,889
OSP Cyber	\$ 794
OSP Auto	\$16,015
OSP Property	\$38,505
OSP Pollution	\$ 414
<b>Total:</b>	<b>\$69,580</b>

## 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
- Fire Arms Training
- 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.