

RESOLUTION R27-17

A RESOLUTION AUTHORIZING THE VILLAGE ADMINISTRATOR TO ENTER INTO A PROPERTY AND CASUALTY LIABILITY INSURANCE CONTRACT WITH HYLANT INSURANCE.

BE IT RESOLVED by the Legislative Authority of the Village of Covington, State of Ohio, that:

SEC. 1: The Village of Covington deems it important and necessary to enter into a property and casualty insurance contract;

SEC. 2: Whereas, Hylant Insurance has proposed the attached property and casualty insurance liability contract and said contract adequately provides the village with proper insurance coverage;

SEC. 3: Now therefore, Council authorizes the Village Administrator to execute and expend the funds necessary to enter into the proposed casualty insurance contract;

and

SEC. 4: This Resolution shall take effect and be in force from and after the earliest period allowed by law.

APPROVED September 18th 2017



Edward McCord, Mayor



R. Scott Tobias, President of Council



Brenda Carroll, Clerk / Fiscal Officer



Ohio Plan Package Proposal

Village of Covington

1 South High Street
Covington, OH 45318

Effective Date of Coverage: 10/22/17 to 10/22/18

► Prepared by:
Hylant Administrative Services, LLC
811 Madison Ave., 11th Floor
Toledo, OH 43603-2083

BOARD OF DIRECTORS

With history dating back to 1988, the Ohio Plan Risk Management, Inc. (Ohio Plan) was formed to provide affordable, comprehensive property and liability coverage to Ohio's public entities. The Ohio Plan is managed by a board of directors composed of individual representatives from a diverse selection of local governments. The board of directors ensures the Ohio Plan meets the common needs of all its members.

Board Officers

James Cugliari
Ohio Plan President
Muskingum Watershed
Conservancy District
Tuscarawas County
jcugliari@mwcd.org

Rex Katterheinrich
Ohio Plan Secretary
Village of New Knoxville
Auglaize County
admin@newknoxville.com

Board Members

John Applegate
City of Union
Montgomery County
japplegate@ci.union.oh.us

E. Thomas Ault
City of Louisville
Stark County
citymanager@louisvilleohio.org

Kelly Hephner
Village of Montpelier
Williams County
khephner@montpelieroh.org

Michael T. Hinnenkamp
Springfield Township
Hamilton County
mhinnenkamp@springfieldtp.org

Rebecca McDonough
Great Parks of Hamilton County
Hamilton County
rmcdonough@greatparks.org

Kerry Reed
Newton Falls Public Library
Trumbull County
kerryreed@newtonfalls.org

Joseph F. Stefanov
Village of New Albany
Franklin County
jstefanov@villageofnewalbany.org

Jay A. Weiskircher
City of Oakwood
Montgomery County
weiskircher@oakwood.oh.us

John Zeitler
Sylvania Township
Lucas County
jzeitler@sylvaniatownship.com

SUMMARY OF COVERAGE

| PROPERTY COVERAGE | LIMITS |
|---|-----------------------|
| Building and Personal Property | \$8,617,716 |
| Specific Building and Personal Property | \$5,804,160 |
| <i>See the Property Schedule for those locations covered on a blanket limit vs. specific basis.</i> | |
| Flood and Mudslide | Not Covered |
| Earthquake and Volcanic Eruption | Not Covered |
| Business Income with Extra Expense | \$250,000 |
| Legal Liability – Real Property | \$1,000,000 |
| Ordinance or Law Coverage | \$250,000 |
| Deductibles | |
| Building and Personal Property | \$1,000 |
| Electric Substations and Transformers | \$10,000 |
| Flood and Mudslide | Not Covered |
| Earthquake and Volcanic Eruption | Not Covered |
| Causes of Loss | Special Form |
| Coinsurance | Agreed Amount |
| Valuation | See Property Schedule |

Additional Property Coverage/Extensions

| | |
|--------------------------------|-----------|
| Accounts Receivable | \$250,000 |
| Animal Mortality/Injury | \$10,000 |
| Arson Reward | \$5,000 |
| Builders Risk | \$500,000 |
| Cemetery Buildings | \$10,000 |
| Fine Arts | \$25,000 |
| Fire Department Service Charge | \$1,000 |
| Fire Protective Devices | \$5,000 |
| Lock Re-Keying | \$2,500 |

SUMMARY OF COVERAGE

Additional Property Coverage/Extensions

| | |
|--|-------------|
| Newly Acquired/Constructed | |
| Building | \$2,000,000 |
| Personal Property | \$1,000,000 |
| Outdoor Property | \$100,000 |
| Paved Surfaces | \$50,000 |
| Personal Effects of Employees – Per Claim | \$2,500 |
| Pollutant Clean-up | \$100,000 |
| Property in Transit | \$100,000 |
| Property Off Premises | \$10,000 |
| Underground Pipes, Flues or Drains | \$1,000,000 |
| Unnamed Location | \$250,000 |
| Utility Services (Off Premises Power Interruption) | \$25,000 |
| Valuable Papers – Cost to Research | \$250,000 |
| No Foundations Exclusion | |

EQUIPMENT BREAKDOWN COVERAGE

LIMITS

| | |
|--|--------------|
| Property Damage – Any One Accident | \$14,421,876 |
| Deductibles | |
| Property Damage | \$1,000 |
| Deep Well Pumps, Electrical Substations and Transformers | \$10,000 |

PROPERTY SCHEDULE

| PREM # | BLDG # | DESCRIPTION | ADDRESS | BUILDING LIMIT | PERSONAL PROPERTY LIMIT | PROPERTY IN OPEN LIMIT | VALU A- TION ⁽¹⁾ | SPECIFIC LIMIT |
|-----------|-----------|--|-------------------|-------------------|-------------------------------|------------------------------|-----------------------------------|-------------------|
| 1 | 1 | Street Dept Bldg | 10 S Main Street | \$166,751 | \$1,306 | \$ 0 | RC | |
| 2 | 1 | Salt Shed | 131 N Main Street | \$38,751 | \$1,306 | \$ 0 | RC | |
| 3 | 1 | Antenna, Security Cameras, Audio Video | 1 S High Street | \$ 0 | \$ 0 | \$9,673 | RC | |
| 3 | 2 | Storage, Garage DPW | 1 S High Street | \$185,279 | \$10,440 | \$ 0 | RC | |
| 3 | 3 | Wall, Benches, Waste Cans | 1 S High Street | \$ 0 | \$ 0 | \$15,660 | RC | |
| 3 | 4 | Village Hall/Stationary Generator | 1 S High Street | \$978,793 | \$45,677 | \$ 0 | RC | |
| 3 | 5 | Stationary Generator, Tank | 1 S High Street | \$104,405 | \$ 0 | \$ 0 | RC | |
| 3 | 6 | Lighted Gazebo | 1 S High Street | \$ 0 | \$1,306 | \$13,051 | RC | |
| 4 | 1 | Lift Station Equip | 580 S High Street | \$104,356 | \$ 0 | \$ 0 | RC | |
| 5 | 1 | Well No.9 | 200 W Bridge | \$81,168 | \$ 0 | \$ 0 | RC | |
| 5 | 2 | WWTP-Storage - Stationary Generator and Tank | 200 W Bridge | \$5,797,636 | \$6,524 | \$ 0 | RC | X |
| 5 | 3 | Well No.10 | 200 W Bridge | \$81,168 | \$ 0 | \$ 0 | RC | |
| 5 | 4 | Well No.6 | 200 W Bridge | \$81,168 | \$ 0 | \$ 0 | RC | |
| 5 | 5 | Water and WWTP Power Panel | 200 W Bridge | \$101,500 | \$ 0 | \$ 0 | RC | |
| 5 | 6 | Well No.11 | 200 W Bridge | \$81,168 | \$ 0 | \$ 0 | RC | |

Disclaimer: The abbreviated outlines of coverage used throughout this document are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverage and do not detail all policy terms nor do they alter any policy conditions. Please read your policy for specific coverages, limitations and restrictions and call us with questions.

| | | | | | | | |
|----|---|------------------------------|-------------------|-------------|----------|-----------|----|
| 6 | 1 | Park Tool Shed | 140 Broadway | \$11,249 | \$3,263 | \$ 0 | RC |
| 6 | 2 | Park Scout Cabin | 140 Broadway | \$15,699 | \$1,306 | \$ 0 | RC |
| 6 | 3 | Enclosed Dining Hall Shelter | 140 Broadway | \$60,644 | \$1,306 | \$ 0 | RC |
| 6 | 4 | Equipment Storage | 140 Broadway | \$130,121 | \$1,306 | \$ 0 | RC |
| 6 | 5 | Park Restrooms | 140 Broadway | \$34,112 | \$1,306 | \$ 0 | RC |
| 6 | 6 | Fencing around diamonds | 140 Broadway | \$ 0 | \$ 0 | \$8,065 | RC |
| 6 | 7 | Park Concession Bldg | 140 Broadway | \$100,816 | \$13,051 | \$ 0 | RC |
| 6 | 8 | Enclosed Dining Hall Shelter | 140 Broadway | \$118,620 | \$1,306 | \$ 0 | RC |
| 7 | 1 | Lift Stations Equip | Broadway Street | \$69,572 | \$9,134 | \$ 0 | RC |
| 8 | 1 | 2 Pavilions | Open Pavillions | \$8,065 | \$1,306 | \$ 0 | RC |
| 9 | 1 | Water Works Office | 123 West Wright | \$90,542 | \$9,714 | \$ 0 | RC |
| 9 | 2 | Water Plant | 123 West Wright | \$4,200,642 | \$65,252 | \$ 0 | RC |
| 10 | 1 | Lift Station | 807 Chestnut | \$92,763 | \$ 0 | \$ 0 | RC |
| 11 | 1 | Old Fire House | 101 Spring Street | \$29,902 | \$1,306 | \$ 0 | RC |
| 12 | 1 | Water Tower | R932 E Walnut | \$800,000 | \$ 0 | \$ 0 | RC |
| 13 | 1 | Water Tower | Maple Street | \$500,000 | \$ 0 | \$ 0 | RC |
| 14 | 1 | Playground Equip | Various Locations | \$ 0 | \$ 0 | \$134,422 | RC |

| | | | | | |
|--------------|--|--|---------------------|------------------|------------------|
| TOTAL | | | \$14,064,890 | \$176,115 | \$180,871 |
|--------------|--|--|---------------------|------------------|------------------|

⁽¹⁾ RC Replacement Cost
ACV Actual Cash Value

Disclaimer: The abbreviated outlines of coverage used throughout this document are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverage and do not detail all policy terms nor do they alter any policy conditions. Please read your policy for specific coverages, limitations and restrictions and call us with questions.



FRC Functional Replacement Cost
HV Historical Value

Disclaimer: The abbreviated outlines of coverage used throughout this document are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverage and do not detail all policy terms nor do they alter any policy conditions. Please read your policy for specific coverages, limitations and restrictions and call us with questions.

SUMMARY OF COVERAGE

| SPECIAL PROPERTY COVERAGE | LIMITS |
|---|------------------|
| Special Property - Scheduled | \$911,332 |
| Special Property - Unscheduled Equipment (Any one item \$5,000 or less) | \$4,100 |
| Deductible | \$500 |
| Causes of Loss | Special Form |
| Valuation | Replacement Cost |

| COMPUTER COVERAGE | LIMITS |
|-----------------------------|---------------------|
| Computer Equipment | \$67,041 |
| Media and Data | \$5,151 |
| Property Away from Premises | \$5,000 |
| Computer Virus | \$1,000 |
| Business Income | Not Covered |
| Extra Expense | \$5,000 |
| Deductibles | |
| Computer Equipment | \$250 |
| Business Income | Not Covered |
| Extra Expense | None |
| Causes of Loss | Special Form |
| Valuation | |
| Computer Equipment | Replacement Cost |
| Data and Media | Reconstruction Cost |

SPECIAL PROPERTY SCHEDULE

| ITEM# | DESCRIPTION | SERIAL NO. | VALUE |
|-------|---|------------|-----------|
| 1 | Contractors Equipment | | \$51,511 |
| 2 | Misc Radios, Cell Phones, Portables, Amplifiers | | \$95,354 |
| 3 | Misc Weapons, Firearms, Shot Guns, etc | | \$27,751 |
| 4 | Police Equipment, Gear, Vests, etc | | \$14,877 |
| 5 | Computer voice stress analyzer | | \$12,363 |
| 6 | BT90 Chipper | | \$20,505 |
| 7 | Electronic Digital Sign | | \$25,756 |
| 8 | Equipment on Police Vehicles | | \$17,514 |
| 9 | John Deere X700 Tractor with mower | | \$6,697 |
| 10 | 1998 Johnson Street Sweeper | | \$80,358 |
| 11 | Leroi Air Compressor | | \$8,242 |
| 12 | 2008 Jet Machine | | \$36,058 |
| 13 | 1994 Case Backhoe | | \$77,267 |
| 14 | Misc Defibrillators | | \$3,091 |
| 15 | Misc Cameras, TVs, DVDs, etc | | \$6,697 |
| 16 | Misc Tasers | | \$3,606 |
| 17 | Misc Training Equipment | | \$5,151 |
| 18 | 2006 Speed Trailer | | \$10,302 |
| 19 | Traffic Lights and Equip | | \$206,045 |
| 20 | John Deere 4300 Tractor | | \$25,756 |
| 21 | 1997 Dinkmare | | \$28,846 |
| 22 | Dura Patcher Model 125 w.Equip | | \$63,519 |
| 23 | Radio Detection Locator | 6993 | \$1,827 |
| 24 | TX-3 Transmitter | 17197 | \$1,486 |
| 25 | Gator Cam 4+ Sewer Camera | | \$9,170 |
| 26 | John Deere 5100E Utility Tractor | | \$50,373 |
| 27 | Toro Z-Master 6000 72" | | \$11,848 |

Disclaimer: The abbreviated outlines of coverage used throughout this document are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverage and do not detail all policy terms nor do they alter any policy conditions. Please read your policy for specific coverages, limitations and restrictions and call us with questions.

| | | |
|--------------------|-------------------------------|------------------|
| 28 | 1998 Galaxy SST Radar Trailer | \$6,362 |
| 29 | Toro 60" 2 Master | \$3,000 |
| <hr/> TOTAL | | \$911,332 |

Disclaimer: The abbreviated outlines of coverage used throughout this document are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverage and do not detail all policy terms nor do they alter any policy conditions. Please read your policy for specific coverages, limitations and restrictions and call us with questions.

SUMMARY OF COVERAGE

LIBRARY MATERIALS COVERAGE

LIMITS

| | |
|--|-------------|
| Scheduled Library Materials | |
| Library Materials in Storage | Not Covered |
| Library Materials on Exhibition | Not Covered |
| Library Materials in Transit | Not Covered |
| Library Materials on Loan | Not Covered |
| All Other Library Materials Away from Premises | Not Covered |
| Unscheduled Rare Books and Periodicals | Not Covered |
| Scheduled Rare Books and Periodicals | Not Covered |
| Library Fine Arts | Not Covered |
| Deductible | Not Covered |

SUMMARY OF COVERAGE

| CRIME COVERAGE | LIMITS |
|--------------------------------------|----------|
| Public Employee Dishonesty | \$25,000 |
| Theft, Disappearance and Destruction | \$1,000 |
| Forgery and Alterations | \$5,000 |
| Computer Fraud | \$1,000 |
| Funds Transfer Fraud | \$5,000 |
| Deductibles | |
| Public Employee Dishonesty | \$0 |
| Theft, Disappearance and Destruction | \$0 |
| Forgery and Alterations | \$0 |
| Computer Fraud | \$100 |
| Funds Transfer Fraud | \$0 |

| LIABILITY COVERAGE | LIMITS |
|---|-------------|
| General Liability | |
| Bodily Injury and Property Damage – Each Occurrence | \$3,000,000 |
| General Aggregate | \$5,000,000 |
| Personal & Advertising Injury – Each Offense | \$3,000,000 |
| Medical Expense – Per Person | \$10,000 |
| Medical Expense – Any One Accident | \$50,000 |
| Deductible | \$0 |
| <u>Coverage Extensions</u> | |
| Cemetery Professional | |
| Governmental Medical | |
| See Liability Exposures Schedule, if applicable | |

SUMMARY OF COVERAGE

Employee Benefits Liability

| | |
|------------------|-------------|
| Each Incident | \$3,000,000 |
| Annual Aggregate | \$5,000,000 |
| Deductible | \$0 |

Employers Liability

| | |
|---|-------------|
| Bodily Injury by Accident – Each Accident | \$3,000,000 |
| Bodily Injury by Disease – Each Employee | \$3,000,000 |
| Bodily Injury by Disease – Aggregate | \$3,000,000 |
| Deductible | \$0 |

PRIOR ACTS COVERAGE

RETROACTIVE DATES

| | |
|---|----------|
| Auto Liability | 10/22/01 |
| General Liability | 10/22/01 |
| Employee Benefits | 10/22/01 |
| Law Enforcement Liability | 10/22/01 |
| Public Officials and Employment Practices Liability | 10/22/01 |

LIABILITY EXPOSURES SCHEDULE

| OPERATIONS/EXPOSURE AND EXPOSURE BASE | SUBCONTRACTED (YES/NO) | DESCRIPTION | EXPOSURE AMOUNT |
|---------------------------------------|---------------------------|---|--------------------|
| Fireworks - Each | No | Ft. Rowdy Gathering - September | 1 |
| Other | No | 3 - Retention basins | 3 |
| Wastewater Utility | No | | 1150 |
| Special Events/Other - Each | No | Memorial Day, Homecoming Parades, possible Fireworks | 2 |
| Street & Roads - Miles | No | | 21 |
| Water Utility | No | | 1140 |

Disclaimer: The abbreviated outlines of coverage used throughout this document are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverage and do not detail all policy terms nor do they alter any policy conditions. Please read your policy for specific coverages, limitations and restrictions and call us with questions.

SUMMARY OF COVERAGE

| LIABILITY COVERAGE | LIMITS |
|---|-------------|
| Public Officials Errors and Omissions Liability | |
| Each Wrongful Act | \$3,000,000 |
| Annual Aggregate | \$5,000,000 |
| Errors and Omissions Deductible | \$1,000 |
| Employment Practices Liability | |
| Each Wrongful Act | \$3,000,000 |
| Annual Aggregate | \$5,000,000 |
| Employment Practices Deductible | \$1,000 |
| Back Wages – Annual Aggregate | \$25,000 |
| Back Wages Deductible | \$1,000 |
| Non-Monetary Defense | |
| Annual Aggregate | \$25,000 |
| Deductible | \$1,000 |
| Law Enforcement Liability | |
| Each Wrongful Act | \$3,000,000 |
| Annual Aggregate | \$5,000,000 |
| Medical Expense – Per Person | \$10,000 |
| Medical Expense – Any One Accident | \$50,000 |
| Deductible | 1000 |

| AUTOMOBILE COVERAGE | LIMITS |
|--|------------------------|
| Bodily Injury and Property Damage Liability | |
| Combined Single Limit – Each Accident | \$3,000,000 |
| Uninsured/Underinsured Motorists Bodily Injury | Not Covered |
| Medical Payments – Each Accident | \$5,000 |
| Automobiles | Refer to Auto Schedule |
| Deductibles | Refer to Auto Schedule |

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

| VEH# | INV# | YEAR | DESCRIPTION | VIN# | COST NEW | REPLACE- MENT COST | DEPT | COMP DED. | COLL DED. |
|--------------|------|------|----------------------------------|------|------------------|--------------------------|------------------------|----------------|----------------|
| 1 | | 2005 | Ford Crown Vic | 1477 | \$19,287 | | Police | \$2,500 | \$2,500 |
| 2 | | 1995 | Ford F350 | 2025 | \$11,000 | | Streets | \$2,500 | \$2,500 |
| 3 | | 2001 | Chevy | 4345 | \$20,000 | | Streets | \$2,500 | \$2,500 |
| 4 | | 2007 | Ford Crown Vic | 0 | \$19,191 | | Police | \$2,500 | \$2,500 |
| 5 | | 2008 | Ford F350 | 3032 | \$48,342 | | Streets | \$2,500 | \$2,500 |
| 6 | | 2009 | Freightliner Model M2 2RIII | 750 | \$156,785 | | Garbage/Solid Waste | \$2,500 | \$2,500 |
| 7 | | 2007 | Ford F350 | 3775 | \$28,000 | | Water | \$2,500 | \$2,500 |
| 8 | | 1999 | Ford F450 | 2401 | \$25,000 | | Streets | \$2,500 | \$2,500 |
| 9 | | 1998 | Johnson Street Sweeper | 2042 | | | Streets | Not Covered | Not Covered |
| 10 | | 2011 | Ford Crown Vic | 9113 | \$20,398 | | Police | \$2,500 | \$2,500 |
| 11 | | 1996 | GMC 2.5 ton dump truck | 3755 | \$13,000 | | Streets | \$2,500 | \$2,500 |
| 12 | | 2014 | Ford Explorer Police Cruiser | 6887 | \$41,000 | | Police | \$2,500 | \$2,500 |
| 13 | | 2007 | International 4700 w/ loader | 6697 | \$89,000 | | Garbage/Solid Waste | \$2,500 | \$2,500 |
| 14 | | 2017 | Freightliner M2 - Trash Truck | 7574 | \$169,009 | | Garbage/Solid Waste | \$2,500 | \$2,500 |
| 15 | | 2017 | Ford F250 with Snow Plow | 6059 | \$35,000 | | Streets | \$2,500 | \$2,500 |
| 16 | | 2017 | Ford Explorer | 6309 | \$43,580 | | | \$2,500 | \$2,500 |
| TOTAL | | | | | \$738,592 | \$ 0 | | | |

Disclaimer: The abbreviated outlines of coverage used throughout this document are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverage and do not detail all policy terms nor do they alter any policy conditions. Please read your policy for specific coverages, limitations and restrictions and call us with questions.

SUMMARY OF COVERAGE

| CYBER | LIMITS |
|--|-----------|
| Data Breach and Privacy Liability – Each Claim | \$250,000 |
| Data Breach Loss to Member – Each Unauthorized Access | \$250,000 |
| Electronic Media Liability – Each Claim | \$250,000 |
| Breach Mitigation Expense – Each Unintentional Data Compromise | \$250,000 |
| Policy Aggregate | \$250,000 |
| Deductibles | |
| Data Breach and Privacy Liability | \$25,000 |
| Data Breach Loss to Member | \$25,000 |
| Electronic Media Liability | \$25,000 |
| Breach Mitigation Expense | \$25,000 |

TERRORISM COVERAGE LIMITS

Terrorism means an act, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organizations(s) committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

Coverage Term – November 1, 2016 to November 1, 2017

Property

| | |
|--------------------------------|-----------------------------|
| Building and Personal Property | \$15,669,500 ⁽¹⁾ |
| Deductible | \$25,000 |

⁽¹⁾ Subject to a \$100,000,000 per occurrence limit and a \$100,000,000 aggregate limit per member for all covered losses with the exception of a \$1,000,000 Ohio Plan annual aggregate sublimit for Biological and Chemical Cleanup.

Liability

| | |
|-----------------------------|-------------|
| Each Occurrence per Member | \$3,000,000 |
| Annual Aggregate per Member | \$5,000,000 |
| Deductible | \$10,000 |

ADDITIONAL INTERESTS/LOSS PAYEE SCHEDULE

| NAME | ADDRESS | CITY | ST | ZIP | INTEREST TYPE | INTEREST |
|-----------------------------|--------------------------------|------------|----|-------|-------------------------------------|---|
| TCF Equipment Finance, Inc. | 11100 Wayzata Blvd., Suite 801 | Minnetonka | MN | 55305 | Auto - Additional Member/Loss Payee | 2009 Freightliner Model M2 Garbage Truck 2007 International 4700 2017 Freightliner Model M2 Garbage Truck |
| Covington Savings and Loan | P O Box 188 | Covington | OH | 45318 | Auto - Loss Payee | Loss Payee with respects to 2014 Ford Explorer Police Cruiser VIN#1FM5K8AR6EGC26887 |

Disclaimer: The abbreviated outlines of coverage used throughout this document are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverage and do not detail all policy terms nor do they alter any policy conditions. Please read your policy for specific coverages, limitations and restrictions and call us with questions.

GENERAL CONDITIONS

**NOTICE OF
CANCELLATION:**

The company will provide sixty (60) days written notice of cancellation or non-renewal except for non-payment of premium, which remains ten (10) days written notice.

POLICY CHANGES:

The policy contains all the agreements between the member and the Ohio Plan Risk Management Inc. concerning the property and liability coverage afforded. The Named Member is authorized to make changes in the terms of the policy with the consent of the Ohio Plan.

POLICY PREMIUM:

See Premium Summary
Premium financing is available upon request.

PREMIUM SUMMARY

| COVERAGE | PREMIUM |
|---|--------------------|
| Package | \$30,791 |
| Ohio Plan Advantage Premium Contribution -or- | \$2,862 |
| Ohio Plan Safety Allowance | \$ 0 |
| Total Annual Premium | \$27,929.00 |

OHIO PLAN ADVANTAGE

The Ohio Plan Advantage is available to members with 4 or more consecutive years of membership with the Ohio Plan. The Named Member received the following premium contribution.

| | |
|---|---------|
| Active Ohio Plan Member since | 2007 |
| Loss Ratio Points (Up to 60 points) (60 – 0 = Advantage Loss Ratio Points) | 60 |
| Risk Management Points (Up to 40 points) | 38 |
| Advantage Potential Premium Contribution | \$2,920 |
| Advantage Final Premium Contribution | \$2,862 |

OPTIONS

NOTES

- Premium includes Ohio Plan's risk management services.

REINSURANCE

The following companies are the reinsurance companies providing strength to the Ohio Plan Risk Management Inc. including their A.M. Best ratings.

Aspen Group

A.M. Best Rating: A, XV

Reinsuring the Ohio Plan since 2007

Catlin Insurance Company

A.M. Best Rating: A, XV

Reinsuring the Ohio Plan since 2014

Chubb Group of Insurance Companies

A.M. Best Rating: A++, XV

Reinsuring the Ohio Plan since 2001

Endurance Reinsurance Corp. of America

A.M. Best Rating: A, XV

Reinsuring the Ohio Plan since 2003

Everest Reinsurance

A.M. Best Rating: A+, XV

Reinsuring the Ohio Plan since 2005

Great American Insurance Company

A.M. Best Rating: A, XIV

Reinsuring the Ohio Plan since 2012

Lloyd's of London

A.M. Best Rating: A, XV

Reinsuring the Ohio Plan since 2005

Markel Corporation

A. M. Best Rating: A, XIII

Reinsuring the Ohio Plan since 2006

Montpelier Reinsurance

A.M. Best Rating: A, XIV

Reinsuring the Ohio Plan since 2013

OdysseyRe

A.M. Best Rating: A, XV

Reinsuring the Ohio Plan since 2007

SCOR

A.M. Best Rating: A, X

Reinsuring the Ohio Plan since 2008

Swiss Reinsurance America Corporation

A.M. Best Rating: A, XV

Reinsuring the Ohio Plan since 2004

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

DPoor

SRating Suspended

Poor Ratings

E.....Under State Supervision

FIn Liquidation

Financial Size Category

XV \$2 Billion or Greater

XIV \$1.5 Billion to \$2 Billion

XIII \$1.25 Billion to \$1.5 Billion

XII \$1 Billion to \$1.25 Billion

XI \$750 Million to \$1 Billion

X \$500 Million to \$750 Million

IX \$250 Million to \$500 Million

VIII \$100 Million to \$250 Million

Note: Effective 11/1/2014, the Ohio Plan collects premium and shares in claims payments for liability (limited to 47% of a covered loss up to \$117,500 and property (limited to 10% of a covered loss up to \$100,000).