



Educational Property Binder

Named Member Coshocton City School District 1207 Cambridge Road Coshocton, OH 43812	Ohio School Plan Policy Number: 40000262PKGOHP11 Effective Date: 7/1/2020
Ohio School Plan Representative Hylant Administrative Services, LLC 811 Madison Avenue P.O. Box 2083 Toledo, OH 43603-2083	Binder Term Inception Date: 7/1/2020 Expiration Date: 8/30/2020

This binder is a temporary coverage contract, subject to the conditions shown below:

PROPERTY COVERAGE PART

The Limits of Liability set forth in the Binder apply to all locations per the schedule on file with the Ohio School Plan excess of the Policy Deductibles unless indicated otherwise.

Coverage Description	Limits of Coverage
Property Damage Per Occurrence	\$78,836,484
<i>The following Limits of Liability are in addition to the Property Damage Per Occurrence – Limits of Coverage set forth above, unless indicated otherwise.</i>	
Accounts Receivable	\$100,000
Business Interruption/Rental Income Combined	\$250,000
Extra Expense	\$1,000,000
Perils Covered	
All Risk of Loss or Physical Damage subject to exclusions, terms and conditions of the policy.	Included
Flood – Per Occurrence and Annual Aggregate - - Excluding Flood Zones prefixed by A or V	\$1,000,000
Earthquake Shock – Per Occurrence and Annual Aggregate	\$1,000,000
Terrorism – Per Occurrence and Annual Aggregate – Property Damage, Business Interruption/Rental Income and Extra Expense Combined Limit	Not Covered
Boiler and Machinery Breakdown Extension – Property Damage, Business Interruption/Rental Income, and Extra Expense Combined Limit	\$78,836,484



Boiler and Machinery Breakdown Extension – Additional Perils/Coverages

The following Limits of Coverage are sub-limits to the Boiler and Machinery Breakdown Extension Combined Limit – Limit of Liability set forth above, unless indicated otherwise.

Ammonia Contamination	\$250,000
CFC Refrigerants and Halon	\$250,000
Consequential Damage	\$250,000
Hazardous Substance	\$250,000
Media Coverage	\$250,000
Ordinance or Law	\$250,000
Utility Interruption	\$250,000
Water Damage	\$250,000
Deductibles	
All Coverage and Perils Deductible – except for Specified Coverage and Peril Deductibles set forth below.	\$1,000
Specified Coverage and Peril Deductibles	
Flood	\$25,000
Earthquake Shock	5%, subject to \$25,000 Minimum
Off Premises Service Interruption – All Perils excluding Boiler and Machinery Breakdown Extension	24 Hour Waiting Period
Boiler and Machinery Breakdown – Property Damage	\$1,000
Boiler and Machinery Breakdown – Electronic Processing Media	\$1,000
Boiler and Machinery Breakdown – Deep Water Wells	\$10 Per Foot Subject to \$2,500 Minimum
Boiler and Machinery Breakdown – Utility Interruption	24 Hour Waiting Period
Boiler and Machinery Breakdown – Business Interruption and Extra Expense	24 Hour Waiting Period
Boiler and Machinery Breakdown – Business Interruption – All objects at Waste Water Treatment Facilities and all Utilities	5 x100% of Daily Value
Unmanned Aerial Systems	



Property Coverage Extensions	
Accidental Contamination	\$10,000
Arson Reward	\$25,000
Automatic Acquisition – Real Property – 90 Days	\$1,000,000.00
Automatic Acquisition – Personal Property – 90 Days	\$1,000,000
Back Up of Sewers and Drains	\$100,000
Building Ordinances or Laws Demolition Cost – Undamaged Portion of Building Increased cost of Construction	\$500,000 20% of Building Loss Subject to \$500,000 Maximum
Claim Preparation Expense	\$50,000
Errors and Omissions	\$100,000
Expediting Expenses	\$250,000
Fine Arts – Unscheduled	\$25,000
Fire Fighting Expense	\$25,000
Fire Protection Devices	\$25,000
Furs, Jewelry, Precious Metals, Precious Stones – Separately	\$5,000
Landscaping and Natural and Artificial Athletic Fields – Unscheduled	\$200,000
Lock Replacement	\$1,000
Loss of Refrigeration	\$25,000
Miscellaneous Unscheduled Locations	\$200,000
Off Premises Services Interruption	\$250,000
Personal Effects	\$50,000
Property in Course of Construction and Additions	\$1,000,000
Running Tracks and Paved Athletic Court Surfaces – Unscheduled	\$200,000
Transit	\$200,000
Valuable Papers	\$100,000



Watercraft – 27 Feet or Less in Length – Unscheduled	\$50,000
Additional Property Extensions	
Electronic Data Processing Media and Data Reproduction	\$204,000
Microorganisms – Per Occurrence and Annual Aggregate	\$15,000
Resulting Seepage and/or Pollution and/or Contamination	\$50,000
Business Interruption/Extra Expense/Rental Income Coverage Extensions	
Contingent Business Interruption and/or Extra Expense and/or Rental Income	\$250,000
Extended Period of Indemnity	180 Days
Ingress/Egress	30 Days with 24 Hour Waiting Period
Interruption by Civil Authority	30 Days with 24 Hour Waiting Period
CRIME COVERAGE PART	
Coverage Description	Limits of Coverage
Employee Theft – Per Loss Coverage	\$100,000
Forgery or Alteration	\$25,000
Computer Fraud	\$25,000
Funds Transfer Fraud	\$100,000
Inside the Premises-Theft of Money and Securities	\$10,000
Outside the Premises-Theft of Money and Securities	\$10,000
Deductibles	
Employee Theft – Per Loss Coverage	\$1,000
Forgery or Alteration	\$1,000
Computer Fraud	\$1,000
Funds Transfer Fraud	\$1,000
Inside the Premises-Theft of Money and Securities	\$1,000
Outside the Premises-Theft of Money and Securities	\$1,000



OHIO
SCHOOL PLAN

COVERAGE BINDER





COVERAGE BINDER

Mortgagees and Loss Payees

Are included as additional named members as their interest may appear if reported and on file with the Ohio School Plan.

Noted Exceptions/Exclusion – All Coverage Parts

Asbestos, Computer Virus, Data Corruption, Flood – for all property located in Flood Zones A or V, Microorganisms, Pathogenic or Poisonous Biological or Chemical Seepage, Pollution and Contamination

Comments

Signature

Date 6/30/2020

Conditions: The coverages provided are subject to the terms, conditions and limitations of the policy in current use by the Ohio School Plan, unless otherwise specified. If "Not Covered" is inserted above opposite any specified Coverage, Peril or Extension, such Coverage, Peril or Extension and any other reference thereto in this binder is deleted. This binder may be cancelled by the Named Member by surrender of this binder or by written notice to the Ohio School Plan stating when cancellation will be effective. This binder may be cancelled by the Ohio School Plan with notice to the Named Member in accordance with the policy conditions. This binder is cancelled when replaced by a policy. If this binder is not replaced by a policy, the Ohio School Plan is entitled to charge a premium for the binder according to the rules and regulations in use by the Ohio School Plan.

Cancellation: If the Named Member requests cancellation of this binder prior to its expiration, a policy minimum premium equal to 25% of the policy premium or \$1,000, whichever is greater, will be retained.

Educational Liability Binder

Named Member Coshocton City School District 1207 Cambridge Road Coshocton, OH 43812	Ohio School Plan Policy Number: 40000262PKGHP11 Effective Date: 7/1/2020	
Ohio School Plan Representative Hylant Administrative Services, LLC 811 Madison Avenue P.O. Box 2083 Toledo, OH 43603-2083	Binder Term Inception Date: 7/1/2020 Expiration Date: 8/30/2020	
This binder is a temporary coverage contract, subject to the conditions shown below:		
Coverage Description	Deductible	Limits of Coverage
Educational General Liability	Not Applicable	
Bodily Injury and Property Damage – Each Occurrence and Sexual Abuse Injury – Each Offense		\$3,000,000
Personal and Advertising Injury – Each Offense		\$3,000,000
Law Enforcement Liability – Each Wrongful Act		Included
Fire Damage – Any One Event		\$500,000
Medical Expense		
Any One Person		\$10,000
Any One Accident		\$10,000
General Aggregate Limit		\$5,000,000
Products-Completed Operations Aggregate Limit		\$3,000,000
Criminal Defense Reimbursement Limit		Not Covered
Unmanned Aerial Systems Liability		
Professional Liability Coverage Endorsement	Not Applicable	
Each Professional Incident Limit		Not Covered
Subject to Educational General Liability – General Aggregate Limit		
Employers' Liability – Stop Gap (Ohio)	Not Applicable	
Bodily Injury by Accident – Each Accident		\$3,000,000
Bodily Injury by Disease		\$3,000,000
Bodily Injury by Disease – Each Employee		\$3,000,000

Fiduciary Liability – Claims Made			
Fiduciary Liability – Each Fiduciary Claim Limit		\$2,500	\$3,000,000
Fiduciary Liability Aggregate Limit			\$5,000,000
Retroactive Date: 1/1/2011			
Employee Benefits Liability – Claims Made			
Employee Benefits Liability – Each Offense Limit		\$2,500	Included in the Fiduciary Liability - Each Fiduciary Claim Limit
Employee Benefits Aggregate Limit			Included in the Fiduciary Liability Aggregate Limit
Retroactive Date: 2/1/2002			
Security and Law Enforcement Liability			
Security and Law Enforcement Liability – Each Occurrence, Offense or Sexual Abuse Offense			\$3,000,000
Security and Law Enforcement Liability Aggregate			\$5,000,000
Security and Law Enforcement Liability Deductible			\$0
Retroactive Date:			
Educational Legal Liability – Claims Made			
Errors and Omissions Injury – Each Wrongful Act		\$2,500	\$3,000,000
Errors and Omissions Injury Aggregate Limit			\$5,000,000
Employment Practices Injury – Each Wrongful Act		\$2,500	\$3,000,000
Employment Practices Injury Aggregate Limit			\$5,000,000
Declaratory, Equitable and Injunctive Relieve Defense Aggregate		\$2,500	\$100,000
Back Wages Aggregate		Not Covered	Not Covered
Retroactive Date Schedule	Layer	Limits per Layer	Retroactive Date
Errors and Omissions Injury	Layer 1	\$1,000,000	2/1/2002
Errors and Omissions Injury	Layer 2	\$1,000,000 excess of \$1,000,000	2/1/2002
Errors and Omissions Injury	Layer 3	\$1,000,000	2/1/2002

		excess of \$2,000,000	
Employment Practices Injury	Layer 1	\$1,000,000	2/1/2002
Employment Practices Injury	Layer 2	\$1,000,000 excess of \$1,000,000	2/1/2002
Employment Practices Injury	Layer 3	\$1,000,000 excess of \$2,000,000	2/1/2002

Comments

Signature

Laura E Manning

Date 6/30/2020

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Cancellation: If the Named Member requests cancellation of this binder prior to its expiration, a policy minimum premium equal to 25% of the policy premium or \$1,000, whichever is greater, will be retained.

Violence Coverage Binder

Named Member Coshocton City School District 1207 Cambridge Road Coshocton, OH 43812	Ohio School Plan Certificate Number: 40000262PKGOHP11 Effective Date: 7/1/2020
Ohio School Plan Representative Hylant Administrative Services, LLC 811 Madison Avenue P.O. Box 2083 Toledo, OH 43603-2083	Binder Term Inception Date: 7/1/2020 Expiration Date: 8/30/2020
This binder is a temporary coverage contract, subject to the conditions shown below:	
Violent Act Injury and Death Benefit	Limits of Coverage
Violent Act General Aggregate Limit	3,000,000
Death Benefit Aggregate Limit	3,000,000
Death Benefit Limit - Per Member	\$25,000
Medical Expenses Aggregate Limit	\$25,000
Medical Expense - In excess of \$25,000 - Per Member However, the Medical Expense benefit is payable only after all other insurance or benefits available to the member have been exhausted	\$5,000
Violent Act Expenses	
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 Limit	\$25,000
Travel Expenses Limit – Per Member	\$5,000
Comments	



COVERAGE BINDER

Signature

Laura E Manning

Date 6/30/2020

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Cancellation: If the Named Member requests cancellation of this binder prior to its expiration, a policy minimum premium equal to 25% of the Named Member's premium of \$125, whichever is greater, will be retained.

Educational Automobile Binder

Named Member Coshocton City School District 1207 Cambridge Road Coshocton, OH 43812	Ohio School Plan Policy Number: 40000262PKGHP11 Effective Date: 7/1/2020	
Ohio School Plan Representative Hylant Administrative Services, LLC 811 Madison Avenue P.O. Box 2083 Toledo, OH 43603-2083	Binder Term Inception Date: 7/1/2020 Expiration Date: 8/30/2020	
This binder is a temporary coverage contract, subject to the conditions shown below:		
Coverage Description	Deductible	Limits of Coverage
Liability - Any Auto	Not Applicable	\$3,000,000
Medical Payments - Owned Autos	Not Applicable	\$5,000
Uninsured/Underinsured Motorists - Owned Autos	Not Applicable	\$1,000,000
Physical Damage Comprehensive - Owned Autos and Hired Autos	*	Actual Cash Value
Physical Damage Collision - Owned Autos and Hired Autos	*	Actual Cash Value
Hired Car Physical Damage		\$75,000
Hired Car Physical Damage Comprehensive	\$250	Actual Cash Value
Hired Car Physical Damage Collision	\$500	Actual Cash Value
Employees as Members – Primary Nonowned Coverage		NA
Volunteers as Members – Excess Nonowned Coverage		NA
Covered Autos	Per schedule on file with the Ohio School Plan.	
Garagekeepers		
Location:		
Garagekeepers Comprehensive (Each Customer's Auto)		
Garagekeepers Comprehensive (Maximum Per Event)		
Garagekeepers Collision (Each Customer's Auto)		
Additional Interests and Loss Payees	Per schedule on file with the Ohio School Plan.	

*** Comprehensive Deductibles**

Buses: \$1,000

All Other: \$250

*** Collision Deductibles**

Buses: \$1,000

All Other: \$500

Comments**Signature****Date 6/30/2020**

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DESCRIPTION OF COVERED AUTO SYMBOL

Symbol	Description Of Covered Auto Designation Symbols
1 Any "Auto"	
2 Owned "Autos" Only	Only those "autos" you own (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" you acquire ownership of after the policy begins.
3 Owned Private Passenger "Autos" Only	Only the private passenger "autos" you own. This includes those private passenger "autos" you acquire ownership of after the policy begins.
4 Owned "Autos" Other Than Private Passenger "Autos" Only	Only those "autos" you own that are not of the private passenger type (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" not of the private passenger type you acquire ownership of after the policy begins.
5 Owned "Autos" Subject To No-Fault	Only those "autos" you own that are required to have No-Fault benefits in the state where they are licensed or principally garaged. This includes those "autos" you acquire ownership of after the policy begins provided they are required to have No-Fault benefits in the state where they are licensed or principally garaged.
6 Owned "Autos" Subject To A Compulsory Uninsured Motorists Law	Only those "autos" you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those "autos" you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists requirement.
7 Specifically Described "Autos"	Only those "autos" described in Item Three of the Declarations for which a premium charge is shown (and for Liability Coverage any "trailers" you don't own while attached to any power unit described in Item Three).
8 Hired "Autos" Only	Only those "autos" you lease, hire, rent or borrow. This does not include any "auto" you lease, hire, rent, or borrow from any of your "employees", board members or members of their households.
9 Nonowned "Autos" Only	Only those "autos" you do not own, lease, hire, rent or borrow that are used in connection with your business. This includes "autos" owned by your "employees", board members or members of their households but only while used in your business.
10 "Autos" Left With You For Service, Repair, Storage Or Safekeeping	Any customer's land motor vehicle or "trailer" or semi trailer while left with you for service, repair, storage or safekeeping. Customers include your "employees" and members of their households who pay for the services performed.