



COVERAGE PROPOSAL

Coshocton City School District

1207 Cambridge Road
Coshocton, OH 43812

Effective Date of Coverage: 7/1/2023

Prepared by:
Phil Hein
811 Madison Avenue
Toledo, OH 43603-2083

www.ohioschoolplan.org
800.288.6821



Board of Directors

Coshocton City School District
Effective Date of Coverage:

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

Nathan Lynch

OSP Chairperson

Upper Sandusky Exempted Village School District
Treasurer/CFO
nathan_l@usevs.org

Christopher Fox

OSP Secretary

Montgomery County ESC
Treasurer
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Board Members

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Belpre City School District
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Director of Business Operations
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Megan R. Williams

Scioto Valley Local School District
Treasurer/CFO
mwilliams_sk@scoca-k12.org



Reinsurance

Coshocton City School District
Effective Date of Coverage: 7/1/2023

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

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

Travelers Casualty Company

A.M. Best Rating: A++, XV
Reinsuring the OSP since: 2022

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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Gregg McMunn Sales Representative

Industry Experience

2005-Present	Hylant Administrative Services Ohio School Plan Regional Representative
2003-2005	Harcum-Schuett Insurance Agency
1998-2003	Harcum-Hyre Insurance Agency
1986-1998	McMunn Insurance Agency & Harcum Insurance Agency
1984-1986	Nationwide Insurance

Clients and Responsibilities

Assist clients evaluate their appetite for risk and find effective ways to reduce their insurance and related costs.

Help to educate Ohio's public educational institutions, county boards of developmental disabilities, municipalities and special districts on the coverage and the differences between traditional insurance and pooling opportunities.

Provide the tools and information to public entities to assist in the evaluation of industry trends and market fluctuations.

Uncover opportunities for savings and minimize negative unplanned financial impacts through risk management and risk transfer.

Industry Associations

- Life Underwriting Training Council

Education and Accreditations

- The Ohio State University, Bachelors in Business Administration
- Licensed Property and Casualty Agent



Phil Hein Client Executive

INDUSTRY EXPERIENCE

With nearly 20 years of professional experience, Phil is responsible for developing long-term relationships with school districts that are founded on trust and commitment. School districts have a number of consistent risks and Phil works with each client to address them based on their individual risk tolerance, which can vary. He serves as a trusted advisor for his clients and brings value not only on their insurance program but also serves in other capacities like contract review and financial oversight. He has experience with K-12 public school districts, youth athletic associations, and various non-profits.

EDUCATION

Phil holds a bachelor's degree with a dual focus in marketing and transportation/logistics from The Ohio State University.

INDUSTRY AFFILIATIONS

Phil currently serves on the board of SwimInc and the fundraising committee of A Kid Again in Columbus, Ohio.

E phil.hein@hylant.com

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Ohio School Plan Proposal Summary

Coshocton City School District
Effective Date of Coverage: 7/1/2023

Property Coverage

	<u>Deductible</u>	<u>Limit of Liability</u>
Property Damage – Per Occurrence	\$1,000	\$86,917,224
Valuation-Replacement Cost		
No Co-Insurance		
All Risk of Direct Physical Loss, subject to specific Exclusions and Limitations		
Specific Real Property, Personal Property and Property in the Open Limit		\$ 0
Flood Coverage – Per Occurrence/Annual Aggregate Excluding Flood Zones A and V	\$25,000 5% 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		Excluded
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	\$86,917,224
Electronic Processing Media	\$1,000	
Deep Water Pumps	\$10 Per Foot Subject to \$2,500 Minimum	
Utility Interruption	24	
Business Interruption & Extra Expense	24	

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	Not Covered	See UAS Schedule

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Coshocton City School District
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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	\$250,000
Back Up of Sewer or Drains	\$100,000	Interruption	
Claim Preparation Expense	\$50,000	Ordinance or Law	
		Demolition – Undamaged Portion	\$500,000
Damaged Asbestos Clean Up & Removal	Included	Increased Cost of Construction	20% of Building Loss Subject to \$500,000 Maximum
Debris Removal & Cost of Clean Up	Included	Personal Effects	\$50,000
EDP Media & Data Restoration	\$224,910	Property in the Course of Construction & Additions	\$1,000,000
Errors & Omissions	\$100,000	Property in the Open	Per Statement of Values
Expediting Expense	\$250,000	Running Track and Paved Athletic Court Surfaces - Unscheduled	\$200,000
Fine Arts – Unscheduled	\$25,000	Resultant Seepage, Pollution & Contamination Exception	\$50,000
Fire Fighting Expense	\$25,000	Transit	\$200,000
Fire Protection Devices	\$25,000	Valuable Papers	\$100,000
Furs, Jewelry, Precious Metals, Precious Stones – Separately	\$5,000	Watercraft – 27 Feet or Less in Length – Unscheduled	\$50,000
Boiler & Machinery Coverage Extensions			
Ammonia Contamination	\$250,000	Media Coverage	\$250,000
CFC Refrigerants and Halon	\$250,000	Ordinance or Law	\$250,000
Consequential Damage	\$250,000	Utility Interruption	\$250,000
Hazardous Substance	\$250,000	Water Damage	\$250,000

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Ohio School Plan Proposal Summary

Coshocton City School District
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Crime Coverage

	<u>Deductible</u>	<u>Limit of Liability</u>
Employee Theft Coverage ¹	\$5,000	\$1,000,000
Includes Faithful Performance		
Forgery and Alteration	\$1,000	\$25,000
Computer Fraud ¹	\$1,000	\$25,000
Funds Transfer Fraud ¹	\$1,000	\$100,000
Social Engineering Fraud ²	\$2,500	\$25,000
Theft of Monies and Securities		
Inside Premises	\$1,000	\$10,000
Outside Premises	\$1,000	\$10,000
Limited Finding For Recovery	Not Applicable	\$25,000
Destruction of Electronic Data or Computer Programs	\$1,000	\$5,000
Telephone Toll Fraud	\$1,000	\$5,000
Credit, Debit or Charge Cards	\$1,000	\$5,000

1. *Social Engineering Fraud is specifically excluded from the noted coverage agreements and only available under the separate Social Engineering Fraud coverage agreement.*
2. *Employees must make a reasonable effort to verify, but not through email, the authenticity of any change of account request or transfer instruction.*

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

Position	Individual's Full Name	Limit	Coverage is Excess of an Existing Bond
Treasurer	Mary T (Terri) Eyerman	\$500,000	No

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Property Schedule

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Prem No	Bldg No	Name	Address	City	100% Real Property Value	100% Personal Property Value	100% Property In The Open Value	Valuation	Specific Limit
1	1	Administration Building	1207 Cambridge Rd.	Coshocton	\$642,205	\$171,617	\$7,307	RC	No
1	2	Administration Garage	1207 Cambridge Rd.	Coshocton	\$69,104	\$7,516	\$ 0	RC	No
1	3	Bus Maintenance Garage	1207 Cambridge Rd.	Coshocton	\$440,504	\$88,256	\$ 0	RC	No
2	1	High School	1205 Cambridge Rd.	Coshocton	\$36,895,674	\$5,469,039	\$ 0	RC	No
2	2	Gas Meter House	1205 Cambridge Rd.	Coshocton	\$20,134	\$ 0	\$ 0	RC	No
2	3	Tennis Storage Building	1205 Cambridge Rd.	Coshocton	\$40,780	\$7,548	\$ 0	RC	No
2	4	Track Storage Building	1205 Cambridge Rd.	Coshocton	\$6,078	\$5,958	\$ 0	RC	No
2	5	Football Storage Building	1205 Cambridge Rd.	Coshocton	\$9,567	\$22,547	\$756,212	RC	No
3	1	Elementary School	1203 Cambridge Road	Coshocton	\$32,792,593	\$4,711,579	\$ 0	RC	No
4	1	Building #1	245 S. Water St.	Coshocton	\$10,407	\$6,282	\$ 0	RC	No
5	2	Building #2	245 S. Water St.	Coshocton	\$34,591	\$7,191	\$ 0	RC	No
5	3	Building #3	245 S. Water St.	Coshocton	\$4,172	\$ 0	\$ 0	RC	No
5	4	Building #4	245 S. Water St.	Coshocton	\$101,659	\$10,557	\$ 0	RC	No
5	5	Building #5	245 S. Water St.	Coshocton	\$465,387	\$8,360	\$ 0	RC	No

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5	6	Building #6	245 S. Water St.	Coshocton	\$4,172	\$ 0	\$ 0	RC	No
5	7	Building #7	245 S. Water St.	Coshocton	\$28,757	\$3,593	\$ 0	RC	No
5	8	Stewart Field Complex	245 S. Water St.	Coshocton	\$661,500	\$110,250	\$ 0	RC	No

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 and the total Specific Property Limits for all property to be covered under the policy.

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Ohio School Plan Proposal Summary

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Liability Coverage

General Liability

	<u>Deductible</u>	<u>Limit of Liability</u>
Bodily Injury, Property Damage – Each Occurrence and Sexual Abuse Injury – Each Sexual Abuse Offense	\$0	\$3,000,000
Personal & Advertising Injury – Each Offense		\$3,000,000
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		\$5,000,000
Products-Completed Operations Aggregate		\$3,000,000
Criminal Defense Reimbursement		Not Covered
Unmanned Aerial Systems Liability	Not Covered	Not Covered

Employers Liability – Stop Gap

	<u>Deductible</u>	<u>Limit of Liability</u>
Bodily Injury by Accident - Each Accident	\$0	\$3,000,000
Bodily Injury by Disease		\$3,000,000
Bodily Injury by Disease – Each Employee		\$3,000,000

Fiduciary Liability – Claims Made

	<u>Retro Date</u>	<u>Deductible</u>	<u>Limit of Liability</u>
Each Fiduciary Claim	1/1/2011	\$2,500	\$3,000,000
Fiduciary Liability Aggregate			\$5,000,000
Employee Benefits Administration			Included

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	\$3,000,000
Security and Law Enforcement Liability – Aggregate		\$5,000,000

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Ohio School Plan Proposal Summary

Coshocton City School District
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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	\$3,000,000
Errors & Omissions Injury – Annual Aggregate			\$5,000,000
\$1,000,000	2/1/2002		
\$1,000,000 excess of \$1,000,000	2/1/2002		
\$1,000,000 excess of \$2,000,000	2/1/2002		
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	\$3,000,000
Employment Practices Injury – Annual Aggregate			\$5,000,000
\$1,000,000	2/1/2002		
\$1,000,000 excess of \$1,000,000	2/1/2002		
\$1,000,000 excess of \$2,000,000	2/1/2002		
Back Wages – Each Wrongful Act		Not Covered	Not Covered
Back Wages – Annual Aggregate			Not Covered
Non Monetary Defense – Annual Aggregate		\$2,500	\$100,000

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Ohio School Plan Proposal Summary

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	<u>Limit of Coverage</u>
Violence Act Injury and Death Benefit	
Violent Act General Aggregate Limit	\$3,000,000
Death Benefit Aggregate Limit	\$3,000,000
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	
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

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Ohio School Plan Proposal Summary

Coshocton City School District
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Automobile Coverage

	<u>Deductible</u>	<u>Limit of Liability</u>
Liability – Combined Single Limit – Each Accident	\$0	\$3,000,000
Medical Payments- Each Accident	Not	\$5,000
Uninsured / Underinsured Motorists – Each Accident	Applicable	\$1,000,000
Buses - Physical Damage:		Per Schedule
Comprehensive	\$1,000	
Collision	\$1,000	
All Other Autos - Physical Damage:		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.

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Automobile Schedule

Coshocton City School District
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Vehicle #	Year	Description	VIN	Total Cost New	Replacement Cost	Valuation	Inventory Number
1	2013	International School Bus	4DRBUAAN9DB299653	\$87,351	\$ 0	ACV	14
2	2012	International School Bus	4DRBUAAN6CB394878	\$78,997	\$ 0	ACV	3
3	2006	Bluebird	1BAKFCKA16F123420	\$58,315	\$ 0	ACV	11
4	2010	International IC	4DRBUAAN7AB163680	\$77,022	\$ 0	ACV	12
5	2010	International CE	4DRBUAAN9AB163681	\$77,022	\$ 0	ACV	13
6	2017	Ford Fusion	3FA6P0G75HR245497	\$21,620	\$ 0	ACV	
7	2015	Freightliner	4UZABRDT8FCFW6940	\$67,155	\$ 0	ACV	1
8	2015	Freightliner	4UZABRDT1FCFW6942	\$67,155	\$ 0	ACV	5
9	2015	Freightliner	4UZABRDT3FCFW6943	\$67,155	\$ 0	ACV	6
10	2015	Freightliner	4UZABRDT5FCFW6944	\$67,155	\$ 0	ACV	8
11	2012	International	4DRBUSKNXCB398159	\$87,140	\$ 0	ACV	18
12	2005	Ford F350 XL Plow Truck	1FDWVF37535EA37898	\$28,665	\$ 0	ACV	
13	1999	Ford F350 Super Duty U-Haul box truck	1FDWVF36S3XEE31704	\$22,500	\$ 0	ACV	
14	2017	Ford Transit	1FMZK1YM8HKA11435	\$30,788	\$ 0	ACV	
15	2017	Ford F250 Plow Truck	1FTBF2B66HEC19550	\$33,645	\$ 0	ACV	
16	2020	Ford Transit	NM0GE9E25L1435929	\$28,000	\$ 0	ACV	
17	2019	Thomas	4UZABRFC4KCJY7535	\$85,519	\$ 0	ACV	2
18	2022	Bluebird Bus	1BAKGCEA2NF380335	\$83,007	\$ 0	ACV	4
19	2022	Bluebird	1BAKGCEA5NF381902	\$84,337	\$ 0	ACV	7

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20 2024 Blue Bird Bus

1BAKGCJA3RF39
6958

\$98,025

\$ 0

ACV

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Ohio School Plan Proposal Summary

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		<u>Limit of Liability</u>
Pollution Coverage – Claims Made and Reported		
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	7/1/2011	

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

Premises #	Building #	Address	Description	Date Excluded	Date Reinstated

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.



Invoice

Coshocton City School District

Policy

Term

Premium

OSP Property Premium	7/1/2023 - 7/1/2024	\$54,377.00
OSP Liability Premium	7/1/2023 - 7/1/2024	\$8,995.00
OSP Violence Premium	7/1/2023 - 7/1/2024	\$ 696.00
OSP Automobile Premium	7/1/2023 - 7/1/2024	\$7,757.00

Total Package Policy Premium		\$71,825.00
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Pollution Policy Premium	7/1/2023 - 7/1/2024	\$ 384.00
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Premiums are based on placing the above policies through the Ohio School Plan. Premium for individually selected coverages may be subject to change.

If the Named Member requests cancellation of the policy prior to the expiration date, a OSP Package Policy minimum premium equal to 25% of the annual policy premium or \$1,000, whichever is greater, will be retained.

If the Named Member requests cancellation of the policy prior to the expiration date, a OSP Cyber Policy minimum premium equal to \$1,500 will be retained.

If the Named Member requests cancellation of the policy prior to the expiration date, a Pollution Policy minimum premium equal to \$275 will be retained.

Checks or purchase orders for the total premium should be made payable and mailed along with Premium Invoice to:

**Hylant Administrative Services, LLC
P.O. Box 2083
Toledo, Ohio 43603-2083**

Membership Benefits

Risk Management Services

Risk management has become one of the most important disciplines within both the public and private sectors. Risk permeates every aspect of our work day. Our focus is to eliminate or reduce the detrimental effects of those risks that cannot be avoided while continuously seeking ways beyond insurance to manage, prevent and minimize risk.

Our full-time experienced risk management team has a vast array of work experience. Our backgrounds range from Certified Fire Fighter, Certified School Risk Manager, and Environmental Health & Safety Professional. We bring our years of experience and knowledge of current regulatory requirements to assist in the identification of potential liability, property and fleet exposures.

Our Process

A Risk Management Profile - A risk management representative will conduct an on-site visit to identify existing and/or potential liability, property and fleet exposures using our risk profile worksheet.

Policy and Procedure Review - Risk Management Services will review established policy and procedure manuals and offer written opinions from the review.

Recommendations – Risk mitigation recommendations will be made from information gathered during the profile to assist in reducing identified areas of exposure.

Technical Assistance – Service team members are available to conduct site visits to discuss problem areas, specific concerns and assist in the development of written policies and procedures tailored to your operations.

Continuous Improvement – Service team members are available to work with staff to develop continuous monitoring and inspection mechanism internally.

Training /Seminars

- ODE School Bus Safety Task Force
- School Health and Safety Seminars
- School bus In-service Training
- Playground Presentations
- Safety Forces Meetings
- Campus Security Protocols
- Conference Presentations on various risk management topics

Resource Materials

The Risk Management Department maintains a database of resource materials and best practices on a variety of topics available to members:

- Directly through the client portal "Gateway"
- On CD
- By topic by request

If you are looking for guidance or a starting point on how to address a specific risk concern, we are here for you. Our goal is to provide a safe environment, minimize losses and place you in the most defensible position possible.



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

Coshocton City School District
Effective Date of Coverage: 7/1/2023



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



COVERAGE PROPOSAL

Coshocton City School District

1207 Cambridge Road
Coshocton, OH 43812

Effective Date of Coverage: 7/1/2023

Prepared by:
Phil Hein
811 Madison Avenue
Toledo, OH 43603-2083

www.ohioschoolplan.org
800.288.6821

Board of Directors

Coshocton City School District
Effective Date of Coverage:

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

Nathan Lynch

OSP Chairperson

Upper Sandusky Exempted Village School District
Treasurer/CFO
nathan_l@usevs.org

Christopher Fox

OSP Secretary

Montgomery County ESC
Treasurer
Christopher.fox@mcesc.org

Board Members

Lance Erlwein

Belpre City School District
Treasurer/CFO
bc_lerlwein@belpre.k12.oh.us

Jeremie Hittle

Piqua City School District
Treasurer/CFO
hittlej@piqua.org

John Kahmann

Gibsonburg Exempted Village School District
Treasurer/CFO
jkahmann@gibsonburgschools.org

Matt King

East Central Ohio Educational Service Center
Treasurer/CFO
Matt.king@ecoesc.org

David Kocevar

Westlake City School District
Business Manager
kocevar@wlake.org

Dr. Paul R. Lockwood

EHOVE Career Center
Prmarsh2@gmail.com

Paul Ryan Lockwood III

Springfield Local School District
Treasurer/CFO
ryanlockwood@springfield-schools.org

Melissa Marconi

Tuslaw Local School District
Superintendent
mmarconi@tuslawschools.org

Michael Sawyers

New Albany-Plain Local School District
Superintendent
Sawyers.1@napls.us

David Sininger

Clermont County Board of DD
Director of Business Operations
dsininger@clermontdd.org

Megan R. Williams

Scioto Valley Local School District
Treasurer/CFO
mwilliams_sk@scoca-k12.org



Reinsurance

Coshocton City School District
Effective Date of Coverage: 7/1/2023

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

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

Travelers Casualty Company

A.M. Best Rating: A++, XV
Reinsuring the OSP since: 2022

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



E gregg.mcmunn@ohioschoolplan.org

P 800.288.6821

M 614.361.6265

Gregg McMunn Sales Representative

Industry Experience

2005-Present	Hylant Administrative Services Ohio School Plan Regional Representative
2003-2005	Harcum-Schuett Insurance Agency
1998-2003	Harcum-Hyre Insurance Agency
1986-1998	McMunn Insurance Agency & Harcum Insurance Agency
1984-1986	Nationwide Insurance

Clients and Responsibilities

Assist clients evaluate their appetite for risk and find effective ways to reduce their insurance and related costs.

Help to educate Ohio's public educational institutions, county boards of developmental disabilities, municipalities and special districts on the coverage and the differences between traditional insurance and pooling opportunities.

Provide the tools and information to public entities to assist in the evaluation of industry trends and market fluctuations.

Uncover opportunities for savings and minimize negative unplanned financial impacts through risk management and risk transfer.

Industry Associations

- Life Underwriting Training Council

Education and Accreditations

- The Ohio State University, Bachelors in Business Administration
- Licensed Property and Casualty Agent



Phil Hein Client Executive

INDUSTRY EXPERIENCE

With nearly 20 years of professional experience, Phil is responsible for developing long-term relationships with school districts that are founded on trust and commitment. School districts have a number of consistent risks and Phil works with each client to address them based on their individual risk tolerance, which can vary. He serves as a trusted advisor for his clients and brings value not only on their insurance program but also serves in other capacities like contract review and financial oversight. He has experience with K-12 public school districts, youth athletic associations, and various non-profits.

EDUCATION

Phil holds a bachelor's degree with a dual focus in marketing and transportation/logistics from The Ohio State University.

INDUSTRY AFFILIATIONS

Phil currently serves on the board of SwimInc and the fundraising committee of A Kid Again in Columbus, Ohio.

E phil.hein@hylant.com

P 614.932.1265

C 614.622.6441



Ohio School Plan Proposal Summary

Coshocton City School District
Effective Date of Coverage: 7/1/2023

Property Coverage

	<u>Deductible</u>	<u>Limit of Liability</u>
Property Damage – Per Occurrence	\$1,000	\$86,917,224
Valuation-Replacement Cost		
No Co-Insurance		
All Risk of Direct Physical Loss, subject to specific Exclusions and Limitations		
Specific Real Property, Personal Property and Property in the Open Limit		\$ 0
Flood Coverage – Per Occurrence/Annual Aggregate Excluding Flood Zones A and V	\$25,000 5% 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		Excluded
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	\$86,917,224
Electronic Processing Media	\$1,000	
Deep Water Pumps	\$10 Per Foot Subject to \$2,500 Minimum	
Utility Interruption	24	
Business Interruption & Extra Expense	24	

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	Not Covered	See UAS Schedule

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

Coshocton City School District
Effective Date of Coverage: 7/1/2023

Property Coverage Extensions and Conditions

Accidental Contamination	\$10,000	Glass Showcase	Included
Accounts Receivable	\$100,000	Landscaping, Natural and Artificial Athletic Fields –	
Arson Reward	\$25,000	Unscheduled	\$200,000
Architects and Engineers Fees and Loss Adjustment Expenses	Included	Lock Replacement	\$1,000
Automatic Acquisition		Loss of Refrigeration	\$25,000
Real Property – 90 days	\$1,000,000	Microorganisms –	
Personal Property – 90 days	\$1,000,000	Occurrence/Aggregate	\$15,000
Back Up of Sewer or Drains	\$100,000	Miscellaneous Unscheduled	
Claim Preparation Expense	\$50,000	Locations	\$200,000
Damaged Asbestos Clean Up & Removal	Included	Off Premises Services	\$250,000
Debris Removal & Cost of Clean Up	Included	Interruption	
EDP Media & Data Restoration	\$224,910	Ordinance or Law	
Errors & Omissions	\$100,000	Demolition – Undamaged Portion	\$500,000
Expediting Expense	\$250,000	Increased Cost of Construction	20% of Building Loss Subject to \$500,000 Maximum
Fine Arts – Unscheduled	\$25,000	Personal Effects	\$50,000
Fire Fighting Expense	\$25,000	Property in the Course of Construction & Additions	\$1,000,000
Fire Protection Devices	\$25,000	Property in the Open	Per Statement of Values
Furs, Jewelry, Precious Metals, Precious Stones – Separately	\$5,000	Running Track and Paved Athletic Court Surfaces -	
Boiler & Machinery Coverage Extensions		Unscheduled	\$200,000
Ammonia Contamination	\$250,000	Resultant Seepage, Pollution & Contamination Exception	\$50,000
CFC Refrigerants and Halon	\$250,000	Transit	\$200,000
Consequential Damage	\$250,000	Valuable Papers	\$100,000
Hazardous Substance	\$250,000	Watercraft – 27 Feet or Less in Length – Unscheduled	\$50,000
		Media Coverage	\$250,000
		Ordinance or Law	\$250,000
		Utility Interruption	\$250,000
		Water Damage	\$250,000

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Ohio School Plan Proposal Summary

Coshocton City School District
Effective Date of Coverage: 7/1/2023

Crime Coverage

	<u>Deductible</u>	<u>Limit of Liability</u>
Employee Theft Coverage ¹	\$5,000	\$1,000,000
Includes Faithful Performance		
Forgery and Alteration	\$1,000	\$25,000
Computer Fraud ¹	\$1,000	\$25,000
Funds Transfer Fraud ¹	\$1,000	\$100,000
Social Engineering Fraud ²	\$2,500	\$25,000
Theft of Monies and Securities		
Inside Premises	\$1,000	\$10,000
Outside Premises	\$1,000	\$10,000
Limited Finding For Recovery	Not Applicable	\$25,000
Destruction of Electronic Data or Computer Programs	\$1,000	\$5,000
Telephone Toll Fraud	\$1,000	\$5,000
Credit, Debit or Charge Cards	\$1,000	\$5,000

1. *Social Engineering Fraud is specifically excluded from the noted coverage agreements and only available under the separate Social Engineering Fraud coverage agreement.*
2. *Employees must make a reasonable effort to verify, but not through email, the authenticity of any change of account request or transfer instruction.*

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

Position	Individual's Full Name	Limit	Coverage is Excess of an Existing Bond
Treasurer	Mary T (Terri) Eyerman	\$500,000	No

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Property Schedule

Coshocton City School District
Effective Date of Coverage: 7/1/2023

Prem No	Bldg No	Name	Address	City	100% Real Property Value	100% Personal Property Value	100% Property In The Open Value	Valuation	Specific Limit
1	1	Administration Building	1207 Cambridge Rd.	Coshocton	\$642,205	\$171,617	\$7,307	RC	No
1	2	Administration Garage	1207 Cambridge Rd.	Coshocton	\$69,104	\$7,516	\$ 0	RC	No
1	3	Bus Maintenance Garage	1207 Cambridge Rd.	Coshocton	\$440,504	\$88,256	\$ 0	RC	No
2	1	High School	1205 Cambridge Rd.	Coshocton	\$36,895,674	\$5,469,039	\$ 0	RC	No
2	2	Gas Meter House	1205 Cambridge Rd.	Coshocton	\$20,134	\$ 0	\$ 0	RC	No
2	3	Tennis Storage Building	1205 Cambridge Rd.	Coshocton	\$40,780	\$7,548	\$ 0	RC	No
2	4	Track Storage Building	1205 Cambridge Rd.	Coshocton	\$6,078	\$5,958	\$ 0	RC	No
2	5	Football Storage Building	1205 Cambridge Rd.	Coshocton	\$9,567	\$22,547	\$756,212	RC	No
3	1	Elementary School	1203 Cambridge Road	Coshocton	\$32,792,593	\$4,711,579	\$ 0	RC	No
4	1	Building #1	245 S. Water St.	Coshocton	\$10,407	\$6,282	\$ 0	RC	No
5	2	Building #2	245 S. Water St.	Coshocton	\$34,591	\$7,191	\$ 0	RC	No
5	3	Building #3	245 S. Water St.	Coshocton	\$4,172	\$ 0	\$ 0	RC	No
5	4	Building #4	245 S. Water St.	Coshocton	\$101,659	\$10,557	\$ 0	RC	No
5	5	Building #5	245 S. Water St.	Coshocton	\$465,387	\$8,360	\$ 0	RC	No

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5	6	Building #6	245 S. Water St.	Coshocton	\$4,172	\$ 0	\$ 0	RC	No
5	7	Building #7	245 S. Water St.	Coshocton	\$28,757	\$3,593	\$ 0	RC	No
5	8	Stewart Field Complex	245 S. Water St.	Coshocton	\$661,500	\$110,250	\$ 0	RC	No

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 and the total Specific Property Limits for all property to be covered under the policy.

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Ohio School Plan Proposal Summary

Coshocton City School District
Effective Date of Coverage: 7/1/2023

Liability Coverage

General Liability

	<u>Deductible</u>	<u>Limit of Liability</u>
Bodily Injury, Property Damage – Each Occurrence and Sexual Abuse Injury – Each Sexual Abuse Offense	\$0	\$3,000,000
Personal & Advertising Injury – Each Offense		\$3,000,000
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		\$5,000,000
Products-Completed Operations Aggregate		\$3,000,000
Criminal Defense Reimbursement		Not Covered
Unmanned Aerial Systems Liability	Not Covered	Not Covered

Employers Liability – Stop Gap

	<u>Deductible</u>	<u>Limit of Liability</u>
Bodily Injury by Accident - Each Accident	\$0	\$3,000,000
Bodily Injury by Disease		\$3,000,000
Bodily Injury by Disease – Each Employee		\$3,000,000

Fiduciary Liability – Claims Made

	<u>Retro Date</u>	<u>Deductible</u>	<u>Limit of Liability</u>
Each Fiduciary Claim	1/1/2011	\$2,500	\$3,000,000
Fiduciary Liability Aggregate			\$5,000,000
Employee Benefits Administration			Included

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	\$3,000,000
Security and Law Enforcement Liability – Aggregate		\$5,000,000

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Ohio School Plan Proposal Summary

Coshocton City School District
Effective Date of Coverage: 7/1/2023

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	\$3,000,000
Errors & Omissions Injury – Annual Aggregate			\$5,000,000
\$1,000,000	2/1/2002		
\$1,000,000 excess of \$1,000,000	2/1/2002		
\$1,000,000 excess of \$2,000,000	2/1/2002		
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	\$3,000,000
Employment Practices Injury – Annual Aggregate			\$5,000,000
\$1,000,000	2/1/2002		
\$1,000,000 excess of \$1,000,000	2/1/2002		
\$1,000,000 excess of \$2,000,000	2/1/2002		
Back Wages – Each Wrongful Act		Not Covered	Not Covered
Back Wages – Annual Aggregate			Not Covered
Non Monetary Defense – Annual Aggregate		\$2,500	\$100,000

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Ohio School Plan Proposal Summary

Coshocton City School District
Effective Date of Coverage: 7/1/2023

	<u>Limit of Coverage</u>
Violence Act Injury and Death Benefit	
Violent Act General Aggregate Limit	\$3,000,000
Death Benefit Aggregate Limit	\$3,000,000
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	
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

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Ohio School Plan Proposal Summary

Coshocton City School District
Effective Date of Coverage: 7/1/2023

Automobile Coverage

	<u>Deductible</u>	<u>Limit of Liability</u>
Liability – Combined Single Limit – Each Accident	\$0	\$3,000,000
Medical Payments- Each Accident	Not Applicable	\$5,000
Uninsured / Underinsured Motorists – Each Accident	Not Applicable	\$1,000,000
Buses - Physical Damage:		Per Schedule
Comprehensive	\$1,000	
Collision	\$1,000	
All Other Autos - Physical Damage:		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.

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.

Automobile Schedule

Coshocton City School District
Effective Date of Coverage: 7/1/2023

Vehicle #	Year	Description	VIN	Total Cost New	Replacement Cost	Valuation	Inventory Number
1	2013	International School Bus	4DRBUAAN9DB299653	\$87,351	\$ 0	ACV	14
2	2012	International School Bus	4DRBUAAN6CB394878	\$78,997	\$ 0	ACV	3
3	2006	Bluebird	1BAKFCKA16F123420	\$58,315	\$ 0	ACV	11
4	2010	International IC	4DRBUAAN7AB163680	\$77,022	\$ 0	ACV	12
5	2010	International CE	4DRBUAAN9AB163681	\$77,022	\$ 0	ACV	13
6	2017	Ford Fusion	3FA6P0G75HR245497	\$21,620	\$ 0	ACV	
7	2015	Freightliner	4UZABRDT8FCFW6940	\$67,155	\$ 0	ACV	1
8	2015	Freightliner	4UZABRDT1FCFW6942	\$67,155	\$ 0	ACV	5
9	2015	Freightliner	4UZABRDT3FCFW6943	\$67,155	\$ 0	ACV	6
10	2015	Freightliner	4UZABRDT5FCFW6944	\$67,155	\$ 0	ACV	8
11	2012	International	4DRBUSKNXCB398159	\$87,140	\$ 0	ACV	18
12	2005	Ford F350 XL Plow Truck	1FDWF37535EA37898	\$28,665	\$ 0	ACV	
13	1999	Ford F350 Super Duty U-Haul box truck	1FDWF36S3XEE31704	\$22,500	\$ 0	ACV	
14	2017	Ford Transit	1FMZK1YM8HKA11435	\$30,788	\$ 0	ACV	
15	2017	Ford F250 Plow Truck	1FTBF2B66HEC19550	\$33,645	\$ 0	ACV	
16	2020	Ford Transit	NM0GE9E25L1435929	\$28,000	\$ 0	ACV	
17	2019	Thomas	4UZABRFC4KCJY7535	\$85,519	\$ 0	ACV	2
18	2022	Bluebird Bus	1BAKGCEA2NF380335	\$83,007	\$ 0	ACV	4
19	2022	Bluebird	1BAKGCEA5NF381902	\$84,337	\$ 0	ACV	7

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.



20 2024 Blue Bird Bus

1BAKGCJA3RF39
6958

\$98,025

\$ 0

ACV

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Ohio School Plan Proposal Summary

Coshocton City School District
Effective Date of Coverage: 7/1/2023

		<u>Limit of Liability</u>
Pollution Coverage – Claims Made and Reported		
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	7/1/2011	

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.



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

Premises #	Building #	Address	Description	Date Excluded	Date Reinstated

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.



Invoice

Coshocton City School District

Policy

Term

Premium

OSP Property Premium	7/1/2023 - 7/1/2024	\$54,377.00
OSP Liability Premium	7/1/2023 - 7/1/2024	\$8,995.00
OSP Violence Premium	7/1/2023 - 7/1/2024	\$ 696.00
OSP Automobile Premium	7/1/2023 - 7/1/2024	\$7,757.00

Total Package Policy Premium		\$71,825.00
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Pollution Policy Premium	7/1/2023 - 7/1/2024	\$ 384.00
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Premiums are based on placing the above policies through the Ohio School Plan. Premium for individually selected coverages may be subject to change.

If the Named Member requests cancellation of the policy prior to the expiration date, a OSP Package Policy minimum premium equal to 25% of the annual policy premium or \$1,000, whichever is greater, will be retained.

If the Named Member requests cancellation of the policy prior to the expiration date, a OSP Cyber Policy minimum premium equal to \$1,500 will be retained.

If the Named Member requests cancellation of the policy prior to the expiration date, a Pollution Policy minimum premium equal to \$275 will be retained.

Checks or purchase orders for the total premium should be made payable and mailed along with Premium Invoice to:

**Hylant Administrative Services, LLC
P.O. Box 2083
Toledo, Ohio 43603-2083**

Membership Benefits

Risk Management Services

Risk management has become one of the most important disciplines within both the public and private sectors. Risk permeates every aspect of our work day. Our focus is to eliminate or reduce the detrimental effects of those risks that cannot be avoided while continuously seeking ways beyond insurance to manage, prevent and minimize risk.

Our full-time experienced risk management team has a vast array of work experience. Our backgrounds range from Certified Fire Fighter, Certified School Risk Manager, and Environmental Health & Safety Professional. We bring our years of experience and knowledge of current regulatory requirements to assist in the identification of potential liability, property and fleet exposures.

Our Process

A Risk Management Profile - A risk management representative will conduct an on-site visit to identify existing and/or potential liability, property and fleet exposures using our risk profile worksheet.

Policy and Procedure Review - Risk Management Services will review established policy and procedure manuals and offer written opinions from the review.

Recommendations - Risk mitigation recommendations will be made from information gathered during the profile to assist in reducing identified areas of exposure.

Technical Assistance - Service team members are available to conduct site visits to discuss problem areas, specific concerns and assist in the development of written policies and procedures tailored to your operations.

Continuous Improvement - Service team members are available to work with staff to develop continuous monitoring and inspection mechanism internally.

Training /Seminars

- ODE School Bus Safety Task Force
- School Health and Safety Seminars
- School bus In-service Training
- Playground Presentations
- Safety Forces Meetings
- Campus Security Protocols
- Conference Presentations on various risk management topics

Resource Materials

The Risk Management Department maintains a database of resource materials and best practices on a variety of topics available to members:

- Directly through the client portal "Gateway"
- On CD
- By topic by request

If you are looking for guidance or a starting point on how to address a specific risk concern, we are here for you. Our goal is to provide a safe environment, minimize losses and place you in the most defensible position possible.



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

Coshocton City School District
Effective Date of Coverage: 7/1/2023



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



COVERAGE PROPOSAL

Coshocton City School District

1207 Cambridge Road
Coshocton, OH 43812

Effective Date of Coverage: 7/1/2023

Prepared by:

Phil Hein
811 Madison Avenue
Toledo, OH 43603-2083

www.ohioschoolplan.org
800.288.6821



Board of Directors

Coshocton City School District
Effective Date of Coverage:

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

Nathan Lynch

OSP Chairperson

Upper Sandusky Exempted Village School District
Treasurer/CFO
nathan_l@usevs.org

Christopher Fox

OSP Secretary

Montgomery County ESC
Treasurer
Christopher.fox@mcesc.org

Board Members

Lance Erlwein

Belpre City School District
Treasurer/CFO
bc_lerlwein@belpre.k12.oh.us

Jeremie Hittle

Piqua City School District
Treasurer/CFO
hittlej@piqua.org

John Kahmann

Gibsonburg Exempted Village School District
Treasurer/CFO
jkahmann@gibsonburgschools.org

Matt King

East Central Ohio Educational Service Center
Treasurer/CFO
Matt.king@ecoesc.org

David Kocovar

Westlake City School District
Business Manager
kocovar@wlake.org

Dr. Paul R. Lockwood

EHOVE Career Center
Prmarsh2@gmail.com

Paul Ryan Lockwood III

Springfield Local School District
Treasurer/CFO
ryanlockwood@springfield-schools.org

Melissa Marconi

Tuslaw Local School District
Superintendent
mmarconi@tuslawschools.org

Michael Sawyers

New Albany-Plain Local School District
Superintendent
Sawyers.1@napls.us

David Sininger

Clermont County Board of DD
Director of Business Operations
dsininger@clermontdd.org

Megan R. Williams

Scioto Valley Local School District
Treasurer/CFO
mwilliams_sk@scoca-k12.org



Reinsurance

Coshocton City School District
Effective Date of Coverage: 7/1/2023

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

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

Travelers Casualty Company

A.M. Best Rating: A++, XV
Reinsuring the OSP since: 2022

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



E gregg.mcmunn@ohioschoolplan.org
P 800.288.6821
M 614.361.6265

Gregg McMunn Sales Representative

Industry Experience

2005-Present	Hylant Administrative Services Ohio School Plan Regional Representative
2003-2005	Harcum-Schuett Insurance Agency
1998-2003	Harcum-Hyre Insurance Agency
1986-1998	McMunn Insurance Agency & Harcum Insurance Agency
1984-1986	Nationwide Insurance

Clients and Responsibilities

Assist clients evaluate their appetite for risk and find effective ways to reduce their insurance and related costs.

Help to educate Ohio's public educational institutions, county boards of developmental disabilities, municipalities and special districts on the coverage and the differences between traditional insurance and pooling opportunities.

Provide the tools and information to public entities to assist in the evaluation of industry trends and market fluctuations.

Uncover opportunities for savings and minimize negative unplanned financial impacts through risk management and risk transfer.

Industry Associations

- Life Underwriting Training Council

Education and Accreditations

- The Ohio State University, Bachelors in Business Administration
- Licensed Property and Casualty Agent



Phil Hein Client Executive

INDUSTRY EXPERIENCE

With nearly 20 years of professional experience, Phil is responsible for developing long-term relationships with school districts that are founded on trust and commitment. School districts have a number of consistent risks and Phil works with each client to address them based on their individual risk tolerance, which can vary. He serves as a trusted advisor for his clients and brings value not only on their insurance program but also serves in other capacities like contract review and financial oversight. He has experience with K-12 public school districts, youth athletic associations, and various non-profits.

EDUCATION

Phil holds a bachelor's degree with a dual focus in marketing and transportation/logistics from The Ohio State University.

INDUSTRY AFFILIATIONS

Phil currently serves on the board of SwimInc and the fundraising committee of A Kid Again in Columbus, Ohio.

E phil.hein@hylant.com

P 614.932.1265

C 614.633.6441



Ohio School Plan Proposal Summary

Coshocton City School District
Effective Date of Coverage: 7/1/2023

Property Coverage

	<u>Deductible</u>	<u>Limit of Liability</u>
Property Damage – Per Occurrence	\$1,000	\$86,917,224
Valuation-Replacement Cost		
No Co-Insurance		
All Risk of Direct Physical Loss, subject to specific Exclusions and Limitations		
Specific Real Property, Personal Property and Property in the Open Limit		\$ 0
Flood Coverage – Per Occurrence/Annual Aggregate Excluding Flood Zones A and V	\$25,000 5% 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		Excluded
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	\$86,917,224
Electronic Processing Media	\$1,000	
Deep Water Pumps	\$10 Per Foot Subject to \$2,500 Minimum	
Utility Interruption	24	
Business Interruption & Extra Expense	24	

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	Not Covered	See UAS Schedule

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Ohio School Plan Proposal Summary

Coshocton City School District
Effective Date of Coverage: 7/1/2023

Property Coverage Extensions and Conditions

Accidental Contamination	\$10,000	Glass Showcase	Included
Accounts Receivable	\$100,000	Landscaping, Natural and Artificial Athletic Fields –	
Arson Reward	\$25,000	Unscheduled	\$200,000
Architects and Engineers Fees and Loss Adjustment Expenses	Included	Lock Replacement	\$1,000
Automatic Acquisition		Loss of Refrigeration	\$25,000
Real Property – 90 days	\$1,000,000	Microorganisms –	
Personal Property – 90 days	\$1,000,000	Occurrence/Aggregate	\$15,000
Back Up of Sewer or Drains	\$100,000	Miscellaneous Unscheduled	
Claim Preparation Expense	\$50,000	Locations	\$200,000
Damaged Asbestos Clean Up & Removal	Included	Off Premises Services	\$250,000
Debris Removal & Cost of Clean Up	Included	Interruption	
EDP Media & Data Restoration	\$224,910	Ordinance or Law	
Errors & Omissions	\$100,000	Demolition – Undamaged Portion	\$500,000
Expediting Expense	\$250,000	Increased Cost of Construction	20% of Building Loss Subject to \$500,000 Maximum
Fine Arts – Unscheduled	\$25,000	Personal Effects	\$50,000
Fire Fighting Expense	\$25,000	Property in the Course of Construction & Additions	\$1,000,000
Fire Protection Devices	\$25,000	Property in the Open	Per Statement of Values
Furs, Jewelry, Precious Metals, Precious Stones – Separately	\$5,000	Running Track and Paved Athletic Court Surfaces -	
Boiler & Machinery Coverage Extensions		Unscheduled	\$200,000
Ammonia Contamination	\$250,000	Resultant Seepage, Pollution & Contamination Exception	\$50,000
CFC Refrigerants and Halon	\$250,000	Transit	\$200,000
Consequential Damage	\$250,000	Valuable Papers	\$100,000
Hazardous Substance	\$250,000	Watercraft – 27 Feet or Less in Length – Unscheduled	\$50,000
		Media Coverage	\$250,000
		Ordinance or Law	\$250,000
		Utility Interruption	\$250,000
		Water Damage	\$250,000

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Ohio School Plan Proposal Summary

Coshocton City School District
Effective Date of Coverage: 7/1/2023

Crime Coverage

	<u>Deductible</u>	<u>Limit of Liability</u>
Employee Theft Coverage ¹	\$5,000	\$1,000,000
Includes Faithful Performance		
Forgery and Alteration	\$1,000	\$25,000
Computer Fraud ¹	\$1,000	\$25,000
Funds Transfer Fraud ¹	\$1,000	\$100,000
Social Engineering Fraud ²	\$2,500	\$25,000
Theft of Monies and Securities		
Inside Premises	\$1,000	\$10,000
Outside Premises	\$1,000	\$10,000
Limited Finding For Recovery	Not Applicable	\$25,000
Destruction of Electronic Data or Computer Programs	\$1,000	\$5,000
Telephone Toll Fraud	\$1,000	\$5,000
Credit, Debit or Charge Cards	\$1,000	\$5,000

1. *Social Engineering Fraud is specifically excluded from the noted coverage agreements and only available under the separate Social Engineering Fraud coverage agreement.*
2. *Employees must make a reasonable effort to verify, but not through email, the authenticity of any change of account request or transfer instruction.*

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

Position	Individual's Full Name	Limit	Coverage is Excess of an Existing Bond
Treasurer	Mary T (Terri) Eyerman	\$500,000	No

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Property Schedule

Coshocton City School District
Effective Date of Coverage: 7/1/2023

Prem No	Bldg No	Name	Address	City	100% Real Property Value	100% Personal Property Value	100% Property In The Open Value	Valuation	Specific Limit
1	1	Administration Building	1207 Cambridge Rd.	Coshocton	\$642,205	\$171,617	\$7,307	RC	No
1	2	Administration Garage	1207 Cambridge Rd.	Coshocton	\$69,104	\$7,516	\$ 0	RC	No
1	3	Bus Maintenance Garage	1207 Cambridge Rd.	Coshocton	\$440,504	\$88,256	\$ 0	RC	No
2	1	High School	1205 Cambridge Rd.	Coshocton	\$36,895,674	\$5,469,039	\$ 0	RC	No
2	2	Gas Meter House	1205 Cambridge Rd.	Coshocton	\$20,134	\$ 0	\$ 0	RC	No
2	3	Tennis Storage Building	1205 Cambridge Rd.	Coshocton	\$40,780	\$7,548	\$ 0	RC	No
2	4	Track Storage Building	1205 Cambridge Rd.	Coshocton	\$6,078	\$5,958	\$ 0	RC	No
2	5	Football Storage Building	1205 Cambridge Rd.	Coshocton	\$9,567	\$22,547	\$756,212	RC	No
3	1	Elementary School	1203 Cambridge Road	Coshocton	\$32,792,593	\$4,711,579	\$ 0	RC	No
4	1	Building #1	245 S. Water St.	Coshocton	\$10,407	\$6,282	\$ 0	RC	No
5	2	Building #2	245 S. Water St.	Coshocton	\$34,591	\$7,191	\$ 0	RC	No
5	3	Building #3	245 S. Water St.	Coshocton	\$4,172	\$ 0	\$ 0	RC	No
5	4	Building #4	245 S. Water St.	Coshocton	\$101,659	\$10,557	\$ 0	RC	No
5	5	Building #5	245 S. Water St.	Coshocton	\$465,387	\$8,360	\$ 0	RC	No

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5	6	Building #6	245 S. Water St.	Coshocton	\$4,172	\$ 0	\$ 0	RC	No
5	7	Building #7	245 S. Water St.	Coshocton	\$28,757	\$3,593	\$ 0	RC	No
5	8	Stewart Field Complex	245 S. Water St.	Coshocton	\$661,500	\$110,250	\$ 0	RC	No

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 and the total Specific Property Limits for all property to be covered under the policy.

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

Coshocton City School District
Effective Date of Coverage: 7/1/2023

Liability Coverage

General Liability

	<u>Deductible</u>	<u>Limit of Liability</u>
Bodily Injury, Property Damage – Each Occurrence and Sexual Abuse Injury – Each Sexual Abuse Offense	\$0	\$3,000,000
Personal & Advertising Injury – Each Offense		\$3,000,000
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		\$5,000,000
Products-Completed Operations Aggregate		\$3,000,000
Criminal Defense Reimbursement		Not Covered
Unmanned Aerial Systems Liability	Not Covered	Not Covered

Employers Liability – Stop Gap

	<u>Deductible</u>	<u>Limit of Liability</u>
Bodily Injury by Accident - Each Accident	\$0	\$3,000,000
Bodily Injury by Disease		\$3,000,000
Bodily Injury by Disease – Each Employee		\$3,000,000

Fiduciary Liability – Claims Made

	<u>Retro Date</u>	<u>Deductible</u>	<u>Limit of Liability</u>
Each Fiduciary Claim	1/1/2011	\$2,500	\$3,000,000
Fiduciary Liability Aggregate			\$5,000,000
Employee Benefits Administration			Included

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	\$3,000,000
Security and Law Enforcement Liability – Aggregate		\$5,000,000

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.



Ohio School Plan Proposal Summary

Coshocton City School District
Effective Date of Coverage: 7/1/2023

Educational Legal Liability – Claims Made	<u>Retro</u> <u>Date</u>	<u>Deductible</u>	<u>Limit of Liability</u>
Errors & Omissions Injury – Each Wrongful Act		\$2,500	\$3,000,000
Errors & Omissions Injury – Annual Aggregate			\$5,000,000
\$1,000,000	2/1/2002		
\$1,000,000 excess of \$1,000,000	2/1/2002		
\$1,000,000 excess of \$2,000,000	2/1/2002		
Educational Legal Liability – Claims Made Continued	<u>Retro</u> <u>Date</u>	<u>Deductible</u>	<u>Limit of Liability</u>
Employment Practices Injury – Each Wrongful Act		\$2,500	\$3,000,000
Employment Practices Injury – Annual Aggregate			\$5,000,000
\$1,000,000	2/1/2002		
\$1,000,000 excess of \$1,000,000	2/1/2002		
\$1,000,000 excess of \$2,000,000	2/1/2002		
Back Wages – Each Wrongful Act		Not Covered	Not Covered
Back Wages – Annual Aggregate			Not Covered
Non Monetary 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.



Ohio School Plan Proposal Summary

Coshocton City School District
Effective Date of Coverage: 7/1/2023

	<u>Limit of Coverage</u>
Violence Act Injury and Death Benefit	
Violent Act General Aggregate Limit	\$3,000,000
Death Benefit Aggregate Limit	\$3,000,000
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	
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

Coshocton City School District
Effective Date of Coverage: 7/1/2023

Automobile Coverage

	<u>Deductible</u>	<u>Limit of Liability</u>
Liability – Combined Single Limit – Each Accident	\$0	\$3,000,000
Medical Payments- Each Accident	Not	\$5,000
Uninsured / Underinsured Motorists – Each Accident	Applicable	\$1,000,000
Buses - Physical Damage:		Per Schedule
Comprehensive	\$1,000	
Collision	\$1,000	
All Other Autos - Physical Damage:		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.

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Automobile Schedule

Coshocton City School District
Effective Date of Coverage: 7/1/2023

Vehicle #	Year	Description	VIN	Total Cost New	Replacement Cost	Valuation	Inventory Number
1	2013	International School Bus	4DRBUAAN9DB299653	\$87,351	\$ 0	ACV	14
2	2012	International School Bus	4DRBUAAN6CB394878	\$78,997	\$ 0	ACV	3
3	2006	Bluebird	1BAKFCKA16F123420	\$58,315	\$ 0	ACV	11
4	2010	International IC	4DRBUAAN7AB163680	\$77,022	\$ 0	ACV	12
5	2010	International CE	4DRBUAAN9AB163681	\$77,022	\$ 0	ACV	13
6	2017	Ford Fusion	3FA6P0G75HR245497	\$21,620	\$ 0	ACV	
7	2015	Freightliner	4UZABRDT8FCFV6940	\$67,155	\$ 0	ACV	1
8	2015	Freightliner	4UZABRDT1FCFV6942	\$67,155	\$ 0	ACV	5
9	2015	Freightliner	4UZABRDT3FCFV6943	\$67,155	\$ 0	ACV	6
10	2015	Freightliner	4UZABRDT5FCFV6944	\$67,155	\$ 0	ACV	8
11	2012	International	4DRBUSKNXCB398159	\$87,140	\$ 0	ACV	18
12	2005	Ford F350 XL Plow Truck	1FDWF37535EA37898	\$28,665	\$ 0	ACV	
13	1999	Ford F350 Super Duty U-Haul box truck	1FDWF36S3XEE31704	\$22,500	\$ 0	ACV	
14	2017	Ford Transit	1FMZK1YM8HKA11435	\$30,788	\$ 0	ACV	
15	2017	Ford F250 Plow Truck	1FTBF2B66HEC19550	\$33,645	\$ 0	ACV	
16	2020	Ford Transit	NM0GE9E25L1435929	\$28,000	\$ 0	ACV	
17	2019	Thomas	4UZABRFC4KCJY7535	\$85,519	\$ 0	ACV	2
18	2022	Bluebird Bus	1BAKGCEA2NF380335	\$83,007	\$ 0	ACV	4
19	2022	Bluebird	1BAKGCEA5NF381902	\$84,337	\$ 0	ACV	7

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20 2024 Blue Bird Bus

1BAKGCJA3RF39
6958

\$98,025

\$ 0

ACV

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Ohio School Plan Proposal Summary

Coshocton City School District
Effective Date of Coverage: 7/1/2023

		<u>Limit of Liability</u>
Pollution Coverage – Claims Made and Reported		
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	7/1/2011	

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.



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

Premises #	Building #	Address	Description	Date Excluded	Date Reinstated

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.



Invoice

Coshocton City School District

Policy

Term

Premium

OSP Property Premium	7/1/2023 - 7/1/2024	\$54,377.00
OSP Liability Premium	7/1/2023 - 7/1/2024	\$8,995.00
OSP Violence Premium	7/1/2023 - 7/1/2024	\$ 696.00
OSP Automobile Premium	7/1/2023 - 7/1/2024	\$7,757.00

Total Package Policy Premium		\$71,825.00
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Pollution Policy Premium	7/1/2023 - 7/1/2024	\$ 384.00
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Premiums are based on placing the above policies through the Ohio School Plan. Premium for individually selected coverages may be subject to change.

If the Named Member requests cancellation of the policy prior to the expiration date, a OSP Package Policy minimum premium equal to 25% of the annual policy premium or \$1,000, whichever is greater, will be retained.

If the Named Member requests cancellation of the policy prior to the expiration date, a OSP Cyber Policy minimum premium equal to \$1,500 will be retained.

If the Named Member requests cancellation of the policy prior to the expiration date, a Pollution Policy minimum premium equal to \$275 will be retained.

Checks or purchase orders for the total premium should be made payable and mailed along with Premium Invoice to:

**Hylant Administrative Services, LLC
P.O. Box 2083
Toledo, Ohio 43603-2083**



Membership Benefits

Risk Management Services

Risk management has become one of the most important disciplines within both the public and private sectors. Risk permeates every aspect of our work day. Our focus is to eliminate or reduce the detrimental effects of those risks that cannot be avoided while continuously seeking ways beyond insurance to manage, prevent and minimize risk.

Our full-time experienced risk management team has a vast array of work experience. Our backgrounds range from Certified Fire Fighter, Certified School Risk Manager, and Environmental Health & Safety Professional. We bring our years of experience and knowledge of current regulatory requirements to assist in the identification of potential liability, property and fleet exposures.

Our Process

A Risk Management Profile - A risk management representative will conduct an on-site visit to identify existing and/or potential liability, property and fleet exposures using our risk profile worksheet.

Policy and Procedure Review - Risk Management Services will review established policy and procedure manuals and offer written opinions from the review.

Recommendations - Risk mitigation recommendations will be made from information gathered during the profile to assist in reducing identified areas of exposure.

Technical Assistance - Service team members are available to conduct site visits to discuss problem areas, specific concerns and assist in the development of written policies and procedures tailored to your operations.

Continuous Improvement - Service team members are available to work with staff to develop continuous monitoring and inspection mechanism internally.

Training /Seminars

- ODE School Bus Safety Task Force
- School Health and Safety Seminars
- School bus In-service Training
- Playground Presentations
- Safety Forces Meetings
- Campus Security Protocols
- Conference Presentations on various risk management topics

Resource Materials

The Risk Management Department maintains a database of resource materials and best practices on a variety of topics available to members:

- Directly through the client portal "Gateway"
- On CD
- By topic by request

If you are looking for guidance or a starting point on how to address a specific risk concern, we are here for you. Our goal is to provide a safe environment, minimize losses and place you in the most defensible position possible.



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

Coshocton City School District
Effective Date of Coverage: 7/1/2023



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

