



COVERAGE PROPOSAL

Wapakoneta City School District

1102 Gardenia Drive

Wapakoneta, OH 45895-1699

Effective Date of Coverage: 7/1/2021

Prepared by:

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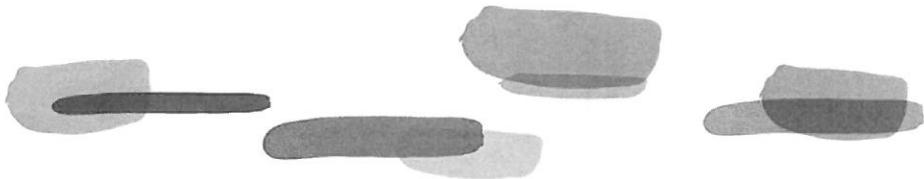


Board of Directors

The Ohio School Plan (OSP) provides affordable, comprehensive property and liability coverage to Ohio's public schools, boards of developmental disabilities and community colleges. The OSP is managed by the Board of Directors, which is composed of individual representatives from various OSP members. The Board of Directors ensures the program meets the common needs of all its members.

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<p><u>Dr. Paul R. Lockwood</u> EHOVE Career Center Prlmarsh2@gmail.com</p>	<p><u>Paul Ryan Lockwood III</u> Springfield Local School District Treasurer/CFO ryanlockwood@springfield-schools.org</p>	<p><u>Melissa Marconi</u> Tuslaw Local School District Superintendent mmarconi@tuslawschools.org</p>
<p><u>Michael Sawyers</u> New Albany-Plain Local School District Superintendent Sawyers.1@napls.us</p>	<p><u>David Sininger</u> Clermont County Board of DD Director of Business Operations dsininger@clermontdd.org</p>	<p><u>Megan R. Williams</u> Scioto Valley Local School District Treasurer/CFO mwilliams_sk@scoca-k12.org</p>
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<p><u>Kirk Hamilton</u> BASA Executive Director hamilton@basa-ohio.org</p>	<p><u>Jim Rowan</u> OASBO Executive Director jim@oasbo-ohio.org</p>	<p><u>Richard Lewis</u> OSBA Executive Director rlewis@ohioschoolboards.org</p>

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Reinsurance

The following reinsurance companies provide reinsurance for the Ohio School Plan:

Aspen Re America, Inc.

A. M. Best Rating: A, VX
Reinsuring the OSP since: 2007

Convex Re Limited

A.M. Best Rating: A-, XIV
Reinsuring the OSP since: 2020

Great American Insurance Cos.

A.M. Best Rating: A, XIV
Reinsuring the OSP since: 2012

Hannover Re

A.M. Best Rating: A+, XV
Reinsuring the OSP since: 2017

Hartford Fire Insurance Co.

A.M. Best Rating: A, XV
Reinsuring the OSP since: 2014

Liberty Mutual Insurance Europe Limited

A.M. Best Rating: A, XI
Reinsuring the OSP since: 2014

Lloyds of London

A.M. Best Rating: A, XV
Reinsuring the OSP since: 2014

Maumee Valley Re, Ltd.

Not Rated
Reinsuring the OSP since: 2002

Odyssey Re

A.M. Best Rating: A, XV
Reinsuring the OSP since: 2004

Ryan Re

A.M. Best Rating: A+, XV
Reinsuring the OSP since: 2019

XL Bermuda Ltd

A.M. Best Rating: A+, XV
Reinsuring the OSP since: 2014

A.M. Best Rating Classifications

Secure Ratings

A++ and A+ Superior
A and A- Excellent
B++ and B+ Very Good

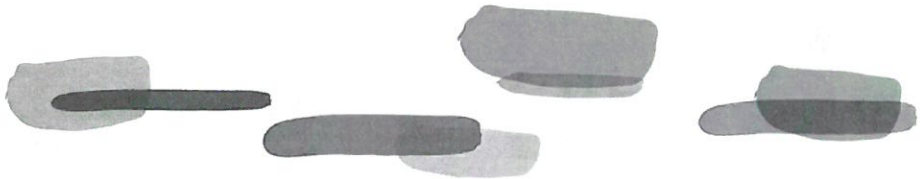
Vulnerable Ratings

B and B- Fair
C++ and C+ Marginal
C and C- Weak
D Poor
E Under State Supervision

Financial Size Category

VIII \$100 Million to \$250 Million
IX \$250 Million to \$500 Million
X \$500 Million to \$750 Million
XI \$750 Million to \$1 Billion
XII \$1 Billion to \$1.25 Billion
XIII \$1.25 Billion to \$1.5 Billion
XIV \$1.5 Billion to \$2 Billion
XV \$2 Billion or Greater

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Ohio School Plan Proposal Summary

Wapakoneta City School District
 Effective Date of Coverage: 7/1/2021

Property Coverage	<u>Deductible</u>	<u>Limit of Liability</u>
*Schedule Attached		
Property Damage – Per Occurrence	\$1,000	\$121,573,279
Valuation-Replacement Cost		
No Co-Insurance		
All Risk of Direct Physical Loss, subject to specific Exclusions and Limitations		
<i>*All locations are included in the Per Occurrence Limit unless shown with a specific sublimit on the Property Schedule.</i>		
Flood Coverage – Per Occurrence/Annual Aggregate Excluding flood zones A and V	\$25,000 5% subject to \$25,000 minimum	\$1,000,000
Earthquake Coverage – Per Occurrence/Annual Aggregate	\$10,000,000	\$10,000,000
Business Interruption and Rental Income – Combined		\$250,000
Extra Expense		\$1,000,000
Terrorism Coverage		Not Covered
Terrorism Coverage – Per Occurrence/Annual Aggregate Loss Limit if different than the Property Damage – Per Occurrence Limit		
Boiler & Machinery Breakdown – Per Accident		
Property Damage	\$1,000	\$100,000,000
Electronic Processing Media	\$1,000	
Deep Water Pumps	\$10 Per Foot Subject to \$2,500 Minimum	
Utility Interruption	24 Hours	
Business Interruption & Extra Expense	24 Hours	
Additional Property Coverage	<u>Deductible</u>	<u>Limit of Liability</u>
Audio Visual Equipment	Included in Property Damage Limit	
Miscellaneous Equipment	Included in Property Damage Limit	
Musical Equipment	Included in Property Damage Limit	
Contractors Equipment - Unscheduled	Included in Property Damage Limit	
Electronic Data Processing Equipment	Included in Property Damage Limit	
Unmanned Aerial Systems		

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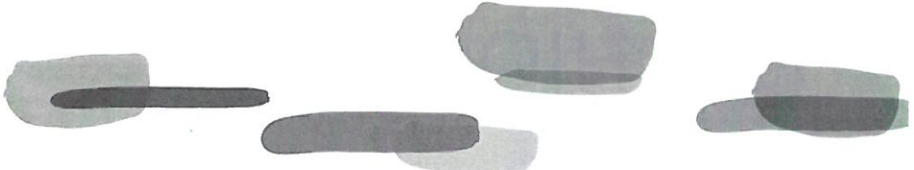
Ohio School Plan Proposal Summary

Wapakoneta City School District
 Coverage Period: 7/1/2021 to 7/1/2022

Property Coverage Extensions and Conditions

Accidental Contamination	\$10,000	Glass Showcase	Included
Accounts Receivable	\$100,000	Landscaping, Natural and Artificial Athletic Fields – Unscheduled	\$200,000
Arson Reward	\$25,000	Lock Replacement	\$1,000
Architects and Engineers Fees and Loss Adjustment Expenses	Included	Loss of Refrigeration	\$25,000
Automatic Acquisition		Microorganisms – Occurrence/Aggregate	\$15,000
Real Property – 90 days	\$1,000,000	Miscellaneous Unscheduled Locations	\$200,000
Personal Property – 90 days	\$1,000,000	Off Premises Services Interruption	\$250,000
Back Up of Sewer or Drains	\$100,000	Ordinance or Law	
Claim Preparation Expense	\$50,000	Demolition – Undamaged Portion	\$500,000 20% of Building Loss Subject to \$500,000 Maximum
Damaged Asbestos Clean Up & Removal	Included	Increased Cost of Construction	Maximum
Debris Removal & Cost of Clean Up	Included	Personal Effects	\$50,000
EDP Media & Data Restoration	\$58,702	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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Wapakoneta City School District
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Crime Coverage

	<u>Deductible</u>	<u>Limit of Liability</u>
Employee Theft Coverage	\$1,000	\$100,000
Includes Faithful Performance		
Forgery & Alteration	\$1,000	\$25,000
Computer Fraud	\$1,000	\$25,000
Funds Transfer Fraud	\$1,000	\$25,000
Theft of Monies and Securities		
Inside Premises	\$1,000	\$50,000
Outside Premises	\$1,000	\$50,000
Social Engineering Fraud	\$2,500	\$25,000

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

Position	Individual's Full Name	Limit	Coverage is Excess of an Existing Bond
Board President	Joshua Little	\$100,000	No
Superintendent	Aaron Rex	\$100,000	No
Treasurer	Angela Sparks	\$100,000	No

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Property Schedule

Wapakoneta City School District
 Effective Date of Coverage: 7/1/2021

<u>Prem No.</u>	<u>Bldg No.</u>	<u>Name</u>	<u>Address</u>	<u>Real Property</u>	<u>Personal Property</u>	<u>Property In the Open</u>	<u>Valuation</u>	<u>Specific Sublimit</u>
2	1	Administration Building	1102 Gardenia Drive	\$553,365	\$72,943	\$ 0	RC	\$ 0
2	2	Yard & Outside	1102 Gardenia Drive	\$17,481	\$ 0	\$ 0	RC	\$ 0
2	3	Storage Building	1102 Gardenia Drive	\$8,174	\$6,289	\$ 0	RC	\$ 0
3	1	High School	1 W Redskin Trail	\$46,410,783	\$4,341,307	\$ 0	RC	\$ 0
3	2	Agricultural Science Building	1 W Redskin Trail	\$193,677	\$238,951	\$ 0	RC	\$ 0
3	3	Pavilion	1 W Redskin Trail	\$15,847	\$ 0	\$ 0	RC	\$ 0
3	4	Yard & Outside	1 W Redskin Trail	\$94,325	\$ 0	\$ 0	RC	\$ 0
3	5	Ryan Field Yard & Outside	1 W Redskin Trail	\$323,218	\$ 0	\$ 0	RC	\$ 0
3	6	Ryan Field Press Box	1 W Redskin Trail	\$12,576	\$2,892	\$ 0	RC	\$ 0
3	7	Ryan Field Concession Stand	1 W Redskin Trail	\$830,046	\$2,266	\$ 0	RC	\$ 0
3	8	Tennis Courts	1 W. Redskin Trail	\$238,281	\$ 0	\$ 0	RC	\$ 0
3	9	Baseball Field - Outdoor Equipment	1 W Redskin Trail	\$28,925	\$11,320	\$ 0	RC	\$ 0
3	10	Baseball Field Storage Building	1 W Redskin Trail	\$28,925	\$11,320	\$ 0	RC	\$ 0
3	11	Baseball Field - Dugout 1	1 W Redskin Trail	\$12,576	\$ 0	\$ 0	RC	\$ 0
3	12	Baseball Field - Dugout 2 including restrooms	1 W Redskin Trail	\$12,576	\$ 0	\$ 0	RC	\$ 0

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3	13	Softball Field - Flagpole, Fencing	1	W Redskin Trail	\$23,269	\$16,979	\$ 0	RC	\$ 0
3	14	Softball Field Storage Building	1	W Redskin Trail	\$22,010	\$10,690	\$ 0	RC	\$ 0
3	15	Softball Field Dugout#1	1	W Redskin Trail	\$10,690	\$ 0	\$ 0	RC	\$ 0
3	16	Softball Field Dugout #2	1	W Redskin Trail	\$10,690	\$ 0	\$ 0	RC	\$ 0
3	17	Practice Field / Irrigation System	1	W Redskin Trail	\$1,636	\$6,289	\$ 0	RC	\$ 0
3	18	Soccer Fields	1	W. Redskin Trail	\$23,827	\$ 0	\$ 0	RC	\$ 0
3	19	Bus Compound - Fencing, Lighting	1	W Redskin Trail	\$83,005	\$ 0	\$ 0	RC	\$ 0
3	20	Driver's Building	1	W Redskin Trail	\$9,811	\$ 0	\$ 0	RC	\$ 0
3	21	Storage Building	1	W Redskin Trail	\$42,760	\$4,403	\$ 0	RC	\$ 0
3	22	Storage Building	1	W Redskin Trail	\$374,151	\$ 0	\$ 0	RC	\$ 0
3	23	Storage/Restroom @ Softball Field	1	W Redskin Trail	\$158,369	\$ 0	\$ 0	RC	\$ 0
3	24	FFA Barn	W.	Redskin Trail	\$96,182	\$ 0	\$ 0	RC	\$ 0
4	1	Middle School	520	W Harrison Street	\$19,057,492	\$2,660,411	\$ 0	RC	\$ 0
4	2	Yard & Outside	520	W Harrison Street	\$9,811	\$ 0	\$ 0	RC	\$ 0
4	3	Harmon Field Outdoor Equipment	520	W Harrison Street	\$500,000	\$ 0	\$ 0	RC	\$ 0
4	4	Harmon Field Home Granstand, Pres box & attach ite	520	W Harrison Street	\$1,400,000	\$10,000	\$ 0	RC	\$ 0
4	6	Harmon Field Press Box #3 & Grandstan Visitor MS-L	520	W Harrison Street	\$350,000	\$3,000	\$ 0	RC	\$ 0
4	7	Harmon Field Concession & Homside Restroom MS-I	520	W Harrison Street	\$421,311	\$10,061	\$ 0	RC	\$ 0
4	8	Harmon Field Track Storage Building MS-K	520	W Harrison Street	\$41,504	\$17,607	\$ 0	RC	\$ 0
4	9	Harmon Field Ticket Building	520	W Harrison Street	\$9,000	\$3,000	\$ 0	RC	\$ 0

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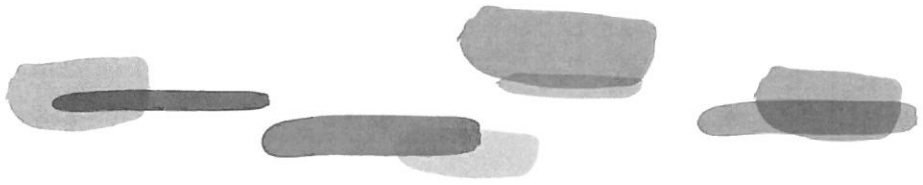
Hamilton Rd

4	10	Harmon Fld Announcers Bldg & Bsbll Press Box MS-O	520	W Harrison Street	\$20,123	\$3,899	\$ 0	RC	\$ 0
4	11	Harmon Field Dugout#1 MS-P	520	W Harrison Street	\$6,918	\$ 0	\$ 0	RC	\$ 0
4	12	Harmon Field Dugout #2 MS-N	520	W Harrison Street	\$6,918	\$ 0	\$ 0	RC	\$ 0
4	14	Harmon Field Artificial Turf & Track	520	W. Harrison St.	\$500,000	\$ 0	\$ 0	RC	\$ 0
4	16	Visitors Restroom & Concession MS-M	520	W Harrison Street	\$250,000	\$10,000	\$ 0	RC	\$ 0
4	17	Locker Room/Concession/Restroom	520	W. Harrison St.	\$873,907	\$175,326	\$ 0	RC	\$ 0
5	1	Wapak Elementary School	900	N. Blackhoof St.	\$25,172,736	\$604,640	\$ 0	RC	\$ 0
6	1	Cridersville Elementary School	501	Reichelderfer	\$12,383,158	\$423,248	\$ 0	RC	\$ 0
7	1	Storage Building - Tennis Courts		Willipie and Main Street	\$3,000	\$5,000	\$ 0	RC	\$ 0

Values shown in the Property Schedule above reflect those values reported to the Ohio School Plan as 100% values. Refer to the Property Coverage Summary of this proposal for the Property Damage Per Occurrence Limit for all property to be covered under the policy.

* The described premises identified with a Specific Sublimit on this Property Schedule are included in the Per Occurrence Limit shown on the Property Coverage Summary of this proposal, but the Sublimit displayed is the most we will pay for loss or damage to the described premises in any one occurrence or accident.

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Unmanned Aerial Systems Schedule

Wapakoneta City School District

Effective Date of Coverage: **7/1/2021**

UAS #	Manufacturer and Specifications of UAV	Manufacturer and Specifications of Base Station and Transmitter	Payload Size and Content	Total Weight of UAV and Payload	Description of Operation(s)	Replacement Cost of UAS
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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	\$5,000,000
Personal & Advertising Injury – Each Offense		\$5,000,000
Fire Damage– Any One Event		\$500,000
Medical Expense:		
Per Person – Any One Person		\$10,000
Per Accident – Any One Accident		\$10,000
General Aggregate		\$7,000,000
Products-Completed Operations Aggregate		\$5,000,000
Criminal Defense Reimbursement		Not Covered
Unmanned Aerial Systems Liability		

Employers Liability – Stop Gap

	<u>Deductible</u>	<u>Limit of Liability</u>
Bodily Injury by Accident - Each Accident	\$0	\$5,000,000
Bodily Injury by Disease		\$5,000,000
Bodily Injury by Disease – Each Employee		\$5,000,000

Fiduciary Liability – Claims Made

	<u>Retro Date</u>	<u>Deductible</u>	<u>Limit of Liability</u>
Each Fiduciary Claim	3/12/2009	\$2,500	\$5,000,000
Fiduciary Liability Aggregate			\$7,000,000
Employee Benefits Administration			Included
Employee Benefits Prior Acts	3/12/2002		

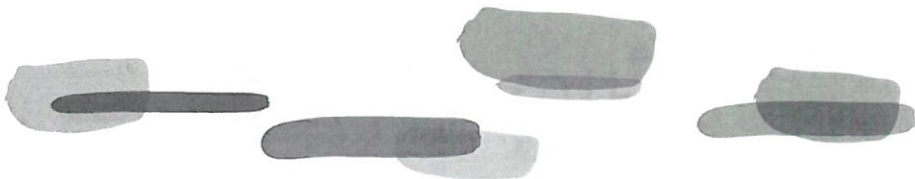
Security and Law Enforcement Liability

	<u>Deductible</u>	<u>Limit of Liability</u>
Security and Law Enforcement Liability – Each Occurrence, Offense or Sexual Abuse Offense	\$0	\$5,000,000
Security and Law Enforcement Liability – Aggregate		\$7,000,000

Educational Legal Liability – Claims Made

	<u>Retro Date</u>	<u>Deductible</u>	<u>Limit of Liability</u>
Errors & Omissions Injury – Each Wrongful Act		\$2,500	\$5,000,000
Errors & Omissions Injury – Annual Aggregate			\$7,000,000

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\$1,000,000	2/1/2002
\$1,000,000 xs \$1,000,000	2/1/2002
\$1,000,000 xs \$2,000,000	2/1/2002
\$1,000,000 xs \$3,000,000	2/1/2002
\$1,000,000 xs \$4,000,000	2/1/2002

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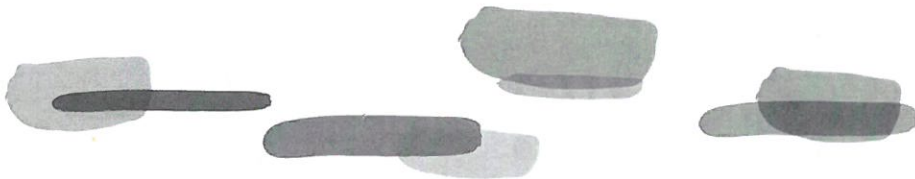


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Educational Legal Liability – Claims Made Continued	<u><i>Retro Date</i></u>	<u><i>Deductible</i></u>	<u><i>Limit of Liability</i></u>
Employment Practices Injury – Each Wrongful Act		\$2,500	\$5,000,000
Employment Practices Injury – Annual Aggregate			\$7,000,000
\$1,000,000	2/1/2002		
\$1,000,000 xs \$1,000,000	2/1/2002		
\$1,000,000 xs \$2,000,000	2/1/2002		
\$1,000,000 xs \$3,000,000	2/1/2002		
\$1,000,000 xs \$4,000,000	2/1/2002		
Back Wages – Each Wrongful Act		\$2,500	\$25,000
Back Wages – Annual Aggregate			50000
Declaratory, Equitable and Injunctive Relief Defense – Annual Aggregate		\$2,500	\$100,000

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Adult Support Group Schedule

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Group Name

- Cridersville Elementary PTO
- Wapakoneta Athletic Boosters
- Wapakoneta Band Boosters
- Wapakoneta Choir Boosters
- Wapakoneta Elementary PTO
- Wapakoneta High School PTO
- Wapakoneta Middle School PTO

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Automobile Coverage

***Per Schedule**

*Based on	32	Bus Over 60
*Based on	5	Utility Trailer
*Based on	8	Light Truck
*Based on	2	Bus 9-20
*Based on	1	Heavy Dump Truck
*Based on	3	Private Passenger Auto
*Based on	1	Bus 21-60
*Based on	1	Trailer over 2000 lbs
Total	53	Autos

	<u>Valuation</u>	<u>Deductible</u>	<u>Limit of Liability</u>
Liability – Combined Single Limit – Each Accident		\$0	\$5,000,000
Medical Payments- Each Accident		Not Applicable	\$5,000
Uninsured / Underinsured Motorists – Each Accident		Not Applicable	\$1,000,000
Buses - Physical Damage:	Per Schedule		Per Schedule
Comprehensive		\$1,000	
Collision		\$1,000	
All Other Autos - Physical Damage:	Per Schedule		Per Schedule
Comprehensive		\$250	
Collision		\$500	
Hired Auto Physical Damage:			\$75,000
Comprehensive		\$250	
Collision		\$500	
Garage Keepers Coverage			Refer to Schedule
Comprehensive Single Event Deductible		Largest Comprehensive Deductible	

The automobile coverage included in this quotation is subject to acceptable state motor vehicle reports. Automobile coverage may subsequently be excluded for any covered auto while being operated by a driver with an unacceptable report.

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Automobile Schedule

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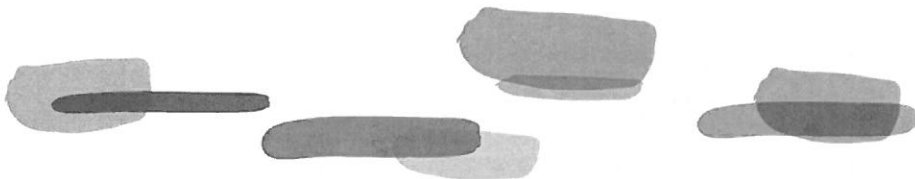
<u>Veh #</u>	<u>Year</u>	<u>Description</u>	<u>VIN</u>	<u>Total Cost New</u>	<u>*Valuation</u>
1	1987	Haulmark Trailer	G824BT	\$4,030	ACV
2	2015	Chevrolet Silverado	2497	\$33,443	ACV
3	2013	Stealth Van Trailer	4610	\$8,858	ACV
4	2014	Bluebird Bus	6722	\$85,000	RC OTR
5	2011	Ford Dump Truck	1571	\$65,356	ACV
6	2012	Bluebird Bus	3968	\$83,515	RC OTR
7	2015	Bluebird Bus Chevrolet Microbird	1445	\$90,422	RC OTR
8	2014	Van	5617	\$39,950	RC OTR
9	2014	Chevy Bus/Van	1524	\$46,566	RC OTR
10	2012	Bluebird Bus	3969	\$83,515	RC OTR
11	2011	Chevy Van	2606	\$39,400	ACV
12	2007	Ford Escape	4680	\$8,500	ACV
13	2010	Bluebird Bus	7942	\$78,326	ACV
14	2014	Chevy Van	1311	\$40,250	ACV
15	2002	Bluebird Bus	2780	\$62,556	ACV
16	2011	Chevy Van	2368	\$39,400	ACV
17	2010	Bluebird Bus	7943	\$78,326	ACV
20	2004	Bluebird Bus	2509	\$55,983	ACV
21	2004	Bluebird Bus	2510	\$55,983	ACV
22	1999	Chevy Pickup	2938	\$19,550	ACV
24	1998	E-Z Dump Trailer	6283	\$3,400	ACV
25	1999	Texas Bragg Trailer	1147	\$1,595	ACV
26	2004	Bluebird Bus	7185	\$59,930	ACV
27	2004	Bluebird Bus	7186	\$59,930	ACV
28	2005	Thomas School Bus	9791	\$58,435	ACV
29	2005	Thomas School Bus	9792	\$58,435	ACV
30	2005	Bluebird Bus	8351	\$59,850	ACV
31	2004	Bluebird Bus	8352	\$59,850	ACV
32	2008	Bluebird CT Mini Bus	2965	\$47,250	ACV
33	2008	Bluebird Transit Bus	9547	\$75,119	ACV
34	2008	Bluebird Transit Bus	9548	\$75,119	ACV
35	2006	GMC 2500 Sierra Pickup	3181	\$25,000	ACV
36	2007	Corn Pro Utility Trailer	5473	\$3,884	ACV
37	2009	Bluebird Bus	2985	\$77,422	ACV
38	2008	GMC 2500 HD Pickup	8296	\$23,298	ACV
39	2009	Bluebird Bus	2986	\$77,422	ACV
40	2016	Bluebird Bus	7455	\$88,480	RC OTR

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41	2016	Bluebird Bus	7456	\$88,480	RC OTR
42	2016	Bluebird Bus	4195	\$88,480	RC OTR
43	2016	Bluebird Bus	4196	\$88,480	RC OTR
44	2016	Ford Van T35	8604	\$34,328	ACV
45	2017	Stealth Trailer	8888	\$7,296	ACV
46	2018	Bluebird Bus	2229	\$87,613	RC OTR
47	2018	Bluebird Bus	2228	\$87,613	RC OTR
48	2019	Bluebird Bus	4307	\$88,066	RC OTR
49	2019	Bluebird Bus	4308	\$88,066	RC OTR
50	2019	Bluebird Bus	4309	\$88,066	RC OTR
51	2018	Ram Promaster Cargo Van	7076	\$31,420	ACV
52	2020	Bluebird Bus	6934	\$89,499	RC OTR
53	2020	Bluebird Bus	6935	\$89,499	RC OTR
54	2020	Bluebird Bus	7229	\$92,160	RC OTR
55	2020	Bluebird Bus	7230	\$92,160	RC OTR
56	2020	Ford F250	4633	\$29,582	ACV

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



Garagekeepers Schedule

Wapakoneta City School District
Effective Date of Coverage: 7/1/2021

<u>Location</u>	<u>Limit</u>	<u>Deductibles</u>		
		<u>Comprehensive Each Customer's Auto</u>	<u>Comprehensive Maximum per Event</u>	<u>Collision Each Customer's Auto</u>
1 Redskin Trail, Wapakoneta, OH 45895	\$100,000	\$500	\$2,500	\$1,000

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Ohio School Plan Proposal Summary

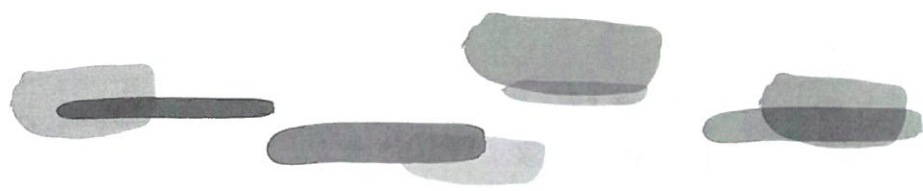
Wapakoneta City School District
 Effective Date of Coverage: 7/1/2021

Violence Act Injury and Death Benefit	<u>Limit of Coverage</u>
Violent Act General Aggregate Limit	\$1,000,000
Death Benefit Aggregate Limit	\$1,000,000
Death Benefit Limit – Per Member	\$25,000
Medical Expense Aggregate Limit	\$25,000
Medical Expenses – In Excess of \$25,000 - Per Member (Excess of all other insurance, coverage or benefits available)	\$5,000

Violent Act Expenses	<u>Limit of Coverage</u>
Emergency Medical Services Aggregate Limit	\$5,000
Emergency Medical Services Limit – Per Member	\$1,000
Funeral Services Aggregate Limit	25,000
Funeral Services Limit – Per Member	5,000
Personal Counseling Services Aggregate Limit	10,000
Personal Counseling Services Limit – Per Member	2,500
Travel Expenses Aggregate	\$25,000
Travel Expenses Limit – Per Member	\$5,000

Supplementary Payments	
Group Counseling – limited to 60 days after violent act	\$25,000
Extra Security – limited to 30 days after violent act	\$25,000
Substitute Teachers – limited to 30 days after violent act	\$25,000
Rental of Substitute Premises - limited to 30 days after violent act	\$10,000
Extra Transportation – limited to 30 days after violent act	\$10,000
Crisis Management Expenses – limited to 60 days after violent act	\$10,000

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Ohio School Plan Proposal Summary

Wapakoneta City School District
 Effective Date of Coverage: 7/1/2021

Cyber Coverage – Claims Made and Reported

All Coverage Sections		<u>Limit of Liability</u>
Policy Aggregate - All Plan Members Combined		\$50,000,000
Member Aggregate		\$1,000,000
First Party Coverage Sections		<u>Limit of Liability</u>
Damage to Digital Assets		\$1,000,000
Non-Physical Business Interruption and Extra Expense		\$1,000,000
Cyber Extortion		\$1,000,000
Data Protection Reputational Harm		1000000
Computer Crime		\$1,000,000
Payment Card Industry Data Security Standards – Each Loss		\$100,000
Payment Card Industry Data Security Standards - All Losses for All Members Combined		\$1,000,000
Third Party Coverage Sections		<u>Limit of Liability</u>
Privacy, Confidentiality and Security Liability		\$1,000,000
Regulation Defense, Awards and Fines		\$1,000,000
Customer Care and Reputational Expenses		\$1,000,000
Professional Indemnity		Not Covered
Multi-Media Indemnity		\$1,000,000
Deductible & Time Retention		
Deductible	\$100,000	
Time Retention - Section I.B.	8 Hours	
Retroactive Date	7/1/2011	

Defense Expenses and all other costs and expenses are part of, subject to, included within and do not increase the Member Aggregate or the Policy Aggregate - All Plan Members Combined.

The First Party and Third Party Coverage Section Limits of Liability displayed above are part of, subject to, included within and do not increase the Member Aggregate or the Policy Aggregate - All Members Combined.

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Ohio School Plan Proposal Summary

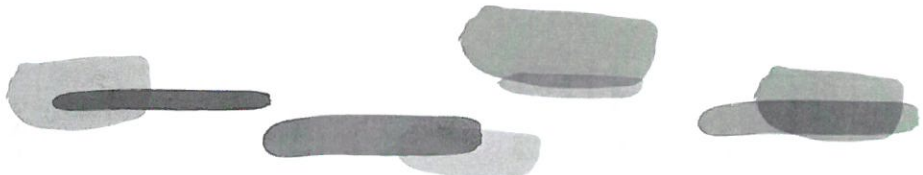
Wapakoneta City School District
 Effective Date of Coverage: 7/1/2021

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

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

Premises #	Building #	Address	Description	Date Excluded	Date Reinstated

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Defense Expenses and all other costs and expenses are part of, subject to, included within and do not increase the Pollution Liability - Member Aggregate or the Pollution Liability - Policy Aggregate - All Plan Members Combined.

The Coverage A., B., C., D. and E. Limits of Liability displayed above are part of, subject to, included within and do not increase the Member Aggregate or the Policy Aggregate - All Members Combined.

Coverage afforded by this policy shall apply in excess of and shall not contribute with any other such insurance.

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Premium Invoice

Wapakoneta City School District

Effective Date of Coverage: 7/1/2021

<u>Coverage</u>	<u>Premium</u>
OSP Cyber	\$1,228
OSP Property	\$69,300
OSP Violence	\$1,284
OSP Auto	\$15,777
OSP Liability	\$14,004
Pollution	\$ 642
Total:	\$102,235

Notes

Premium includes Ohio School Plan's Risk Management Services

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

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

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Membership Benefits

Risk Management Services

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

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

Our Process

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

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

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

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

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

Training /Seminars

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

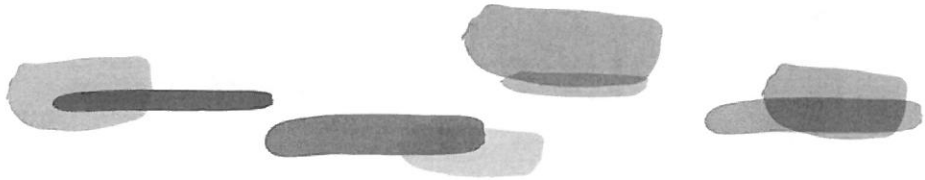
Resource Materials

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.

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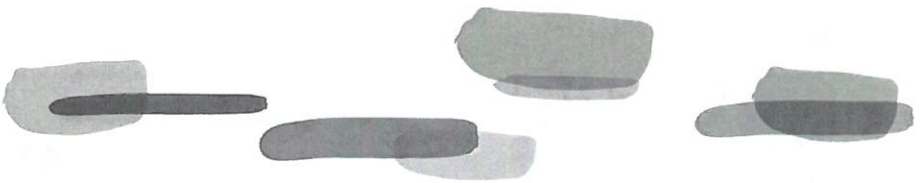
Membership Benefits

Free Legal Advice

The Ohio School Plan annually provides two (2) hours of free legal advice to current OSP members through independent legal counsel for employment related issues.

Accessing this service is easy. Simply call the Ohio School Plan claims department (1-866-825-2467) and you will be referred to a participating attorney in your area. Prior to any work being done, the attorney will advise you in advance of the approximate time it will take to handle your question.

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STOPit Solutions



Ohio School Plan & STOPit Solutions: Partnered to protect schools at no charge for the first year.

What is STOPit Solutions?

STOPit Solutions empowers students and employees to speak up about inappropriate behavior like bullying, misconduct, and mental health issues where they are most comfortable—their phones. The anonymous reporting program is used by thousands of schools nationwide to ensure student and school safety. Our partnership allows your school to implement the STOPit App, Hotline, STOPit Admin and 24/7 Monitoring at no charge for the first year.

What is included?

- **The STOPit App, Web & Hotline** - anonymous reporting app for students and employees;
- **STOPit Admin** - easy-to-use dashboard for incident management;
- **24/7 Monitoring** - certified agent monitoring to alert of emergency situations;
- **Two-Way Messenger** - anonymous messaging to reporters in real time;
- **Launch Kit** - STOPit provides full setup and helps you roll out the program to your school;

To learn more about this valuable resource:

E sales@stopitsolutions.com

P 908-748-4500

https://bit.ly/OSP_STOPit