

**CITY OF SOUTH LEBANON, OHIO  
RESOLUTION NO. 2024-01**

**A RESOLUTION APPROVING AND AUTHORIZING THE MAYOR AND  
DIRECTOR OF FINANCE TO RENEW THE CITY'S LIABILITY INSURANCE WITH  
OHIO PLAN RISK MANAGEMENT, INC. FOR CALENDAR YEAR 2024, AND  
FURTHER AUTHORIZING PAYMENT OF THE ANNUAL PREMIUM, AND  
DECLARING AN EMERGENCY**

**WHEREAS**, the City maintains property, liability and automobile insurance with Ohio Plan Risk Management, Inc., and the current period of coverage ends on December 31, 2023; and,

**WHEREAS**, the City recently received a quote for renewal from Ohio Plan Risk Management, Inc. with a total annual premium of \$75,174 (an increase of \$6,235 from the 2023 premium); and,

**WHEREAS**, it is the recommendation of City staff that the City's liability insurance with Ohio Plan Risk Management, Inc. be renewed for the period of January 1, 2024 to December 31, 2024; and,

**WHEREAS**, immediate action is required to timely assure the City has a policy of liability insurance in effect as of January 1, 2024, and such action is necessary in order to preserve the public peace, health, safety or welfare of the City.

**NOW, THEREFORE, BE IT RESOLVED** by the Council of the City of South Lebanon, Ohio, at least two-thirds of all members elected thereto concurring:

**Section 1.** That the Council approves and authorizes the Mayor and Director of Finance to renew the City's liability insurance coverage with Ohio Plan Risk Management, Inc. for the period of January 1, 2024 to December 31, 2024 as presented in Exhibit "A" attached hereto and made a part hereof; and.

**Section 2.** That the Council approves and authorizes the Director of Finance to pay the annual premium to Ohio Plan Risk Management, Inc. for the liability insurance coverage for the period of January 1, 2024 to December 31, 2024.

**Section 3.** That the recitals contained within the Whereas Clauses set forth above are incorporated by reference herein.

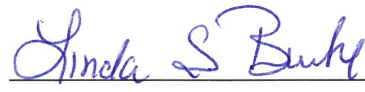


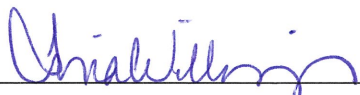
Resolution 2024-01 Ohio Plan Risk Management

**Section 4.** That this Resolution is hereby declared to be an emergency measure in accordance with Ohio Rev. Code § 731.30 for the immediate preservation of the public peace, health, safety and general welfare; and, this Resolution shall be in full force and effective immediately upon its passage.

**Section 5.** That it is found and determined that all formal actions of the Council concerning and relating to the adoption of this Resolution were adopted in an open meeting of Council in compliance with all legal requirements, including Section 121.22 of the Ohio Revised Code.

Adopted this 4<sup>th</sup> day of January, 2024.

  
\_\_\_\_\_  
Linda S. Burke, Mayor

Attest:   
\_\_\_\_\_  
Petrina D. Williams, Director of Finance/Clerk

Rules Suspended: 1/4/24 (if applicable)

First Reading: -

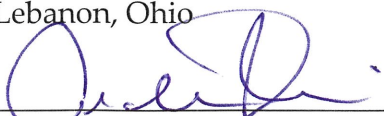
Second Reading: -

Vote: 6 Yeas  
   Nays

Effective Date: 1/4/24

Prepared by and approved as to form:

Andrew P. Meier  
Law Director  
South Lebanon, Ohio

By:   
\_\_\_\_\_  
Date: 1/4/2024







## Ohio Plan Package Proposal

### City of South Lebanon

10 North High Street  
South Lebanon, OH 45065

**Effective Date of Coverage:** 01/01/24 to 01/01/25

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





## BOARD OF DIRECTORS

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

Board Officers		
<p><b><u>Chris Gilbert</u></b>  <b>Ohio Plan - President</b>            Springfield Township            Hamilton County            cgilbert@springfieldtp.org</p>	<p><b><u>Joel Montgomery</u></b>  <b>Ohio Plan – Vice President</b>            City of Wooster            Wayne County            jmontgomery@woosteroh.com</p>	<p><b><u>Bret Henninger</u></b>  <b>Ohio Plan - Secretary</b>            Great Parks            Hamilton County            bhenninger@greatparks.org</p>

Board Members		
<p><b><u>John Applegate</u></b>            City of Union            Montgomery County            japplegate@unionoh.org</p>	<p><b><u>Erika Buri</u></b>            The Olander Park System            Lucas County            eburi@olanderpark.com</p>	<p><b><u>Jim Crandall, CPA</u></b>            Muskingum Watershed            Conservancy District            Tuscarawas County            jcrandall@mwcd.org</p>
<p><b><u>Jamie Giguere</u></b>            City of Wauseon            Fulton County            Jamie.giguere@cityofwauseon.com</p>	<p><b><u>Michael Hampton</u></b>            Springfield Township            Lucas County            mhampton@springfieldtownship.net</p>	<p><b><u>Kerry Reed</u></b>            Newton Falls Public Library            Trumbull County            kerryreed@newtonfalls.org</p>
<p><b><u>Joseph F. Stefanov</u></b>            City of New Albany            Franklin County            jstefanov@newalbanyohio.org</p>		<p><b><u>Jennifer Wilder</u></b>            City of Oakwood            Montgomery County            wilder@oakwood.oh.us</p>





Entity Name: City of South Lebanon

## SUMMARY OF COVERAGE

PROPERTY COVERAGE	LIMITS
Building and Personal Property	\$14,144,947
Specific Building and Personal Property	\$ 0
<i>See the Property Schedule for those locations covered on a blanket limit vs. specific basis.</i>	
Flood and Mudslide	Not Covered
Earthquake and Volcanic Eruption	Not Covered
Business Income with Extra Expense	\$500,000
Legal Liability – Real Property	\$1,000,000
Ordinance or Law Coverage	\$500,000
Deductibles	
Building and Personal Property	\$1,000
Electric Substations and Transformers	\$10,000
Flood and Mudslide	Not Covered
Earthquake and Volcanic Eruption	Not Covered
Unmanned Aerial Systems	
Causes of Loss	Special Form
Coinsurance	Agreed Amount
Valuation	See Property Schedule
<u>Additional Property Coverage/Extensions</u>	
Accounts Receivable	\$250,000
Animal Mortality/Injury	\$40,000
Arson Reward	\$25,000
Athletic Fields – Natural and Artificial Turf	\$200,000
Builders Risk	\$500,000
Cemetery Buildings	\$25,000
Claim Preparation Expense	\$50,000
Commandeered Property	\$100,000
Crime Reward	\$1,000 Per Person Subject to \$5,000 Maximum
Electronic Data	\$1,000
Expediting Expense	\$250,000

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**Entity Name:** City of South Lebanon

## SUMMARY OF COVERAGE

### Additional Property Coverage/Extensions

Fine Arts	\$25,000
Fire Department Service Charge	Actual Fire Department Service Charge
Fire Protective Devices	\$5,000
Lock Re-Keying	\$2,500
Newly Acquired/Constructed	
Building	\$2,000,000
Personal Property	\$1,000,000
Non-owned Detached Trailers	\$5,000
Outdoor Property	\$100,000
Paved Surfaces	\$100,000
Personal Effects of Employees – Per Claim	\$2,500
Pollutant Clean-up	\$100,000
Property in Transit	\$100,000
Property Off Premises	\$10,000
Spoilage	\$25,000
Underground Pipes, Flues or Drains	\$1,000,000
Unnamed Location	\$750,000
Utility Services (Off Premises Power Interruption)	\$25,000
Valuable Papers – Cost to Research	\$250,000
No Foundations Exclusion	

### **EQUIPMENT BREAKDOWN COVERAGE**

### **LIMITS**

Property Damage – Any One Accident	\$14,144,947
Deductibles	
Property Damage	\$1,000
Deep Well Pumps, Electrical Substations and Transformers	\$10,000



Entity Name: City of South Lebanon

## PROPERTY SCHEDULE

PREM #	BLDG #	DESCRIPTION	ADDRESS	BUILDING LIMIT	PERSONAL PROPERTY LIMIT	PROPERTY IN OPEN LIMIT	VALUATION <sup>(1)</sup>	SPECIFIC LIMIT
1	1	Community Center	83 Section Road	\$3,546,563	\$ 0	\$ 0	RC	
1	2	Administration Building	10 North High St	\$3,346,795	\$413,273	\$ 0	RC	
2	1	Water Station/Fencing	Zoar Road	\$337,513	\$ 0	\$1,429	RC	
3	1	Park Shelter/Plygrd. Equip., Sign, Tables, Blchrs	Main Street	\$17,532	\$ 0	\$59,208	RC	
4	1	Dry Well/Fencing	Main Street Park	\$ 0	\$ 0	\$26,874	RC	
5	1	Gazebo	46 S. Main St - Heritage Park	\$29,114	\$ 0	\$ 0	RC	
6	1	Concession Stand	High and Hobart Street	\$27,012	\$1,789	\$ 0	RC	
6	2	Park Shelter/Fencing, Tables, Backstops	High and Hobart Street	\$18,602	\$ 0	\$38,279	RC	
6	3	Ticket Stand	High and Hobart Street	\$23,254	\$ 896	\$ 0	RC	
6	4	Storage Building	High and Horbart Street	\$4,394	\$ 0	\$ 0	RC	
7	1	Block Building	3771 Morgan Rd	\$5,601	\$3,582	\$ 0	RC	
7	2	Water Tower	3771 Morgan Dr	\$1,377,318	\$ 0	\$ 0	RC	
7	3	Water Treatment Building/Fencing	3771 Morgan Rd	\$178,098	\$ 0	\$1,789	RC	
8	1	Storage Garage	Rail Road Street	\$118,370	\$3,582	\$ 0	RC	

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PREM #	BLDG #	DESCRIPTION	ADDRESS	BUILDING LIMIT	PERSONAL PROPERTY LIMIT	PROPERTY IN OPEN LIMIT	VALUATION(A)	SPECIFIC LIMIT
8	2	Park Shelter/Tables, Benches/Plygrd. Equip.	Rail Road Street	\$16,994	\$ 0	\$100,000	RC	
8	3	Salt and Storage Barn	Rail Road Street	\$289,557	\$7,153	\$ 0	RC	
9	1	Former Village Hall	99 N. High Street	\$722,009	\$ 0	\$ 0	RC	
9	2	Park Shelter/Bball Goals, Lighting, Picnic Tables	99 N. High Street	\$2,323	\$ 0	\$6,794	RC	
9	3	Park Shelter/Plygrd. Equip., 2 Signs	99 N. High Street	\$17,888	\$ 0	\$300,000	RC	
9	4	Picnic Tables	99 N. High Street	\$1,607	\$ 0	\$ 0	RC	
10	1	Police Station/Sign, Flag Pole, Lighting	103 W. Forrest Ave	\$190,262	\$49,985	\$4,470	RC	
11	1	Lift Station	775 Mason-Morrow Road (SR48)	\$260,466	\$ 0	\$ 0	RC	
12	1	Lift Station	107 McKinley	\$532,508	\$ 0	\$ 0	RC	
13	1	Lift Station	147 Little Miami/439 Marrow	\$289,406	\$ 0	\$ 0	RC	
14	1	Lift Station	492 Lebanon Road	\$77,561	\$ 0	\$ 0	RC	
15	1	Fencing-1550', vinyl	State Route 48	\$ 0	\$ 0	\$36,494	RC	
16	1	Sewer Station	2301 Zoar Road	\$289,406	\$ 0	\$ 0	RC	
17	1	Lift Station Nixon Target Corwin	3649 Lebanon Rd.	\$434,110	\$ 0	\$ 0	RC	
18	1	Lift Station Grants Settlement	5267 Zoar Rd.	\$260,466	\$ 0	\$ 0	RC	
19	1	Misc.Light Poles,Guard Rails, Traffic Control Dev.	Various Location	\$ 0	\$ 0	\$59,039	RC	

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PREM #	BLDG #	DESCRIPTION	ADDRESS	BUILDING LIMIT	PERSONAL PROPERTY LIMIT	PROPERTY IN OPEN LIMIT	VALUATION <sup>(1)</sup>	SPECIFIC LIMIT
20	1	Maintenance Garage	380 W. Pike St.	\$175,959	\$ 0	\$ 0	RC	
21	1	Lift Station	347 Main St	\$202,585	\$ 0	\$ 0	RC	
22	1	Main Street Barn	512 S. Main St.	\$82,688	\$ 0	\$ 0	RC	
23	1	Veteran's Memorial	41 E. Broadway	\$ 0	\$ 0	\$154,350	RC	
<b>TOTAL</b>				<b>\$12,875,961</b>	<b>\$480,260</b>	<b>\$788,726</b>		

(1) RC Replacement Cost  
 ACV Actual Cash Value  
 FRC Functional Replacement Cost  
 HV Historical Value



**Entity Name:** City of South Lebanon

## SUMMARY OF COVERAGE

<b>SPECIAL PROPERTY COVERAGE</b>	<b>LIMITS</b>
Special Property - Scheduled	\$478,515
Special Property - Unscheduled Equipment (Any one item \$15,000 or less)	\$160,000
Deductible	\$1,000
Causes of Loss	Special Form
Valuation	Replacement Cost

<b>SCHEDULED FINE ARTS COVERAGE</b>	<b>LIMITS</b>
Fine Arts - Scheduled	\$ 0
Deductible	
Causes of Loss	Special Form
Valuation	Market Value

<b>TRANSMISSION AND DELIVERY LINE COVERAGE</b>	<b>LIMITS</b>
Transmission And Deliver Line	\$ 0
Deductible	Not Covered
Causes of Loss	Special Form
Valuation	Replacement Cost

<b>COMPUTER COVERAGE</b>	<b>LIMITS</b>
Computer Equipment	\$48,820
Media and Data	\$18,836
Property Away from Premises	\$5,000
Computer Virus	\$1,000

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Business Income	\$5,000
Extra Expense	\$15,000
Deductibles	
Computer Equipment	\$1,000
Business Income	None
Extra Expense	None
Causes of Loss	Special Form
Valuation	
Computer Equipment	Replacement Cost
Data and Media	Reconstruction Cost



**Entity Name:** City of South Lebanon

## SPECIAL PROPERTY SCHEDULE

ITEM#	DESCRIPTION	SERIAL NO.	VALUE
1	1999 John Deere Tractor		\$23,153
2	1998 Bob Cat Loader Model 763	512228942	\$24,587
3	1991 International Tractor		\$27,783
4	2005 Asphalt Roller		\$17,365
5	Misc Equipment at Railroad St Barn		\$23,153
6	Truck Plows - 3		\$18,833
7	2013 Case 580SN Loader Backhoe	JJGN58SNTDC585169	\$101,816
8	Bobcat S650 w/Planer, Pallet Ford 80" Bucket		\$72,261
9	Boat Ramp		\$34,729
10	Leaf Loader w/trailer	4324	\$40,776
11	2020 John Deere Excavator		\$65,709
12	2023 John Deere Gator XUV835M HVAC	1M0835MDAP060052	\$28,350
<b>TOTAL</b>			<b>\$478,515</b>

## FINE ARTS SCHEDULE

ITEM#	DESCRIPTION	VALUE
<b>TOTAL</b>		<b>\$ 0</b>

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Entity Name: City of South Lebanon

## SUMMARY OF COVERAGE

CRIME COVERAGE	LIMITS
Public Employee Dishonesty <sup>1</sup>	\$100,000
Inside the Premises – Theft of Money and Security	\$50,000
Outside the Premise	\$50,000
Forgery and Alterations	\$50,000
Computer Fraud <sup>1</sup>	\$50,000
Funds Transfer Fraud <sup>1</sup>	\$50,000
Social Engineering Fraud <sup>2</sup>	\$25,000
Destruction of Electronic Data or Computer Programs	\$5,000
Telephone Toll Fraud	\$5,000
Credit, Debit or Charge Cards	\$5,000

Deductibles

Public Employee Dishonesty	\$1,000
Inside the Premises	\$ 250
Outside the Premise	\$ 250
Forgery and Alterations	\$ 250
Computer Fraud	\$ 250
Funds Transfer Fraud	\$ 250
Social Engineering Fraud	\$ 250
Destruction of Electronic Data or Computer Programs	\$ 250
Telephone Toll Fraud	\$ 250
Credit, Debit or Charge Cards	\$ 250

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.

CRIME POSITION/INDIVIDUAL SCHEDULE			
POSITION	INDIVIDUAL'S FULL NAME	LIMIT	EXCESS OF BOND



**Entity Name:** City of South Lebanon

## SUMMARY OF COVERAGE

LIABILITY COVERAGE	LIMITS
<b>General Liability</b>	
Bodily Injury and Property Damage – Each Occurrence	\$3,000,000
General Aggregate	\$5,000,000
Personal & Advertising Injury – Each Offense	\$3,000,000
Medical Expense – Per Person	\$10,000
Medical Expense – Any One Accident	\$50,000
Deductible	\$0
Unmanned Aerial Systems	
Unmanned Aerial Systems Deductible	
<u>Coverage Extensions</u>	
Cemetery Professional	
Governmental Medical	
See Liability Exposures Schedule, if applicable	
<b>Employee Benefits Liability</b>	
Each Incident	\$3,000,000
Annual Aggregate	\$5,000,000
Deductible	\$0
<b>Employers Liability</b>	
Bodily Injury by Accident – Each Accident	\$3,000,000
Bodily Injury by Disease – Each Employee	\$3,000,000
Bodily Injury by Disease – Aggregate	\$3,000,000
Deductible	\$0
<b>PRIOR ACTS COVERAGE</b>	<b>RETROACTIVE DATES</b>

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Entity Name: City of South Lebanon

## LIABILITY EXPOSURES SCHEDULE

OPERATIONS/EXPOSURE AND EXPOSURE BASE	SUBCONTRACTED (YES/NO)	DESCRIPTION	EXPOSURE AMOUNT
Fireworks - Each	No	4th of July - Fireworks Contracted out with Rozzi's	1
Special Events/Other - Each	No	Memorial Day Parade	1
Skate Parks - Each	No		1
Special Events/Other - Each	No	4th of July Festival with Fire Works and Parade	1
Street & Roads - Miles	No		28
Water Utility	No		1733
Wastewater Utility	No		2421

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Entity Name: City of South Lebanon

## SUMMARY OF COVERAGE

LIABILITY COVERAGE	LIMITS
<b>Public Officials Errors and Omissions Liability</b>	
Each Wrongful Act	\$3,000,000
Annual Aggregate	\$5,000,000
Errors and Omissions Deductible	\$25,000
<b>Employment Practices Liability</b>	
Each Wrongful Act	\$3,000,000
Annual Aggregate	\$5,000,000
Employment Practices Deductible	\$25,000
Back Wages – Annual Aggregate	\$25,000
Back Wages Deductible	\$2,500
<b>Non-Monetary Defense</b>	
Annual Aggregate	\$25,000
Deductible	\$2,500
<b>Law Enforcement Liability</b>	
Each Wrongful Act	Not Covered
Annual Aggregate	Not Covered
Medical Expense – Per Person	Not Covered
Medical Expense – Any One Accident	Not Covered
Deductible	Not Covered

AUTOMOBILE COVERAGE	LIMITS
<b>Bodily Injury and Property Damage Liability</b>	
Combined Single Limit – Each Accident	\$3,000,000
Uninsured/Underinsured Motorists Bodily Injury	\$50,000
Medical Payments – Each Accident	\$5,000
Automobiles	Refer to Auto Schedule
Deductibles	\$ 0
Liability	
Comprehensive and Collision	Refer to Auto Schedule

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

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Entity Name: City of South Lebanon

## AUTOMOBILE SCHEDULE

VEH#	INV#	YEAR	DESCRIPTION	VIN#	COST NEW	REPLACEMENT COST/STATED AMOUNT	DEPT	COMP DED.	COLL DED.	VALUATION
1		2010	Ford Expedition XLT	2505	\$47,252		Other	Not Covered	Not Covered	ACV
2		2008	Ford F150	5135	\$19,890		Streets	Not Covered	Not Covered	ACV
3		2011	Ford F250	704	\$34,621		Streets	Not Covered	Not Covered	ACV
4		2015	Ford Super Duty F550	8093	\$65,999		Streets	\$1,000	\$1,000	ACV
5		2015	Chevy Tahoe	7766	\$50,000		Police	\$1,000	\$1,000	ACV
6		2015	Chevy Tahoe	9031	\$50,000		Streets	\$1,000	\$1,000	ACV
7		2018	Ford Interceptor Utility	5228	\$45,000		Police	\$1,000	\$1,000	ACV
8		2019	Ford F-550	1210	\$76,785		Streets	\$1,000	\$1,000	ACV
9		2018	Ford Interceptor Utility	5229	\$45,000		Police	\$1,000	\$1,000	ACV
10		2019	Ford F250	1211	\$54,527		Water	\$1,000	\$1,000	ACV
11		2019	Ford Explorer	3967	\$50,100		Police	\$1,000	\$1,000	ACV
12		2020	Dodge Ram 1500	3737	\$21,678		Other	\$1,000	\$1,000	ACV
13		2020	Ford Explorer	8473	\$52,633		Police	\$1,000	\$1,000	ACV
14		2020	Ford F450 F4H	8811	\$79,096		Streets	\$1,000	\$1,000	ACV
15		2021	Ford Explorer	3112	\$63,866		Police	\$1,000	\$1,000	ACV
16		2022	Ford F250 Pickup	5963	\$79,604		Sewer	\$1,000	\$1,000	ACV
17		1996	Trailer	42	\$5,513		Other	\$1,000	\$1,000	ACV
18		2020	Trailer	1744	\$12,569		Other	\$1,000	\$1,000	ACV
19		2023	Ford F150	4493	\$32,895		Streets	\$1,000	\$1,000	ACV

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VEH#	INV#	YEAR	DESCRIPTION	VIN#	COST NEW	REPLACEMENT COST/STATED AMOUNT	DEPT	COMP DED.	COLL DED.	VALUATION
20		2024	Ford F750 Dump/Snowp low Truck	3262	\$147,545		Streets	\$1,000	\$1,000	ACV
21		2023	Ford Explorer	8708	\$46,222		Police	\$1,000	\$1,000	ACV
22			7' x12' Utility Trailer		\$3,390		Other	\$1,000	\$1,000	ACV
<b>TOTAL</b>					\$982,422	\$ 0				

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Entity Name: City of South Lebanon

## SUMMARY OF COVERAGE

CYBER	LIMITS
Data Breach and Privacy Liability – Each Claim	\$1,000,000
Data Breach Loss to Member – Each Unauthorized Access	\$1,000,000
Electronic Media Liability – Each Claim	\$1,000,000
Breach Mitigation Expense – Each Unintentional Data Compromise	\$1,000,000
Bricking Sublimit	\$50,000
Policy Aggregate	\$1,000,000
Deductibles	
Data Breach and Privacy Liability	\$25,000
Data Breach Loss to Member	\$25,000
Electronic Media Liability	\$25,000
Breach Mitigation Expense	\$25,000
Bricking	\$25,000

### TERRORISM COVERAGE LIMITS

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

Coverage Term – November 1, 2023 to November 1, 2024

#### Property

Building and Personal Property	\$15,376,118 <sup>(1)</sup>
Deductible	\$25,000

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

#### Liability

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

**Entity Name:** City of South Lebanon

## ADDITIONAL INTERESTS/LOSS PAYEE SCHEDULE

NAME	ADDRESS	CITY	ST	ZIP	INTEREST TYPE	INTEREST
Union Township, Warren Co	285 E Pike St	South Lebanon	OH	45056	Liability - Additional Member (Designated Person or Organization)	Re: Fireworks Event
State Of Ohio	Uniform Accounting Network	Columbus	OH		Liability - Additional Member (Lessor of Leased Equipment)	Additional Insured for Computer with Printer

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



**Entity Name:** City of South Lebanon

## MALICIOUS ACT

COVERAGE DESCRIPTION	LIMITS
Malicious 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 Expense Limit - Per Member	\$5,000
Funeral Services Aggregate Limit	\$25,000
Funeral Services Limit - Per Member	\$1,000
Personal Counseling Aggregate Limit	\$10,000
Personal Counseling Limit - Per Member	\$2,500
Travel Services Aggregate Limit	\$25,000
Travel Services Limit - Per Member	\$5,000

**SUPPLEMENTARY PAYMENTS:**

- Group Trauma Counseling Services
- Extra Security
- Temporary Workers
- Rental Substitute
- Job Retraining Expenses
- Recruitment Costs
- Crisis Management

**COVERAGE:**

Pays a death benefit, medical expenses and additional expenses in addition to the Supplementary Payments noted above as a result of bodily injury arising out of a malicious act including hostage taking.

**WHO IS A MEMBER:**

- Elected or Appointed Officials
- Employees, Temporary Workers, Authorized Volunteers
- Visitors, Customer, Contractors, and Vendors

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**MAJOR EXCLUSIONS:**

- Asbestos
- Lead
- Fungi or Bacteria
- Gang Members
- Pollution
- Suicide
- Toxic Materials
- War



**Entity Name:** City of South Lebanon

## GENERAL CONDITIONS

<b>NOTICE OF CANCELLATION:</b>	The company will provide sixty (60) days written notice of cancellation or non-renewal except for non-payment of premium, which remains ten (10) days written notice.
<b>POLICY CHANGES:</b>	The policy contains all the agreements between the member and the Ohio Plan Risk Management Inc. concerning the property and liability coverage afforded. The Named Member is authorized to make changes in the terms of the policy with the consent of the Ohio Plan.
<b>POLICY PREMIUM:</b>	See Premium Summary  Once bound, premiums are fully earned unless the policy is cancelled by Ohio Plan Risk Management Inc. or a subsequent policy with no lapse in coverage issued. If Ohio Plan Risk Management Inc. cancel the policy the refund will be pro rata.  Premium financing is available upon request.
<b>COMMUNICABLE DISEASE EXCLUSION</b>	This policy contains a communicable disease exclusion which excludes all liability, loss, injury or damage arising out of or contributed to or in connection with a communicable disease or fear or threat of a communicable disease. Please review your policy language fully to determine the extent of coverage.
<b>PERFLUOROALKYL OR POLYFLUOROALKYL SUBSTANCES (PFAS) EXCLUSION</b>	This policy contains an exclusion which excludes all liability, loss, injury or damage arising out of or contributed to or in connection with a Perfluoroalkyl Or Polyfluoroalkyl Substances (PFAS's). Please review your policy language fully to determine the extent of coverage.
<b>SILICA</b>	This policy contains an exclusion which excludes all liability, loss, injury or damage arising out of or contributed to or in connection with a Silica. Please review your policy language fully to determine the extent of coverage.

**Entity Name:** City of South Lebanon

## PAYMENT SUMMARY

COVERAGE	PREMIUM
Package	\$88,654
Ohio Plan Advantage Premium Contribution	\$13,480
<b>Total Annual Payment</b>	<b>\$75,174</b>

### OHIO PLAN ADVANTAGE

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

Active Ohio Plan Member since	1992
Loss Ratio Points (Up to 60 points) (60 – 12 = Advantage Loss Ratio Points)	48
Risk Management Points (Up to 40 points)	40
Advantage Potential Premium Contribution	\$15,318
Advantage Final Premium Contribution	\$13,480

### OPTIONS

### NOTES

- Premium includes Ohio Plan's risk management services.





# REINSURANCE

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

**American Agricultural Insurance Company**

AM Best Rating, A, X  
Reinsuring the Ohio Plan since 2011

**Berkley Insurance Company**

AM Best Rating: A+, XV  
Reinsuring the Ohio Plan since 2021

**Berk Re Fac**

AM Best Rating: A++, XV  
Reinsuring the Ohio Plan since 2019

**Chubb Group of Insurance Companies**

AM Best Rating: A++, XV  
Reinsuring the Ohio Plan since 2001

**Convex Re Limited**

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

**Great American Insurance Company**

AM Best Rating: A+, XIV  
Reinsuring the Ohio Plan since 2012

**Hannover Re**

AM Best Rating: A+, XV  
Reinsuring the Ohio Plan since 2017

**Lloyd's of London**

AM Best Rating: A, XV  
Reinsuring the Ohio Plan since 2005

**Markel Global Reinsurance Company**

AM Best Rating: A, XIII  
Reinsuring the Ohio Plan since 2006

**Odyssey Reinsurance Company**

AM Best Rating: A, XV  
Reinsuring the Ohio Plan since 2007

**Peak Reinsurance**

AM Best Rating: A-, XII  
Reinsuring the OSP since: 2023

**Ryan Re**

AM Best Rating: A+, XV  
Reinsuring the Ohio Plan since 2019

**Sompo Insurance Company**

AM Best Rating: A+, XV  
Reinsuring the Ohio Plan since 2003

**Swiss Reinsurance America Corporation**

AM Best Rating: A+, XV  
Reinsuring the Ohio Plan since 2004

**A.M. Best Rating Classifications**

**Secure Ratings**

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

**Vulnerable Ratings**

B and B- ..... Fair  
C++ and C+ ..... Marginal  
D ..... Poor  
S ..... Rating Suspended

**Poor Ratings**

E ..... Under State Supervision  
F ..... In Liquidation

**Financial Size Category**

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

**Note:** Effective 11/1/2022, the Ohio Plan collects premium and makes claims payments for liability losses up to \$250,000 and covered property losses up to \$200,000.





## Additional Base Member Services

<p style="text-align: center;"><b><u>Cyber Assessment</u></b></p> <p>CyberClearSafe provides cybersecurity service for small and mid-size organizations. Service offerings include:</p> <ul style="list-style-type: none"> <li>• a questionnaire assessment and recommendations</li> <li>• “Dark Web” Check-up</li> <li>• Cyber Security Policy Review</li> <li>• On-Site or Log In Network Diagnostic Review</li> </ul>	<p style="text-align: center;"><b><u>Training</u></b></p> <ul style="list-style-type: none"> <li>• Ohio Plan Leadership Institute             <ul style="list-style-type: none"> <li>○ <u>Supervisory Training</u> (4 Events, 4 People Attend)</li> </ul> </li> <li>• Elected Officials Leadership &amp; Certification Program             <ul style="list-style-type: none"> <li>○ <u>Multi Topic</u> (1 Event, 4 People attend)</li> </ul> </li> <li>• Members Only Training             <ul style="list-style-type: none"> <li>○ <u>Multi Topic</u> (2 Events, 4 People attend)</li> </ul> </li> <li>• Special Topic Training Sessions             <ul style="list-style-type: none"> <li>○ <u>Staff Leadership</u> (1 Event, 4 People Attend)</li> </ul> </li> </ul>
<p><b><u>Programs</u></b></p> <ul style="list-style-type: none"> <li>• Community Energy Savings Programs             <ul style="list-style-type: none"> <li>○ Reduce energy costs while providing security in volatile market conditions                 <ul style="list-style-type: none"> <li>▪ Community facilities</li> <li>▪ Community Aggregation</li> <li>▪ Building Commission</li> </ul> </li> </ul> </li> </ul>	
<p><b><u>Other Available Services</u></b></p> <p>Offered at a discounted rate to all Ohio Plan Members</p>	
<ul style="list-style-type: none"> <li>• Executive and Staff Hiring and Assessment Centers</li> <li>• Legal Consultation</li> <li>• HR Consultation</li> <li>• Emergency Operations Plan Development and Training</li> <li>• Labor Negotiation Assistance</li> <li>• Board/Council Meeting and Retreat Facilitation</li> <li>• Strategic Planning</li> <li>• Grant Writing</li> </ul>	<ul style="list-style-type: none"> <li>• Competitive Bidding/RFP Assistance</li> <li>• Levy/Campaign Strategy Assistance</li> <li>• Bond/Capital Financing Consultation</li> <li>• Police and Fire Organizational and Personnel Studies</li> <li>• Zoning, Planning and Economic Development Studies and Consultation</li> <li>• Staff and Special Study Assessments</li> <li>• Other Special-Needs Request</li> </ul>

