

**CITY OF SOUTH LEBANON, OHIO
RESOLUTION NO. 2024-49**

**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 2025, 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, 2024; and,

WHEREAS, the City recently received a quote for renewal from Ohio Plan Risk Management, Inc. with a total annual premium of \$88,402 (an increase of \$13,228 from the 2024 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, 2025 to December 31, 2025; and,

WHEREAS, immediate action is required to timely assure the City has a policy of liability insurance in effect as of January 1, 2025, 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, 2025, to December 31, 2025, 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, 2025, to December 31, 2025.

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

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.

Resolution 2024-49

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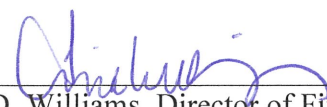
Section 5. That it is found and determined that all formal actions of the Council concerning and relating to passing this Resolution were adopted in an open meeting of Council in compliance with all legal requirements, including Section 121.22 of the Ohio Revised Code.

Adopted this 19th day of December, 2024.



Linda S. Burke, Mayor

Attest:


Petrina D. Williams, Director of Finance/Clerk

Rules Suspended: 12/19/24 (if applicable)

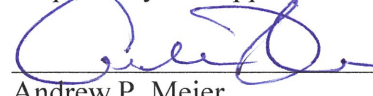
First Reading: -

Second Reading: -

Vote: 6 Yeas
 Nays

Effective Date: 12/19/24

Prepared by and approved as to form:

 12/19/2024

Andrew P. Meier

Law Director

City of South Lebanon, Ohio

City of South Lebanon 2025/2026 Renewal Summary

Ohio Plan Member since 1991

Expiring Premium \$ 88,654
Advantage Credit (\$ 13,480)
Final Premium \$ 75,174

Renewal Premium \$101,541
Advantage Credit (\$ 13,139)
Final Premium \$ 88,402

Increase in premium is \$13,228 and reflective of the following:

- 1) Property and Equipment Breakdown values increased by \$2,917,848 (see below)
- 2) Equipment values decreased by \$12,647
- 3) Computer Equipment values increased by \$2,030
- 4) Number of vehicles increased by 1 (incl 2 new police vehicles)
- 5) Rate increase before exposure increase 6.73%

Loss Ratios

4-year – 22%
Historical – 81%

Bonds

See Attachment

Cyber Liability Deductible Options (current limit \$1,000,000 w/ \$25,000 deductible)

\$10,000 deductible = +\$684
\$ 5,000 deductible = +\$1,369
\$ 2,500 deductible = +\$2,051
\$ 1,000 deductible = +\$2,817

The following buildings had been increased as indicated to reflect the minimum requirements for Replacement Cost Coverage:

Prem. #	Bldg. #	Bldg. Name & Descr.	Prior Real Property Limit	Prior Cost Per Sq. Foot	New Real Property Limit	New Cost Per Sq. Foot	Valuation
1	1	Community Center	\$3,652,960	\$154	\$4,394,622	\$186	Replacement Cost
1	2	Admin. Bldg.	\$3,447,189	\$182	\$5,309,776	\$281	Replacement Cost
9	1	Former Village Hall	\$748,669	\$124	\$1,210,020	\$201	Replacement Cost
10	1	Police Station	\$195,970	\$145	\$271,350	\$201	Replacement Cost



Ohio Plan Package Proposal

City of South Lebanon

10 North High Street
South Lebanon, OH 45065

Effective Date of Coverage: 01/01/25 to 01/01/26

► **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

<u>Chris Gilbert</u> Ohio Plan - President Springfield Township Hamilton County cgilbert@springfieldtwp.org	<u>Joel Montgomery</u> Ohio Plan – Vice President City of Wooster Wayne County jmontgomery@woosteroh.com	<u>Jamie Giguere</u> Ohio Plan - Secretary City of Wauseon Fulton County jamie.giguere@cityofwauseon.com
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Board Members

<u>John Applegate</u> City of Union Montgomery County japplegate@unionoh.org	<u>Erika Buri</u> Outdoor Sylvania Community Parks Lucas County eburi@olanderpark.com	<u>Jim Crandall, CPA</u> Muskingum Watershed Conservancy District Tuscarawas County jcrandall@mwcd.org
<u>Katie Eviston</u> City of Springfield Clark County keviston@springfieldohio.gov	<u>Mike Mallis</u> City of Bedford Cuyahoga County mmallis@bedfordoh.gov	<u>Joseph F. Stefanov</u> City of New Albany Franklin County jstefanov@newalbanyohio.org
	<u>Jennifer Wilder</u> Washington Township Montgomery County Jennifer.wilder@washingtontwp.org	

Entity Name: City of South Lebanon

SUMMARY OF COVERAGE

PROPERTY COVERAGE

LIMITS

Building and Personal Property	\$17,062,795
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

Additional Property Coverage/Extensions

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	\$17,062,795
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	VALU A-TION ⁽¹⁾	SPECIFIC LIMIT
1	1	Community Center	83 N. Section St.	\$3,652,960	\$ 0	\$ 0	RC	
1	2	Administration Building	10 North High St	\$5,309,776	\$425,671	\$ 0	RC	
2	1	Water Station/Fencing	Zoar Road	\$347,638	\$ 0	\$1,472	RC	
3	1	Park Shelter/Plygrd. Equip., Sign, Tables, Blchrs	Main Street	\$18,058	\$ 0	\$60,984	RC	
4	1	Dry Well/Fencing	Main Street Park	\$ 0	\$ 0	\$27,680	RC	
5	1	Gazebo	46 S. Main St - Heritage Park	\$29,987	\$ 0	\$ 0	RC	
6	1	Concession Stand	High and Hobart Street	\$27,822	\$1,843	\$ 0	RC	
6	2	Park Shelter/Fencing, Tables, Backstops	High and Hobart Street	\$19,160	\$ 0	\$39,427	RC	
6	3	Ticket Stand	High and Hobart Street	\$23,952	\$ 923	\$ 0	RC	
6	4	Storage Building	High and Horbart Street	\$4,526	\$ 0	\$ 0	RC	
7	1	Block Building	3771 Morgan Rd	\$5,769	\$3,689	\$ 0	RC	
7	2	Water Tower	3771 Morgan Dr	\$1,418,638	\$ 0	\$ 0	RC	
7	3	Water Treatment Building/Fencing	3771 Morgan Dr.	\$183,441	\$ 0	\$1,843	RC	
8	1	Storage Garage	Rail Road Street	\$121,921	\$3,689	\$ 0	RC	

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PREM #	BLDG #	DESCRIPTION	ADDRESS	BUILDING LIMIT	PERSONAL PROPERTY LIMIT	PROPERTY IN OPEN LIMIT	VALU A- TION ⁽¹⁾	SPECIFIC LIMIT
8	2	Park Shelter/Tables, Benches/Plygrd. Equip.	Rail Road Street	\$17,504	\$ 0	\$103,000	RC	
8	3	Salt and Storage Barn	Rail Road Street	\$298,244	\$7,368	\$ 0	RC	
9	1	Former Village Hall	99 N. High Street	\$1,210,020	\$ 0	\$ 0	RC	
9	2	Park Shelter/Bball Goals, Lighting, Picnic Tables	99 N. High Street	\$2,393	\$ 0	\$6,998	RC	
9	3	Park Shelter/Plygrd. Equip., 2 Signs	99 N. High Street	\$18,425	\$ 0	\$309,000	RC	
9	4	Picnic Tables	99 N. High Street	\$1,655	\$ 0	\$ 0	RC	
10	1	Police Station/Sign, Flag Pole, Lighting	103 W. Forest Ave	\$271,350	\$51,485	\$4,604	RC	
11	1	Lift Station	775 Mason-Morrow Road (SR48)	\$268,280	\$ 0	\$ 0	RC	
12	1	Lift Station	107 McKinley	\$548,483	\$ 0	\$ 0	RC	
13	1	Lift Station	147 Little Miami/439 Marrow	\$298,088	\$ 0	\$ 0	RC	
14	1	Lift Station	492 Lebanon Road	\$79,888	\$ 0	\$ 0	RC	
15	1	Fencing-1550', vinyl	State Route 48	\$ 0	\$ 0	\$37,589	RC	
16	1	Sewer Station	2301 Zoar Road	\$298,088	\$ 0	\$ 0	RC	
17	1	Lift Station Nixon Target Corwin	3649 Lebanon Rd.	\$447,133	\$ 0	\$ 0	RC	
18	1	Lift Station Grants Settlement	5267 Zoar Rd.	\$268,280	\$ 0	\$ 0	RC	
19	1	Lights, Guardrails, Traffic Control Dev. Signs, Etc	Various Locations Throughout City	\$ 0	\$ 0	\$150,000	RC	

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PREM #	BLDG #	DESCRIPTION	ADDRESS	BUILDING LIMIT	PERSONAL PROPERTY LIMIT	PROPERTY IN OPEN LIMIT	VALU A- TION ⁽¹⁾	SPECIFIC LIMIT
20	1	Maintenance Garage	380 W. Pike St.	\$181,238	\$ 0	\$ 0	RC	
21	1	Lift Station	347 Main St	\$208,663	\$ 0	\$ 0	RC	
22	1	Main Street Barn	512 S. Main St.	\$85,169	\$ 0	\$ 0	RC	
23	1	Veteran's Memorial	41 E. Broadway	\$ 0	\$ 0	\$158,981	RC	
TOTAL				\$15,666,549	\$494,668	\$901,578		

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

Entity Name: City of South Lebanon

SUMMARY OF COVERAGE

SPECIAL PROPERTY COVERAGE

LIMITS

Special Property - Scheduled	\$559,760
Special Property - Unscheduled Equipment (Any one item \$15,000 or less)	\$95,000
Deductible	\$1,000

Causes of Loss	Special Form
Valuation	Replacement Cost

SCHEDULED FINE ARTS COVERAGE

LIMITS

Fine Arts - Scheduled	\$ 0
Deductible	

Causes of Loss	Special Form
Valuation	Market Value

TRANSMISSION AND DELIVERY LINE COVERAGE

LIMITS

Transmission And Deliver Line	\$ 0
Deductible	

Causes of Loss	Special Form
Valuation	Replacement Cost

COMPUTER COVERAGE

LIMITS

Computer Equipment	\$50,285
Media and Data	\$19,401
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		\$23,848
2	1998 Bob Cat Loader Model 763	512228942	\$25,325
3	1991 International Tractor		\$28,616
4	2005 Asphalt Roller		\$17,886
5	Misc Equipment at Railroad St Barn		\$23,848
6	Truck Plows - 3		\$19,398
7	2013 Case 580SN Loader Backhoe	JJGN58SNTDC585169	\$104,870
8	Bobcat S650 w/Planer, Pallet Ford 80" Bucket		\$74,429
9	Boat Ramp		\$35,771
10	Leaf Loader w/trailer	4324	\$41,999
11	2020 John Deere Excavator		\$67,680
12	2023 John Deere Gator XUV835M HVAC	1M0835MDAP060052	\$29,201
13	1988 Gorman Rupp Centerfu		\$14,167
14	Multi Quip 90 Air Compressor		\$12,319
15	Gravely 460 Mower		\$14,648
16	Skid-Lift Scissor Lift Attachment for Bobcat		\$14,415
17	Brush Cutter Attachment for John Deere Excavator		\$11,340
TOTAL			\$559,760

FINE ARTS SCHEDULE

ITEM#	DESCRIPTION	VALUE
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ITEM#	DESCRIPTION	VALUE
TOTAL		\$ 0

Entity Name: City of South Lebanon

SUMMARY OF COVERAGE

CRIME COVERAGE	LIMITS
Public Employee Dishonesty ¹	\$100,000
Inside the Premises – Theft of Money and Security	\$50,000
Outside the Premise	\$50,000
Forgery and Alterations	\$50,000
Computer Fraud ¹	\$50,000
Funds Transfer Fraud ¹	\$50,000
Social Engineering Fraud ²	\$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

- Social Engineering Fraud is specifically excluded from the noted coverage agreements and only available under the separate Social Engineering Fraud coverage agreement.*
- 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

General Liability

Bodily Injury and Property Damage – Each Occurrence	\$3,000,000
General Aggregate	\$5,000,000
Personal & Advertising Injury – Each Offense	\$3,000,000
Medical Expense – Per Person	\$10,000
Medical Expense – Any One Accident	\$50,000
Deductible	\$0
Unmanned Aerial Systems	Not Covered
Unmanned Aerial Systems Deductible	

Coverage Extensions

Cemetery Professional
Governmental Medical
See Liability Exposures Schedule, if applicable

Employee Benefits Liability

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

Employers Liability

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

PRIOR ACTS COVERAGE

RETROACTIVE DATES

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	Veteran's Memorial Park	1
Special Events/Other - Each	No	4th of July Festival with Fire Works and Parade	1
Street & Roads - Miles	No		28
Water Utility	No		1,733
Wastewater Utility	No		2,421
Commercial or Industrial Rental Properties	No	City owned Early Learning Center at 99 N. Section St. South Lebanon, OH 45065	1

Entity Name: City of South Lebanon

SUMMARY OF COVERAGE

LIABILITY COVERAGE	LIMITS
Public Officials Errors and Omissions Liability	
Each Wrongful Act	\$3,000,000
Annual Aggregate	\$5,000,000
Errors and Omissions Deductible	\$25,000
Employment Practices Liability	
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
Non-Monetary Defense	
Annual Aggregate	\$25,000
Deductible	\$2,500
Law Enforcement Liability	
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
Bodily Injury and Property Damage Liability	
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	
Liability	\$ 0
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		2011	Ford F250	704	\$34,621		Streets	Not Covered	Not Covered	ACV
3		2015	Ford Super Duty F550	8093	\$65,999		Streets	\$1,000	\$1,000	ACV
4		2015	Chevy Tahoe	7766	\$50,000		Police	\$1,000	\$1,000	ACV
5		2015	Chevy Tahoe	9031	\$50,000		Streets	\$1,000	\$1,000	ACV
6		2018	Ford Interceptor Utility	5228	\$45,000		Police	\$1,000	\$1,000	ACV
7		2019	Ford F-550	1210	\$76,785		Streets	\$1,000	\$1,000	ACV
8		2018	Ford Interceptor Utility	5229	\$45,000		Police	\$1,000	\$1,000	ACV
9		2019	Ford F250	1211	\$54,527		Water	\$1,000	\$1,000	ACV
10		2019	Ford Explorer	3967	\$50,100		Police	\$1,000	\$1,000	ACV
11		2020	Dodge Ram 1500	3737	\$21,678		Other	\$1,000	\$1,000	ACV
12		2020	Ford Explorer	8473	\$52,633		Police	\$1,000	\$1,000	ACV
13		2020	Ford F450 F4H	8811	\$79,096		Streets	\$1,000	\$1,000	ACV
14		2021	Ford Explorer	3112	\$63,866		Police	\$1,000	\$1,000	ACV
15		2022	Ford F250 Pickup	5963	\$79,604		Sewer	\$1,000	\$1,000	ACV
16		1996	Trailer	42	\$5,513		Other	\$1,000	\$1,000	ACV
17		2020	Trailer	1744	\$12,569		Other	\$1,000	\$1,000	ACV
18		2023	Ford F150	4493	\$32,895		Streets	\$1,000	\$1,000	ACV
19		2024	Ford F750 Dump/Snowp	3262	\$147,545		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
low Truck										
20		2023	Ford Explorer	8708	\$46,222		Police	\$1,000	\$1,000	ACV
21			7' x12' Utility Trailer		\$3,390		Other	\$1,000	\$1,000	ACV
22		2025	Ford Explorer	6761	\$55,000		Police	\$1,000	\$1,000	ACV
23		2025	Ford Explorer	5445	\$55,000		Police	\$1,000	\$1,000	ACV
TOTAL					\$1,092,422		\$ 0			

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, 2024 to November 1, 2025

Property

Building and Personal Property	\$18,312,241 ⁽¹⁾
Deductible	\$25,000

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

Liability

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

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

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

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.

MAJOR EXCLUSIONS:

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

Entity Name: City of South Lebanon

GENERAL CONDITIONS

**NOTICE OF
CANCELLATION:**

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

POLICY CHANGES:

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

POLICY PREMIUM:

See Premium Summary

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.

**COMMUNICABLE
DISEASE EXCLUSION**

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.

**PERFLUOROALKYL OR
POLYFLUOROALKYL
SUBSTANCES
(PFAS) EXCLUSION**

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.

SILICA

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	\$101,653
Ohio Plan Advantage Premium Contribution	\$13,139
Total Annual Payment	\$88,514

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 – 22 = Advantage Loss Ratio Points)	38
Risk Management Points (Up to 40 points)	38
Advantage Potential Premium Contribution	\$16,844
Advantage Final Premium Contribution	\$13,139

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

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

DPoor

SRating Suspended

Poor Ratings

E.....Under State Supervision

FIn Liquidation

Financial Size Category

XV \$2 Billion or Greater

XIV \$1.5 Billion to \$2 Billion

XIII \$1.25 Billion to \$1.5 Billion

XII \$1 Billion to \$1.25 Billion

XI \$750 Million to \$1 Billion

X \$500 Million to \$750 Million

IX \$250 Million to \$500 Million

VIII \$100 Million to \$250 Million

Note: Effective 11/1/2024, the Ohio Plan collects premium and makes claims payments for liability losses up to \$250,000 and covered property losses up to \$300,000.



Comprehensive Risk Management for Public Safety Organizations

Lexipol is America's leading provider of risk management solutions for public safety organizations. They provide police and fire departments with comprehensive, customizable, state-specific policies on a broad range of risk-centric topics, along with integrated Daily Training Bulletins that address department-specific policy areas – all through a unique web-based system.

Lexipol can help you address issues related to risk, liability, safety and best practices for your safety service departments. They also can help you comply with current laws and regulations and then document that you have trained your staff on approved policies.

Key Features and Benefits

There is no other system that offers the following integration in one package:

1. Lexipol provides comprehensive Ohio-specific policies written by legal and safety service professionals.
2. Supervisors can track staff training using reporting tools.
3. Lexipol experts constantly monitor major court decisions, legislation, and emerging trends affecting safety service operations and provide policy updates in response.
4. Lexipol archives your department's policy manual and Daily Training Bulletin records to provide an invaluable resource in defense litigation or personnel matters.
5. The Lexipol system allows cross-referencing to any accreditation standard.
6. Policy and training components are 100% web-based. There is no software to purchase or maintain.

Nationwide collaboration between the largest private network of legal and public safety experts and Lexipol's risk management tools provide agencies the most complete solution for policy manual management, training and documentation.

Customized Solutions

Lexipol now has a law enforcement policy manual designed specifically for small departments with 15 sworn officers or less. The manual is the same Ohio -Specific policy manual provided to larger departments, but the policies are configured for use by a typical small agency making the policy manual faster to implement. Let Lexipol do the heavy lifting and provide you with the policies your agency needs when you need them.

Lexipol Subscription Subsidy Program

All Ohio Plan members receive a 10% discount on Lexipol's subscription pricing. In addition, the Ohio Plan Board of Directors established a subsidy program to further assist members in maintaining:

- 1st Year Lexipol Subscription - 50% reimbursement
- 2nd Year Lexipol Subscription - 30% reimbursement
- 3rd Year Lexipol Subscription - 20% reimbursement

Ready for a demonstration to discuss the benefits for your agency? Contact

Important Member Benefits

<p style="text-align: center;"><u>Cyber Security eRisk Hub</u></p> <p>Plan members have access to cyber security resources, training and best practices.</p> <p>Service offerings include:</p> <ul style="list-style-type: none"> • Cyber Security Assessment • Cyber Security Policy Builder • Cyber Security Training and Awareness 	<p style="text-align: center;"><u>Training</u></p> <ul style="list-style-type: none"> • Free online training platform • Public employee training on: <ul style="list-style-type: none"> ○ Sexual and Unlawful Harassment ○ Social Media and Communications ○ Hiring Process ○ Cyber Security ○ Hazard Communication ○ Hazard Assessment and PPE Selection ○ Open Meetings Act 		
<p><u>Ohio Plans Partner Programs</u></p> <table style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>Community Energy Services Community Aggregation Building Commission</p> </td><td style="width: 50%; vertical-align: top;"> <p>Supplemental Employee Insurance Critical Illness Accidental</p> </td></tr> </table>		<p>Community Energy Services Community Aggregation Building Commission</p>	<p>Supplemental Employee Insurance Critical Illness Accidental</p>
<p>Community Energy Services Community Aggregation Building Commission</p>	<p>Supplemental Employee Insurance Critical Illness Accidental</p>		
<p><u>Other Available Services</u></p> <p>Offered at a discounted rate to all Ohio Plan Members</p>			
<ul style="list-style-type: none"> • Executive and Staff Hiring and Assessment Centers • Legal Consultation • HR Consultation • Emergency Operations Plan Development and Training • Labor Negotiation Assistance • Board/Council Meeting and Retreat Facilitation • Strategic Planning • Grant Writing 	<ul style="list-style-type: none"> • Competitive Bidding/RFP Assistance • Levy/Campaign Strategy Assistance • Bond/Capital Financing Consultation • Police and Fire Organizational and Personnel Studies • Zoning, Planning and Economic Development Studies and Consultation • Staff and Special Study Assessments • Other Special-Needs Request 		

For more information on these programs and services, log onto your Member Dashboard at OhioPlan.com.

