

VILLAGE OF BOSTON HEIGHTS	Codified?	First Reading <u> N </u>	Waiver 3-Reading Rule <u> </u>
RESOLUTION NO: <u> 2016-4-19 </u>	Yes <u> N </u>	Second Reading <u> </u>	Yes <u> X </u>
INTRODUCED BY <u> R. ANTAL </u>	No <u> </u>	Third Reading <u> </u>	No <u> </u>

RESOLUTION TO SECURE AND AUTHORIZE PAYMENT FOR PROPERTY AND CASUALTY INSURANCE FOR THE VILLAGE AND DECLARING AN EMERGENCY

NOW THEREFORE, BE IT RESOLVED by the Council of the Village of Boston Heights, Summit County, Ohio as follows:

Section 1: That the Mayor and/or Fiscal Officer are hereby authorized and directed to secure Property and Casualty Insurance from Love Insurance Company (the "Insurance"), in a form substantially similar to the document attached hereto as Exhibit "A."

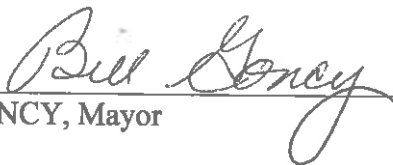
Section 2: That the Mayor and/or Fiscal Officer are hereby authorized and directed to make payments to Love Insurance Company as set forth under the Insurance, as described herein.

Section 3: That the Council hereby appropriates the funds necessary for the Insurance, as described herein.

Section 4: That this Council hereby finds and determines that all formal actions relative to the adoption of this Resolution were taken in an open meeting of this Council and that all deliberations of this Council which resulted in formal action were taken in meetings open to the public, in full compliance with the applicable legal requirements including Section 121.22 of the Ohio Revised Code.

Section 5: That this Resolution is hereby declared to be an emergency measure necessary for the immediate preservation of the public peace, health, safety and welfare of the Village's residents and to allow for the continued operations of the Village Administration and all administrative departments and shall therefore take effect and be in force from and immediately after its passage.

PASSED:



BILL GONCY, Mayor

ATTEST:



BETTY KLINGENBERG, FISCAL OFFICER

I, BETTY KLINGENBERG, Fiscal Officer and Clerk of the Village of Boston Heights, Summit County, Ohio do hereby certify that the foregoing Resolution **2016-4-19** was duly passed by the Council of the Village of Boston Heights, County of Summit, State of Ohio at a meeting of Council on this **12th day of April, 2016.**



Ohio Plan Package Proposal

Village of Boston Heights

45 East Boston Mills

Hudson, OH 44236

Effective Date of Coverage: 05/01/16 to 05/01/17

▶ Prepared by:
Love Insurance
34920 Ridge Road
Willoughby, OH 44094

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><u>James Cugliari</u> Ohio Plan President Muskingum Watershed Conservancy District Tuscarawas County jcugliari@mwcd.org</p>	<p><u>Pamela S. Lucas</u> Ohio Plan Vice President Village of Montpelier Williams County plucas@montpelieroh.org</p>	<p><u>Rex Katterheinrich</u> Ohio Plan Secretary Village of New Knoxville Auglaize County admin@newknoxville.com</p>

Board Members		
<p><u>John Applegate</u> City of Union Montgomery County japplegate@ci.union.oh.us</p>	<p><u>E. Thomas Ault</u> City of Louisville Stark County citymanager@louisvilleohio.org</p>	<p><u>Michael T. Hinnenkamp</u> Springfield Township Hamilton County mhinnenkamp@springfieldtp.org</p>
<p><u>Rebecca McDonough</u> Great Parks of Hamilton County Hamilton County rmcdonough@greatparks.org</p>	<p><u>Kerry Reed</u> Newton Falls Public Library Trumbull County kerryreed@newtonfalls.org</p>	<p><u>Joseph F. Stefanov</u> Village of New Albany Franklin County jstefanov@villageofnewalbany.org</p>
<p><u>Harry Wiebe</u> Village of Paulding Paulding County harrywiebe@adelphia.net</p>	<p><u>Jay A. Weiskircher</u> City of Oakwood Montgomery County weiskircher@oakwood.oh.us</p>	

SUMMARY OF COVERAGE

PROPERTY COVERAGE	LIMITS
Building and Personal Property	\$3,325,943
<i>See the Property Schedule for those locations covered on a blanket limit vs. specific basis.</i>	
Flood and Mudslide	\$1,000,000
Earthquake and Volcanic Eruption	\$1,000,000
Business Income with Extra Expense	\$250,000
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	\$25,000
Earthquake and Volcanic Eruption	\$25,000
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	\$10,000
Arson Reward	\$5,000
Builders Risk	\$500,000
Cemetery Buildings	\$10,000
Fine Arts	\$25,000
Fire Department Service Charge	\$1,000
Fire Protective Devices	\$5,000
Lock Re-Keying	\$2,500

SUMMARY OF COVERAGE

Additional Property Coverage/Extensions

Newly Acquired/Constructed	
Building	\$2,000,000
Personal Property	\$1,000,000
Outdoor Property	\$100,000
Paved Surfaces	\$50,000
Personal Effects of Employees – Per Claim	\$50,000
Pollutant Clean-up	\$100,000
Property in Transit	\$100,000
Property Off Premises	\$10,000
Underground Pipes, Flues or Drains	\$1,000,000
Unnamed Location	\$250,000
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	\$3,325,943
Deductibles	
Property Damage	\$1,000
Deep Well Pumps, Electrical Substations and Transformers	\$10,000

PROPERTY SCHEDULE

PREM #	BLDG #	DESCRIPTION	ADDRESS	BUILDING LIMIT	PERSONAL PROPERTY LIMIT	PROPERTY IN OPEN LIMIT	VALUATION(*)	SPECIFIC LIMIT
1	1	Village Hall/Police Station	45 E. Boston Mills Rd.	\$784,088	\$61,682	\$ 0	RC	
1	2	Service Garage	R 45 E. Boston Mills Rd.	\$261,363	\$6,840	\$ 0	RC	
1	3	Salt Shed	2R 45 E. Boston Mills Rd.	\$78,409	\$3,923	\$ 0	RC	
2	1	Fire Station	15 E. Boston Mills Rd.	\$1,492,066	\$39,216	\$ 0	RC	
2	2	Shelter-behind Fire Station	R15 E. Boston Mills Rd.	\$7,841	\$ 0	\$ 0	RC	
3	1	Pavilion-/Restroom-Matthews Thomas Park	6737 Olde Rte #8	\$87,550	\$5,133	\$ 0	RC	
3	2	Pump House-Matthews Thomas Park	6737 Olde Rte #8	\$47,045	\$3,857	\$ 0	RC	
3	4	Shelter-Matthews Thomas Park	6737 Olde Rte #8	\$13,068	\$ 0	\$ 0	RC	
3	5	ballfields, fences, plygmd, flag pole, etc	6737 Olde Rte #8	\$ 0	\$ 0	\$104,545	RC	
3	6	Swimming Pool-Matthews Thomas Park	6737 Olde Rte #8	\$324,090	\$ 0	\$ 0	RC	
3	7	Sign-Matthews Thomas Park	6737 Olde Rte #8	\$5,227	\$ 0	\$ 0	RC	
TOTAL				\$3,100,747	\$120,651	\$104,545		

(*) RC Replacement Cost

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.

ACV Actual Cash Value
FRC Functional Replacement Cost
HV Historical Value

SUMMARY OF COVERAGE

SPECIAL PROPERTY COVERAGE	LIMITS
Special Property - Scheduled	\$378,763
Special Property - Unscheduled Equipment (Any one item \$5,000 or less)	\$100,000
Deductible	\$500
Causes of Loss	Special Form
Valuation	Replacement Cost

COMPUTER COVERAGE	LIMITS
Computer Equipment	\$50,750
Media and Data	\$25,375
Property Away from Premises	\$5,000
Computer Virus	\$1,000
Business Income	Not Covered
Extra Expense	\$25,000
Deductibles	
Computer Equipment	\$500
Business Income	Not Covered
Extra Expense	None
Causes of Loss	Special Form
Valuation	
Computer Equipment	Replacement Cost
Data and Media	Reconstruction Cost

SPECIAL PROPERTY SCHEDULE

ITEM#	DESCRIPTION	SERIAL NO.	VALUE
1	2001 LPD Trailer	12056101058	\$5,075
2	3 PT Hitch Earthcavator		\$1,827
3	Streed Department Radios		\$3,045
4	48 Inch Ransomes Lawn Mower		\$2,538
5	Cat. Backhoe Model 416D		\$44,048
6	John Deere Leav Vac		\$25,375
7	John Deere Tractor 4200		\$12,893
8	Vermeer Chipper BC1230		\$18,270
9	New Holland Tractor TN70 w flail mowers T6020		\$50,159
10	Henke 10" Plow		\$6,090
11	Stow Co Enconoroll Roller R2000		\$2,538
12	Bomford Flail Mower		\$14,210
13	Hurst Trailer		\$4,060
14	Snow Plows		\$8,729
15	Woods Mower		\$2,538
16	Salt Spreaders		\$9,744
17	Buckets		\$1,218
18	Communications Equipment		\$50,750
19	Police Eq in or on Autos or MC		\$50,750
20	Mott Flail Mower		\$3,654
21	JTL Tilt Trailer Superline		\$6,547
22	Caterpillar CR Mini Hydraulic Excavator, Model 304		\$48,787
23	Meyer Snow Plow		\$5,920
TOTAL			\$378,763

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SUMMARY OF COVERAGE

LIBRARY MATERIALS COVERAGE	LIMITS
Scheduled Library Materials	
Library Materials in Storage	Not Covered
Library Materials on Exhibition	Not Covered
Library Materials in Transit	Not Covered
Library Materials on Loan	Not Covered
All Other Library Materials Away from Premises	Not Covered
Unscheduled Rare Books and Periodicals	Not Covered
Scheduled Rare Books and Periodicals	Not Covered
Library Fine Arts	Not Covered
Deductible	Not Covered

SUMMARY OF COVERAGE

CRIME COVERAGE	LIMITS
Public Employee Dishonesty	\$100,000
Theft, Disappearance and Destruction	\$10,000
Forgery and Alterations	\$100,000
Computer Fraud	\$100,000
Funds Transfer Fraud	\$100,000
Deductibles	
Public Employee Dishonesty	\$0
Theft, Disappearance and Destruction	\$0
Forgery and Alterations	\$0
Computer Fraud	\$100
Funds Transfer Fraud	\$0

LIABILITY COVERAGE	LIMITS
General Liability	
Bodily Injury and Property Damage – Each Occurrence	\$6,000,000
General Aggregate	\$8,000,000
Personal & Advertising Injury – Each Offense	\$6,000,000
Loss of Electronic Data – Each Incident	\$50,000
Medical Expense – Per Person	\$10,000
Medical Expense – Any One Accident	\$50,000
Deductible	\$0
<u>Coverage Extensions</u>	
Cemetery Professional	
Governmental Medical	
See Liability Exposures Schedule, if applicable	

SUMMARY OF COVERAGE

Employee Benefits Liability	
Each Incident	\$6,000,000
Annual Aggregate	\$8,000,000
Deductible	\$0
Employers Liability	
Bodily Injury by Accident – Each Accident	\$6,000,000
Bodily Injury by Disease – Each Employee	\$6,000,000
Bodily Injury by Disease – Aggregate	\$6,000,000
Deductible	\$0

PRIOR ACTS COVERAGE

RETROACTIVE DATES

Employers' Liability	05/01/97
Employee Benefits	05/01/97
Public Officials and Employment Practices Liability	05/01/97

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LIABILITY EXPOSURES SCHEDULE

OPERATIONS/EXPOSURE AND EXPOSURE BASE	SUBCONTRACTED (YES/NO)	DESCRIPTION	EXPOSURE AMOUNT
Dams - Each	No	Small earthen dam - too small for state to inspect	1
Other	No	1 small pond at Matthews Park	1
Special Events/Other - Each	Yes	Boston Heights Fall Festival & Flea Market/Craft show. Sponsored by Fairview Cemetery Association & The Friends of Matthews Thomas Park. September.	1
Street & Roads - Miles	No	vlg provides ice snow removal, basic road repair, & road maint. for debris. All other work is subcontracted	20
Swimming Pools - Each	No	Matthews Park	1
Other	Yes	Fire Department	1
Other	Yes	Solid waste collection	1
Other	No	Storm Sewer (miles)	4

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SUMMARY OF COVERAGE

LIABILITY COVERAGE

LIMITS

Public Officials and Employment Practices Liability	
Each Wrongful Act	\$6,000,000
Annual Aggregate	\$8,000,000
Non-Monetary Defense – Annual Aggregate	\$25,000
Back Wages – Annual Aggregate	\$25,000
Deductibles	
Wrongful Act	\$2,500
Non-Monetary Defense	\$2,500
Back Wages	\$2,500
Law Enforcement Liability	
Each Wrongful Act	\$6,000,000
Annual Aggregate	\$8,000,000
Medical Expense – Per Person	\$10,000
Medical Expense – Any One Accident	\$50,000
Deductible	\$2,500

AUTOMOBILE COVERAGE

LIMITS

Bodily Injury and Property Damage Liability	
Combined Single Limit – Each Accident	\$6,000,000
Uninsured/Underinsured Motorists Bodily Injury	Not Covered
Medical Payments – Each Accident	\$1,000
Automobiles	Refer to Auto Schedule
Deductibles	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.

AUTOMOBILE SCHEDULE

VEH#	YEAR	DESCRIPTION	VIN#	COST NEW	REPLACE -MENT COST	DEPT	COMP DED.	COLL DED.
1	2012	Dodge Charger		\$27,000		Police	\$250	\$500
2	2012	Dodge Charger		\$27,000		Police	\$250	\$500
3	2012	Dodge Charger		\$27,000		Police	\$250	\$500
4	2012	Dodge Charger		\$27,000		Police	\$250	\$500
5	2010	Ford Crown Victoria		\$21,880		Fire	\$250	\$500
6	2010	Harley Davidson FLHP		\$33,540		Police	\$250	\$500
7	2011	Ford F550 Truck		\$32,207		Streets	\$250	\$500
8	2007	Ford F650 Dump Truck		\$67,791		Streets	\$250	\$500
10	2014	Ford Explorer		\$26,509		Streets	\$250	\$500
11	2016	Ford F250		\$25,817		Streets	\$250	\$500
12	2016	Ford Explorer		\$40,652		Police	\$250	\$500
13	2016	Ford Explorer		\$40,652		Police	\$250	\$500
14	2016	Ford Explorer		\$40,652		Police	\$250	\$500
15	2016	Ford Explorer		\$40,652		Police	\$250	\$500
16	2015	Ford F750		\$96,900		Streets	\$250	\$500
TOTAL				\$575,252	\$ 0			

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SUMMARY OF COVERAGE

CYBER

	LIMITS
Data Breach and Privacy Liability – Each Claim	\$250,000
Data Breach Loss to Member – Each Unauthorized Access	\$250,000
Electronic Media Liability – Each Claim	\$250,000
Breach Mitigation Expense – Each Unintentional Data Compromise	\$250,000
Policy Aggregate	\$250,000
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

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, 2015 to November 1, 2016

Property

Building and Personal Property	\$4,160,831 ⁽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	\$6,000,000
Annual Aggregate per Member	\$8,000,000
Deductible	\$10,000

ADDITIONAL INTERESTS/LOSS PAYEE SCHEDULE

NAME	ADDRESS	CITY	ST	ZIP	INTEREST TYPE	INTEREST
Superior Speedie/Waids Rainbow Rentals	Portable Services, Inc.	Akron	OH	44312	Liability - Additional Member (Lessor of Leased Equipment)	rental of portable sanitary facility located at Matthews Thomas Park
Clear Channel Outdoor, Inc., et al	12222 Plaza Drive	Parma	OH	44129	Liability - Additional Member (Designated Person or Organization)	Clear Channel Outdoor, Inc., Patrick Realty Corp., and their respective successors, parents and affiliates additional insured reference Easement agreement with Boston Hts.
Dave Yost, Auditor of State	88 West Broad Street	Columbus	OH	43215	Property - Loss Payee	state computer & software

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
Premium financing is available upon request.

PREMIUM SUMMARY

COVERAGE	PREMIUM
Package	\$28,851
Ohio Plan Advantage Premium Contribution -or- Ohio Plan Safety Allowance	\$ 0
	\$ 0
Total Annual Premium	\$28,851.00

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	2014
Loss Ratio Points (Up to 60 points) (60 - 1 = Advantage Loss Ratio Points)	59
Risk Management Points (Up to 40 points)	0
Advantage Potential Premium Contribution	\$ 0
Advantage Final Premium Contribution	\$ 0
Eligible	No

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.

Aspen Group

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

Catlin Insurance Company

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

Chubb Group of Insurance Companies

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

Endurance Reinsurance Corp. of America

A.M. Best Rating: A, XV
Reinsuring the Ohio Plan since 2003

Everest Reinsurance

A.M. Best Rating: A+, XV
Reinsuring the Ohio Plan since 2005

Great American Insurance Company

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

Lloyd's of London

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

Markel Corporation

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

Montpelier Reinsurance

A.M. Best Rating: A, XIV
Reinsuring the Ohio Plan since 2013

OdysseyRe

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

SCOR

A.M. Best Rating: A, X
Reinsuring the Ohio Plan since 2008

Swiss Reinsurance America Corporation

A.M. 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 11/1/2014, the Ohio Plan collects premium and shares in claims payments for liability (limited to 47% of a covered loss up to \$117,500 and property (limited to 10% of a covered loss up to \$100,000).