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## PROPOSAL PREPARED FOR

Pioneer Career and Technology Center

RFME Insurance

John C Roby

JULY 1, 2016 TO JUNE 30, 2017



## **Mission Statement**

Owned and governed by school district members, SORSA is dedicated to providing broad insurance coverage and high quality risk management services while maintaining long-term financial stability.

# Member List

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Amherst EV (Lorain)	Hardin Community School (Hardin)	New London Local (Huron)
Apollo JVSD (Allen)	Hardin Northern Local (Hardin)	New Riegel Local (Seneca)
Arcadia Local (Hancock)	Holgate Local (Henry)	New Boston Board of Education (Scioto)
Arlington Local (Hancock)	Indian Creek Local (Jefferson)	Northeastern Local (Defiance)
Ashland City (Ashland)	Jefferson Area Local (Ashtabula)	Northern Buckeye Educ Council (Fulton)
Ashland Co. Community Academy	Jefferson County JVSD	Ohio Education Comp Network (Fulton)
Ashland Co. West Holmes JVSD	Jennings Local (Putnam)	Ohio Mid-Eastern RESA (Jefferson)
Bloomfield-Mespo Local (Trumbull)	Joseph Badger Local (Trumbull)	Ohio Valley Energy Technology Academy
Bluffton EV (Allen)	Kalida Local (Putnam)	Olmsted Falls City (Cuyahoga)
Brookfield Local (Trumbull)	Kelleys Island Local (Erie)	Ottawa-Glandorf Local (Putnam)
Brown Local (Carroll)	Kenton City (Hardin)	Ottoville Local (Putnam)
Buckeye Local (Medina)	Lakewood City Academy (Cuyahoga)	Painesville City Local (Lake)
Carrollton EV (Carroll)	Lakewood City (Cuyahoga)	Pandora-Gilboa Local (Putnam)
Clearview Local (Lorain)	Leipsic Local (Putnam)	Patrick Henry Local (Henry)
Cleveland Hts- University Hts (Cuyahoga)	Liberty-Benton Local (Hancock)	Pettisville Local (Fulton)
Columbus Grove Local (Putnam)	Liberty Center Local (Henry)	Pioneer Career and Tech (Richland)
Continental Local (Putnam)	London Academy (Madison)	Plymouth-Shiloh Local (Richland)
Cory Rawson Local (Hancock)	London City (Madison)	Port Clinton City (Ottawa)
Covington EV (Miami)	Loudonville-Perrysville EV (Ashland)	Richmond Heights Local (Cuyahoga)
Danville Local (Knox)	Madison Local (Lake)	Seneca East Local (Seneca)
Eastern Local (Meigs)	Madison Local (Richland)	Southern Local (Columbiana)
Eastwood Local (Wood)	Manchester Local (Adams)	Southington Local (Trumbull)
Edgerton Local (Williams)	Manchester Local (Summit)	Stryker City (Williams)
Edon-Northwest Local (Williams)	Mapleton Local (Ashland)	Toronto City (Jefferson)
Franklin Community (Muskingum)	Margaretta Local (Erie)	Townsend Community School (Erie)
Franklin Local (Muskingum)	Miami Trace Local (Fayette)	Tri Rivers JVSD (Marion)
Frontier Local (Washington)	Midland COG dba Tri Co Comp (Wayne)	US Grant JVSD (Clermont)
Gallipolis City (Gallia)	Midview Local (Lorain)	Utica Shale Academy (Columbiana)
Gallia County Local (Gallia)	Miller City-New Cleveland Local (Putnam)	Vanlue Local (Hancock)
Grand Valley Local (Ashtabula)	Mount Gilead EV (Morrow)	Vantage Career Center (Van Wert)
	Napoleon Area City (Henry)	West Central Learning Academy (Allen)
		Woodmore Local (Sandusky)

## ESC Members

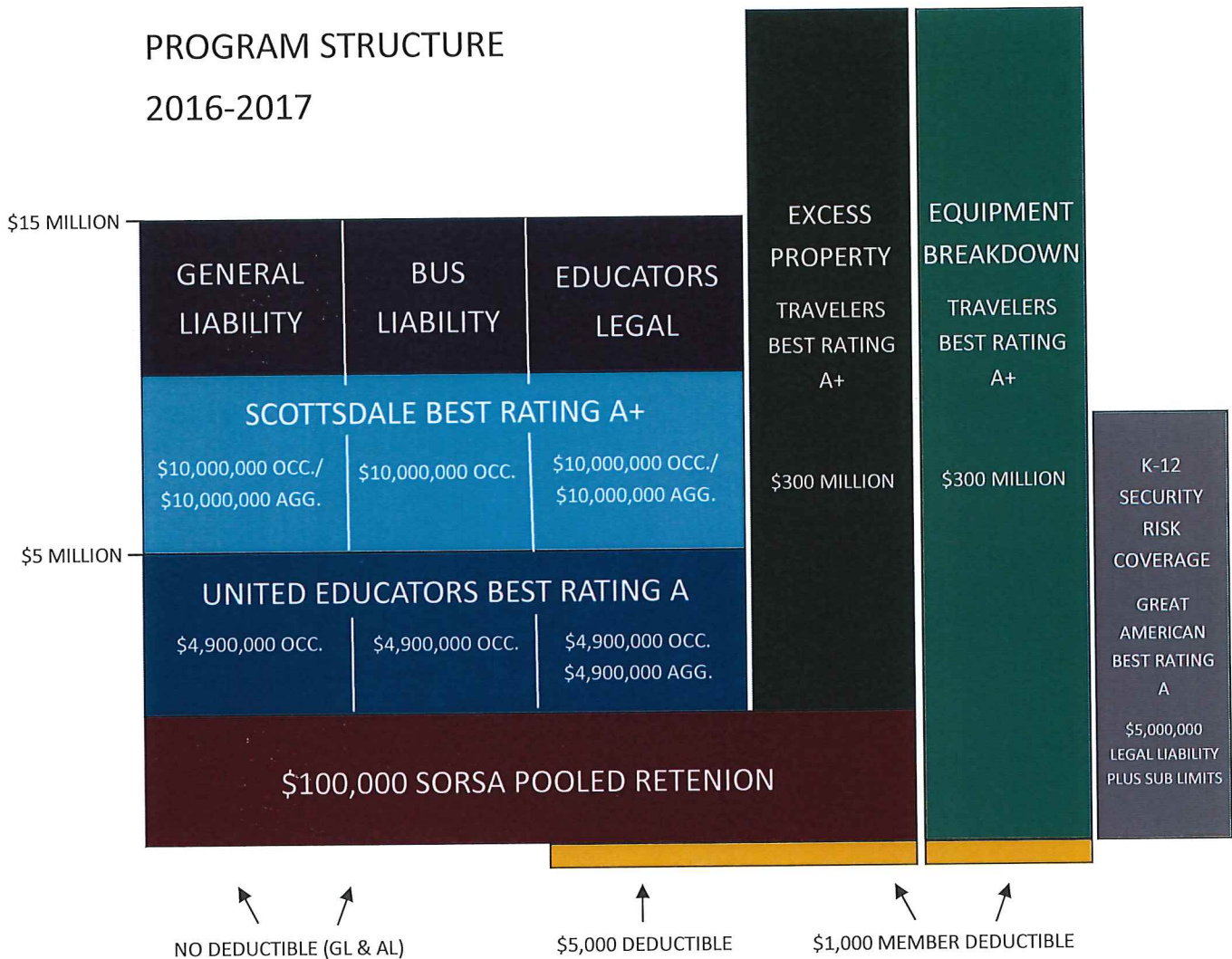
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Allen County ESC	Jefferson County ESC	Pickaway County ESC
Auglaize County ESC	Mercer County ESC	Putnam County ESC
Clark County ESC	Miami County ESC	Tri County ESC (Wayne)
Gallia-Vinton ESC	Muskingum Valley ESC	Western Buckeye ESC (Paulding)
Hancock County ESC	Northwest Ohio ESC (Fulton)	



# Underwriting Sound Foundations

## PROGRAM STRUCTURE 2016-2017



SORSA is a member-owner of United Educators, a risk retention group that provides liability coverages and risk services to schools, colleges and universities in the United States. \*A member of Wards group, the trusted leader of benchmarking and best practices for the insurance industry, named UE a top performing company. \*A. M. Best Rating "A".



Travelers Public Sector Services provides unique products to stay in-synch with the specialized needs of public schools. Travelers is the leader in the public entity marketplace. Travelers has the experience and financial strength to continually provide the very best products to our customers.



A wholly owned subsidiary of Nationwide, Scottsdale Insurance Company benefits from the backing of one of the largest insurance and financial services providers in the US. An A.M. Best Rating of A+ XV (superior) and a Standard & Poor's "A" rating.



SCR has been assisting clients with risk mitigation and general security insurance and management for over 30 years and is the recognized leader in this field.

# Membership Advantages

## How We Are Different

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### Unique Coverage Inclusions

- › \$15 Million Liability Limit for Each Member
- › Disappearing Deductible Program
- › School Security Risk Coverage

### Free Member Services

- › Legal Help Desk
- › Risk Management Help Desk
- › Property Appraisals by CBIZ Valuation
- › Boiler Inspections by Travelers Property

### Local Agents

- › Insurance Industry Knowledge
- › Personal Service
- › Coverage Expertise

# Membership Advantages

SORSA knows that mitigating risk works.

Collaborating with our members enables us to provide specific solutions and **no cost** customized services that reduce costly claims. We welcome the opportunity to assist members in averting a difficult situation and potential loss.

## Legal Help Desk

### Concerned about potential legal liability for your school district?

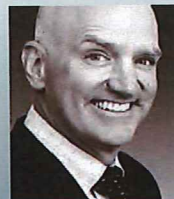
The legal help desk is here to assist you with issues at an early stage, averting potential liability issues. So, if you see something brewing that may spell t-r-o-u-b-l-e, be sure to contact us and we will be there to help.

**866-767-7299**

#### When to Call

- › *I need to fire or discipline an employee.*
- › *I don't know the rules.*
- › *I don't want my school to get sued.*
- › *The employee / student has a lawyer.*
- › *The community is upset over this.*
- › *How do we accomplish our goal legally?*

### How Can We Help You?



Mark Landes, Esq.  
Isaac Wiles



Jessica Philemond, Esq.  
Scott, Scriven LLP

#### What to Have Ready

*Relevant Board policies and procedures.*

*Collective bargaining agreement and/or other employment related contract.*

## Risk Control Services

### SORSA now has a dedicated Risk Control Manager!

From playgrounds to computer labs, school buses and booster groups. It is not always easy to spot impending risk.

New to the SORSA staff, our risk control manager is available to help you in *identifying* and *managing* your risks. Available for on-site visits, in-person staff training, inspections or practical advice. SORSA will keep you and your staff informed on the latest trends and topics important to keeping schools safe.

***Our goal: to provide our members with customized, accessible risk services and a valued partnership that benefits your bottom line.***

#### School Resource Library

*Administration & Employment*  
*Contracts & Agreements*  
*Athletics & Activities*  
*Bleachers & Playgrounds*  
*Booster Clubs, PTO's & other groups*  
*Boundary Training*  
*Building Loss Control*  
*Bullying*  
*Computer Security & Intellectual Property*  
*Concussions & Head Injury*  
*Employee Harassment*  
*Health*  
*School Security*  
*Science Labs*  
*Sexual Misconduct & Prevention*  
*Student Affairs*  
*Threat Assessment*  
*Title IX*  
*Transportation & Bus Safety*





# Membership Advantages

## DISAPPEARING DEDUCTIBLE PROGRAM

*Membership Has Advantages – Avoiding Claims Has Rewards!*

Our unique **Disappearing Deductible Program** rewards members who manage to avoid claims. The longer your school district is a claim-free SORSA member, the greater the reward.

Here’s how it works.

With each coverage type; Property and Automobile Physical Damage, *the deductible decreases each year that the member does not have a claim.* For example, you could still have a zero deductible on Property coverage, even if you had a claim in Automobile Physical Damage.

This graph shows how the deductible eventually “disappears” over time.

YEARS WITHOUT CLAIM	#	PROPERTY	AUTO PHYSICAL DAMAGE	EDUCATORS LEGAL	D E D U C T I B L E
	1	1,000	1,000	5,000	
	2	500	500	4,000	
	3	250	250	2,500	
	4	-0-	-0-	1,000	
	5	-0-	-0-	-0-	

After a member has a claim in one of these coverage categories, the deductible for that coverage alone will increase the following year to the standard deductible.

## Emergency Response



Belfor Property Restoration disaster recovery company has completed thousands of restoration projects in educational settings across North America and many here in Ohio.

A single-source provider, BELFOR offers services ranging from emergency mitigation to complete reconstruction and everything in between.



- › A 24/7/365 Emergency Hotline for All SORSA Members.
- › Identify yourself as a SORSA insured and a RED ALERT Client.
- › As such, priority response is given in the event of a regional catastrophic occurrence.
- › Your account representative is **Michelle Kirda**.

## Single-Source Solutions and Services Available

- › Emergency Services
- › Water, Fire and Storm Damage Restoration
- › Structural Dehumidification
- › Structural Cleaning and Decontamination
- › Reconstruction
- › Mold Remediation
- › Corrosion Control
- › Contents Restoration
- › Book, Document and Vital Records Recovery





# How To Report A Claim

## CONTACT YOUR LOCAL AGENT

John C. Roby

Main: 800 755-7363

**Account Contact:**

Connie Carroll

ccarroll@rfmeins.com

Roby Foster Miller Earick Insurance

44 Sturges Ave

Mansfield, OH 44907

TO REPORT EMERGENCIES WITH PROPERTY DAMAGE OR TO  
REPORT A CLAIM AFTER HOURS.

### EMERGENCIES THAT CAUSE PHYSICAL DAMAGE TO YOUR SCHOOL PROPERTY

- ♦ Fire or smoke damage
- ♦ A sewer backup
- ♦ Water in the building
- ♦ We have storm damage
- ♦ Damage to electronics, data or media.

CALL

**BELFOR PROPERTY**

**RESTORATION**

**800-922-3848**

Identify yourself as a SORSA  
insured red alert client

*fire • water • storm damage*

### ALL OTHER CLAIMS

- ♦ A school bus is involved
- ♦ Theft & vandalism
- ♦ Employment Issues
- ♦ District liability
- ♦ Someone has been injured

CALL

**CARTER RAYNES CLAIMS**

**SERVICES**

**1-844-901-9790**

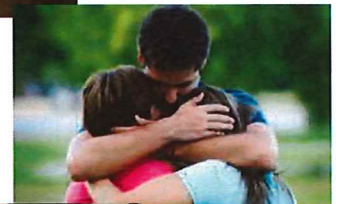
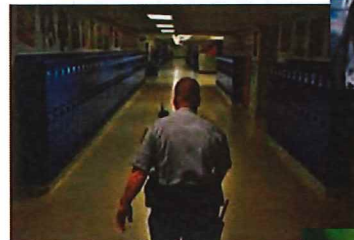
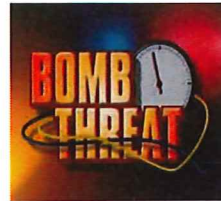
OR e-mail

**carter-**  
**raynes@sbcglobal.com**

# School Security Risk Coverage

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- › Legal Liability
- › Bomb Threat Expense
- › Child Abduction
- › Physical Assault
- › Ransom & Extortion Payments
- › Student Travel - Political Evacuation



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***In cases with exceptional security risk, when the stakes are highest, reasonable precautionary resources may be exceeded.***

***SORSA includes SSRI coverage as an important part of your plan for school security.***



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## Who is Covered?

*All school students, administrators, employees, alumni, board members, parents and family members while attending or participating in an activity organized or sponsored by the school district.*

# Cyber Liability Coverage

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**Cyber Liability provided through AIG Specialty Company offers a solution in an ever-changing technological environment. This coverage protects data in any form whether paper, electronic, or any other means.**

## What's covered?

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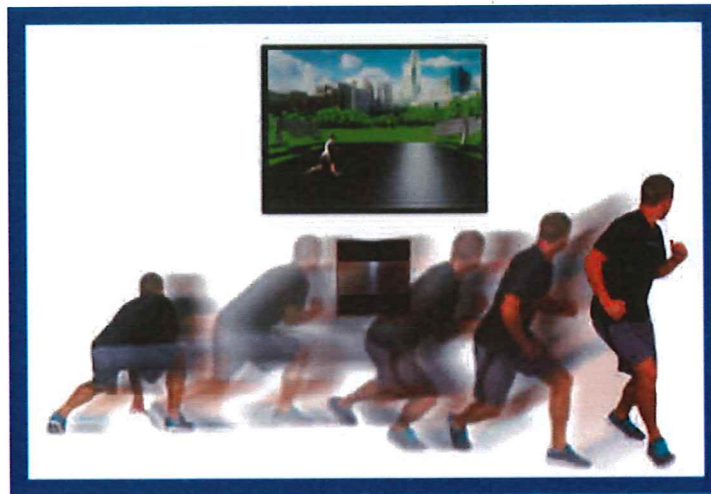


- ◆ \$10,000,000 Limit of Liability (all coverage sections combined/all member annual aggregate)
- ◆ Security and Privacy Liability
  - ◇ \$1,000,000 Per Member Aggregate Sublimit (Third Party)
- ◆ Regulatory Action Liability
  - ◇ \$1,000,000 Per Member Aggregate Sublimit (Third Party)
- ◆ Event Management
  - ◇ \$1,000,000 Per Member Aggregate Sublimit (First Party)
- ◆ Cyber Extortion
  - ◇ \$1,000,000 Per Member Aggregate Sublimit (First Party)
- ◆ \$10,000 Retention is applicable to all coverage sections





## Advanced Technology for Concussion Evaluations



### PEG Provides:

- ♦ A **baseline** objective measurement of how an athlete performs prior to a concussion.
- ♦ **Comparative** values when an athlete experiences a concussion.
- ♦ Provide the physician with meaningful information when determining if an athlete is ready to return to play.
- ♦ Parents with *peace of mind* that their child has been evaluated by the best available concussion technology.

### Why use PEG?

- ♦ Simulates game like activity.
- ♦ Elevates the athlete's heart rate to game play levels, allowing for more accurate evaluation of concussion symptoms.
- ♦ **Objectively** measures your athlete's reaction time to unplanned cues identifying potential deficits when compared with their baseline.
- ♦ **Objectively** measures & challenges your athlete's vision and balance in a sport-relevant manner, with ability to compare data when an event occurs.

*\*Performance Evaluation Group utilizes TRAZER HRA technology. TRAZER HRA does not diagnose, treat or prevent concussions*

## PROPOSAL SUMMARY

### PROPERTY

#### Limits and Deductibles

Building & Business Personal Property Limit Including Property Extensions of Coverage	\$ 58,503,296
Deductible:	\$ -
Earth Movement per Occurrence:	\$ 2,000,000
Annual Aggregate all members:	\$ 8,000,000
Deductible:	\$ 50,000
Flood Limit (Zone A Excluded):	\$ 2,000,000
Annual Aggregate all members:	\$ 8,000,000
Deductible:	\$ 50,000
Equipment Breakdown (PD, BI and EE), in any one accident:	\$ 300,000,000
Hazardous Substance, any one accident:	
Amonia Contamination:	\$ 250,000
Any Other Substance:	\$ 250,000
Water Damage, in any one accident:	\$ 250,000
Consequential Damage, in any one accident:	\$ 250,000
<b>Total Property Premium:</b>	<b>\$ 42,484</b>

### CRIME COVERAGE

#### Limits and Deductibles

Employee Dishonesty including Faithful Performance of Duty, in any one occurrence:	\$ 100,000
Forgery or Alteration, in any one occurrence:	\$ 100,000
Computer Fraud, in any one occurrence:	\$ 100,000
Money and Securities Inside, in any one occurrence:	\$ 100,000
Money and Securities Outside, in any one occurrence:	\$ 100,000
Deductible	\$ -

Crime Premium is Included in Property Premium

#### Terms, Conditions, Exclusions, Subject To's

Covered Property at Undescribed Premises does not apply to Electronic Data Processing Equipment and Electronic Data Processing Data and Media.

No Coverage applies if Building and Business Personal Property coverage is not quoted

Property Extension	Standard Limits	Additional Limits	Total
Accounts Receivable, in any one occurrence	\$ 1,000,000		\$ 1,000,000
Arson Reward	\$ 5,000		\$ 5,000
Automobile Physical Damage, in any one occurrence	Optional	\$ 314,288	\$ 314,288
Backup of Sewers and Drains	\$ 100,000		\$ 100,000
Business Income, in any one occurrence	\$ 2,000,000	\$ -	\$ 2,000,000
Ordinary Payroll: Excluded			
Dependent Property, in any one occurrence	\$ 250,000		
Ordinance or Law - Increased period of restoration, in any one occurrence	\$ 250,000		
Newly Acquired Locations, in any one occurrence	\$ 250,000		
Undescribed Premises, in any one occurrence	\$ 500,000		
Claim Data, in any one occurrence	\$ 100,000		\$ 100,000
Claim Data Expense, in any one occurrence	\$ 25,000		\$ 25,000
Covered Property in Transit, in any one occurrence	\$ 100,000		\$ 100,000
Debris Removal (additional), in any one occurrence	\$ 250,000		\$ 250,000
Electronic Data Processing Equipment, in any one occurrence	\$ 1,250,000	\$ -	\$ 1,250,000
Extra Expense, in any one occurrence	\$ 2,000,000	\$ -	\$ 2,000,000
Ordinance or Law - Increased period of restorations, in any one occurrence	\$ 50,000		
Newly Acquired Locations, in any one occurrence	\$ 50,000		
Undescribed Premises, in any one occurrence	\$ 50,000		
Claim Data, in any one occurrence	\$ 25,000		\$ 25,000
Fine Arts, in any one occurrence	\$ 250,000	\$ -	\$ 250,000
Fire Department Service Charge	Incl		Incl
Inventory expense after a loss	Incl		Incl
Miscellaneous Inland Marine	Optional	\$ -	\$ -
Mobile Equipment, in any one occurrence	Optional	\$ 139,510	\$ 139,510
Musical Instruments, Athletic Equipment, or Band & Athletic Uniforms, in any one occurrence	\$ 1,000,000	\$ -	\$ 1,000,000
Newly Constructed or Acquired Property, at any one building, in any one occurrence	\$ 5,000,000		\$ 5,000,000
Number of days: 120			
Ordinance or Law			
Loss to Undamaged Portion, in any one occurrence	\$ 1,000,000		\$ 1,000,000
Demolition, in any one occurrence (limited to 25% of loss)	Included		Included
Increased Cost of Construction, in any one occurrence	Included		Included
Outdoor Property including debris removal, in any one occurrence	\$ 1,000,000		\$ 1,000,000
Trees, shrubs and plants (maximum per item)	\$ 1,000		\$ 1,000
Lawn limit (per occurrence)	\$ 2,000		\$ 2,000
Personal effects of students/employees for perils except theft			
Student	\$ 1,500		\$ 1,500
Employee	\$ 3,000		\$ 3,000
Per Aggregate	\$ 100,000		\$ 100,000
Pollution Cleanup and Removal, aggregate in any one coverage document year	\$ 100,000		\$ 100,000
Preservation and Protection of Property	Incl/\$250,000		Incl/\$250,000
Theft Damage Repair to Non-Owned Buildings	\$ 100,000		\$ 100,000
Errors and Omissions, in any one occurrence	\$ 1,000,000		\$ 1,000,000
Utility Services, in any one occurrence - Direct Damage including	\$ 500,000		\$ 500,000
Boiler and Machinery			
Valuable Papers	\$ 1,000,000		\$ 1,000,000



## PROPOSAL SUMMARY

### GENERAL LIABILITY AND EDUCATORS LEGAL LIABILITY

#### COVERAGES

	LIMITS	MEMBER DEDUCTIBLE
<b>I. General Liability - Occurrence Form</b>		
Bodily Injury and Property Damage per Occurrence	\$ 15,000,000	\$ -
Personal Injury/Advertising Liability per Occurrence	\$ 15,000,000	\$ -
Products/Completed Operations per Occurrence	\$ 15,000,000	\$ -
<b>Employers Stop Gap Liability</b>		
Bodily Injury by Accident, Each Accident	\$ 15,000,000	\$ -
Bodily Injury by Disease, Each Employee	\$ 15,000,000	\$ -
Bodily Injury by Disease, Policy Limit	\$ 15,000,000	\$ -
General Annual Aggregate	\$ 17,000,000	\$ -
Fire Legal Liability	\$ 500,000	\$ -
Medical Payments Occurrence/Aggregate	\$10,000/\$25,000	\$ -
General Liability Premium:		\$ 21,646
<b>II. Educators Legal Liability - Claims Made Form</b>		
Wrongful Acts Coverage Per Occurrence	\$ 15,000,000	\$ -
Wrongful Acts Coverage Aggregate	\$ 15,000,000	
Retroactive Date	2/1/2002	
Employee Benefits Liability	\$ 15,000,000	\$ -
Retroactive Date	2/1/2002	

Educators Legal Liability Premium is Included in General Liability Premium

#### Terms, Conditions, Exclusions, Subject To's

General Liability includes coverage for Sexual Molestation

Trampoline Exclusion applies

Absolute Pollution, Asbestos and Lead Exclusions apply

Toxic Mold/Fungus Exclusion applies

Known Injury Exclusion applies

Continuous claims made coverage has been carried since retro date shown above and that all known incidents and losses have been reported to current carriers(s).

## PROPOSAL SUMMARY

### AUTOMOBILE LIABILITY AND PHYSICAL DAMAGE

Liability Coverage	Limit of Liability	Deductible	Premium
Bodily Injury & Property Damage - per Occurrence (including Owned/Hired/Non-Owned)	\$15,000,000	\$ -	Included
Medical Payments - Occurrence/Aggregate	\$10,000/\$25,000	\$ -	Included
Uninsured/Underinsured Motorist	\$100,000 Per Person/\$1,000,000 Aggregate	\$ -	Included
Automobile Liability Premium is Included in General Liability Premium			

Physical Damage	Limit of Liability	Deductible	Premium
Other than Collision	Actual Cash Value*	\$ -	Included
Collision	Actual Cash Value*	\$ -	Included
Garagekeepers Physical Damage	ACV (\$250,000 maximum)	\$ -	Included
Automobile Physical Damage Premium is Included in Property Premium			

#### Terms, Conditions, Exclusions, Subject To's

Contracted Buses Exclusion applies

This Quotation is based on

- 6 Buses
- 16 Other Vehicles
- 8 Trailers

\*SORSA will pay the replacement cost value in the event of a total loss to a school bus as if it were five years newer.

Coverage is provided on an Excess basis for Employees and Volunteers using their own autos on behalf of the district.

Total Premium - Property and Liability Coverages

\$ 64,130

## PROPOSAL SUMMARY

### EXCESS LIABILITY

Retro Date (for Claims-Made): 2/1/2002

Limit of Liability	Underlying Coverages	Underlying Limit	Premium
\$ 10,000,000	General Liability, Educators Legal Liability, Auto Liability	\$ 5,000,000	\$ 3,083

Terms, Conditions, Exclusions, Subject To's

Excess Liability Excludes Uninsured/Underinsured Motorists Liability  
 Excess Liability Excludes CCC Real & Personal  
 Absolute Pollution Hazard Exclusion applies  
 Absolute Asbestos Hazard Exclusion applies  
 Lead Exclusion applies  
 Toxic Mold/Fungus Exclusion applies  
 And as per underlying terms, conditions and exclusions

Total Premium - all coverages including \$10,000,000 Excess Liability limit

\$ 67,213



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## SCHOOLS OF OHIO RISK SHARING AUTHORITY

MEMBER NAME: Pioneer Career and Technology Center

Order to Bind Coverage Form -

Total Property Limit	Total Liability Limit	Total Premium
\$ 58,503,296	\$ 15,000,000	\$ 67,213

TRIA Coverage - Terrorism Risk Insurance Act is included

Member Signature: \_\_\_\_\_

Agent's Signature: \_\_\_\_\_

Agency Name: RFME Insurance