



RENEWAL PROPOSAL PREPARED FOR:

Pioneer Career and Technology Center

Roby Foster Miller Earick Insurance

John C. Roby

JULY 1, 2017 TO JULY 1, 2018

Owned by Members ♦ Governed by Members ♦ Service to Members



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.

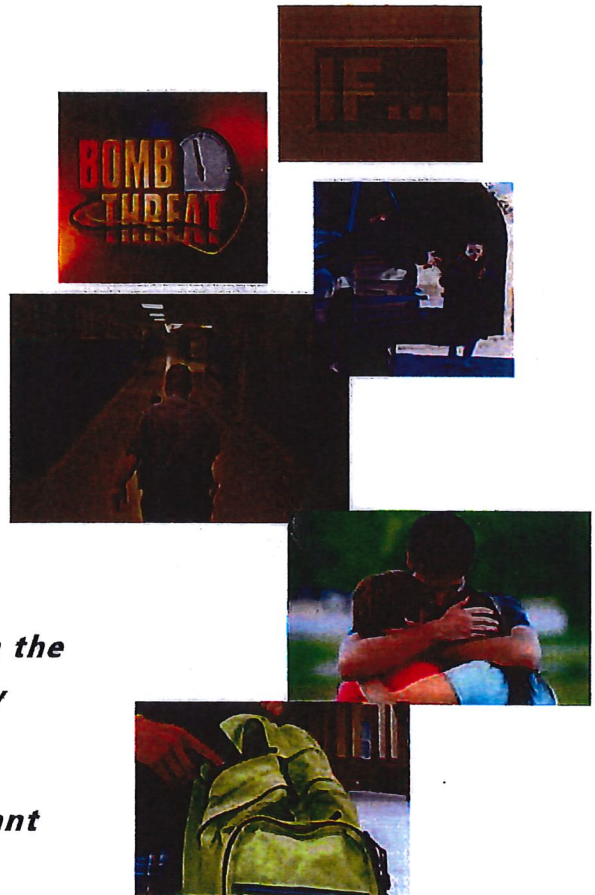
This graph shows how the deductible eventually "disappears" over time.

	#	PROPERTY	AUTO PHYSICAL DAMAGE	EDUCATORS LEGAL LIABILITY	D E D U C T I B L E
YEARS WITHOUT CLAIM	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.

School Security Risk Coverage

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



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.

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.

How To Report A Claim

CONTACT YOUR LOCAL AGENT

John C. Roby

Main: **800 755-7363**

jcroby@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

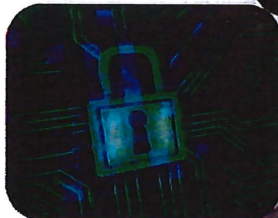
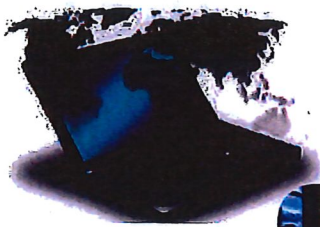
OR e-mail

**[carter-
raynes@sbcglobal.com](mailto:carter-raynes@sbcglobal.com)**

Cyber Liability Coverage

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?



- ◆ \$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 As Reported to SORSA; Subject to \$300,000,000 Pool Limit Deductible:	\$ 58,942,406 \$ 1,000
Earth Movement per Occurrence: Annual Aggregate all members: Deductible:	\$ 2,000,000 \$ 8,000,000 \$ 50,000
Flood Limit (Zone A Excluded): Annual Aggregate all members: Deductible:	\$ 2,000,000 \$ 8,000,000 \$ 50,000
Equipment Breakdown (PD, BI and EE), in any one accident: As Reported to SORSA; Subject to \$300,000,000 Pool Limit Hazardous Substance, any one accident: Amonia Contamination: Any Other Substance: Water Damage, in any one accident: Consequential Damage, in any one accident:	\$ 58,942,406 \$ 250,000 \$ 250,000 \$ 250,000 \$ 250,000
Total Property Premium:	\$ 43,036

CRIME COVERAGE

Limits and Deductibles

Employee Dishonesty including Faithful Performance of Duty, in any one occurrence: Forgery or Alteration, in any one occurrence: Computer Fraud, in any one occurrence: Money and Securities Inside, in any one occurrence: Money and Securities Outside, in any one occurrence: Deductible	\$ 1,000,000 \$ 1,000,000 \$ 1,000,000 \$ 1,000,000 \$ 1,000,000 \$ 1,000
Total Crime Premium:	\$ 500

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	\$ 753,398	\$ 753,398
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	Included		Included
Inventory expense after a loss	Included		Included
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 Boiler and Machinery	\$ 500,000		\$ 500,000
Valuable Papers	\$ 1,000,000		\$ 1,000,000

PROPOSAL SUMMARY

GENERAL LIABILITY AND EDUCATORS LEGAL LIABILITY

COVERAGES	LIMITS (Primary and Excess)	MEMBER DEDUCTIBLE
I. General Liability - Occurrence Form		
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	\$ -
Employers Stop Gap Liability		
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:		\$ 23,560
II. Educators Legal Liability - Claims Made Form		
Wrongful Acts Coverage Per Occurrence	\$ 15,000,000	\$ -
Wrongful Acts Coverage Aggregate	\$ 15,000,000	
Retroactive Date	2/1/2003	
Employee Benefits Liability	\$ 15,000,000	\$ -
Retroactive Date	2/1/2003	

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

UM/UIM Excluded Excess of \$1,000,000

Access or Disclosure of Confidential or Personal Information and Data Related Liability

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	LIMITS (Primary and Excess)	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	LIMITS	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

- 8 Buses
- 17 Other Vehicles
- 7 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

\$ 67,096

S . . R . S . A

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
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\$ 58,942,406	\$ 15,000,000	\$ 67,096
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TRIA Coverage - Terrorism Risk Insurance Act is included

Member Signature: _____

Agent's Signature: _____

Agency Name: RFME Insurance