



RENEWAL PROPOSAL PREPARED FOR:

**Pioneer Career and Technology Center**

RFME Insurance

John C. Roby

**JULY 1, 2018 TO JUNE 30, 2019**

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.

YEARS WITHOUT CLAIM	#	PROPERTY	AUTO PHYSICAL DAMAGE	EDUCATORS LEGAL LIABILITY	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.

# 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.*

## How To Report A Claim

### CONTACT YOUR LOCAL AGENT

**John C. Roby**

**800-755-7363**

**[jcroby@rfmeins.com](mailto:jcroby@rfmeins.com)**

**RFME Insurance**

**44 Sturges Avenue**

**Mansfield, OH 44902**

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 SORSA CLAIMS**

**GREG GILLIAM**

**1-844-369-3830**

OR e-mail

**[greg@sorsaschools.org](mailto:greg@sorsaschools.org)**



# 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
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## 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.

**855-487-2937**

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



**STOPit™**  
EDUCATION SOLUTION

## INTRODUCING STOPit

STOPit is the smart technology  
that saves you time.

S · O · R · S · A  
SCHOOLS OF OHIO RISK SHARING AUTHORITY

**“It was through this app that systemic abuse was able to be reported, documented and resolved.”**

**Dr. Andrew Williams, Principal**  
Tuacahn High School

STOPit has been proven to help schools across the country and the world save time and get back to educating students by addressing and preventing pervasive issues such as:

- ✓ Bullying
- ✓ Cyberbullying
- ✓ Violence
- ✓ Inappropriate student-teacher relationships
- ✓ Hazing
- ✓ Drugs/alcohol
- ✓ Self-harm
- ✓ Any issue which can negatively impact the learning environment

The STOPit mobile app provides a safe, anonymous and comfortable way for students to share information with you so that you can provide help – as quickly and efficiently as possible.

STOPit gives administrators powerful investigative tools – such as real-time alerts, built-in reports, and the ability to communicate directly with incident submitters – so that you can resolve issues quickly.



**STOPit is a proven and powerful deterrent.**

**“We’ve seen an 83% decrease in harassment, intimidation and bullying Reports since we launched this program.”**

**Brian Luciani, Principal**  
David Brearley Middle and High School  
Kenilworth, NJ

**I see STOPit as a major tool for change....Additionally, the deterrent effect of the program was powerful and evident Immediately...When I talk to students and parents about a situation I now present them with factual, legally defensible evidence...Overall, STOPit functions as a security blanket for us and ensures we are leveraging the latest technology to help our students.**

**CAPT Neil May, USN (Ret.)**  
Washington HS Navy JROTC

## HOW IT WORKS

Real Time  
**MESSAGING**



Real Time  
**REPORTING**



Real Time  
**AWARENESS**



### STOPit

**The easy, fast, and anonymous mobile app for students**

- » Report incidents anonymously
- » Submit photo or video evidence
- » Communicate anonymously with administrators with STOPit Messenger
- » Stand up for themselves and their peers without risk of reprisal

### DOCUMENTit

**The simple, time-saving, & comprehensive incident management system for administrators**

- » Real-time email and SMS alerts of new incidents and messages
- » Follow up with incident submitters to ask questions or get more information via STOPit Messenger
- » Proactively get notified of patterns or problems with custom Alerts
- » Cloud-based system stores evidence securely
- » Get actionable data in our built-in Reports dashboard
- » Time- and date-stamped audit trail of all investigative activity

### STOPit Benefits Everyone

- » Reduce your workload as a result of STOPit's deterrent effect
- » Save time with powerful investigative tools
- » Be proactive by addressing problems early, before they spiral out of control
- » Automate regulatory compliance and risk mitigation





## PROPOSAL SUMMARY

### PROPERTY

#### Limits and Deductibles

Building & Business Personal Property Limit Including Property Extensions of Coverage	\$ 61,159,762
As Reported to SORSA; Subject to \$350,000,000 Pool Limit	
Deductible:	\$ 1,000
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:	\$ 61,159,762
As Reported to SORSA; Subject to \$300,000,000 Pool Limit	
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
Deductible:	\$ 1,000
Total Property Premium:	\$ 45,208

### CRIME COVERAGE

#### Limits and Deductibles

Employee Dishonesty including Faithful Performance of Duty, in any one occurrence:	\$ 1,000,000
Forgery or Alteration, in any one occurrence:	\$ 1,000,000
Computer Fraud, in any one occurrence:	\$ 1,000,000
Computer Program and Electronic Data Restoration Expense, in any one occurrence:	\$ 350,000
Money and Securities Inside, in any one occurrence:	\$ 1,000,000
Money and Securities Outside, in any one occurrence:	\$ 1,000,000
Deductible	\$ 1,000
Total Crime Premium:	\$ 588

#### 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	\$ 770,428	\$ 770,428
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
<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	\$ -
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, Per Person / Each Accident	\$10,000/\$25,000	\$ -
<b>General Liability Premium:</b>		<b>\$ 22,266</b>
<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

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

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 - Per Person / Each Accident	\$10,000/\$25,000	\$ -	Included
Uninsured/Underinsured Motorist	\$1,000,000 Aggregate	\$ -	Included
Garagekeepers Legal Liability	ACV (\$500,000 maximum)	\$ -	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
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

\*For buses 5 years or newer, the value will be determined at Replacement Cost, or For buses over 5 years, the value will be determined at the Actual Cash Value as if the bus is 5 years newer.

Total Premium - Property and Liability Coverages

\$ 68,062





## Order to Bind Coverage Form

MEMBER NAME: Pioneer Career and Technology Center

TERM: July 1, 2018 to June 30, 2019

Total Property Limit

Total Liability Limit

Total Premium

\$ 61,159,762 \$ 15,000,000 \$ 68,062

TRIA Coverage - Terrorism Risk Insurance Act is included

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

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

Agency Name: RFME Insurance