



RENEWAL PROPOSAL PREPARED FOR:

Pioneer Career and Technology Center

RFME Insurance

John C. Roby

JULY 1, 2020 TO JULY 1, 2021

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.

How To Report A Claim

CONTACT YOUR LOCAL AGENT

John C. Roby

Main: 800-755-7363

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

CALL
BELFOR PROPERTY
RESTORATION
800-922-3848

Identify yourself as a SORSA
insured red alert client
fire • water • storm damage
24 hour reporting • 365 days

ALL OTHER CLAIMS

CALL
GREG GILLIAM
SORSA CLAIMS MANAGER
1-844-369-3830
OR e-mail
greg@sorsaschools.org

SUSPECT A CYBER INCIDENT?

If you suspect a cyber incident
has occurred, or is in progress,
call the CyberEdge Claims
Hotline Immediately!

1-800-292-7345

Other SORSA Contact Information

BOILER INSPECTIONS

BOILINSP@Travelers.com

CERTIFICATES OF INSURANCE

sorsaservice@willistowerswatson.com
614-326-4898

COVERAGE QUESTIONS

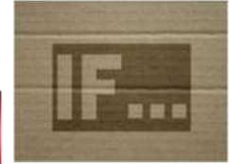
sorsaservice@willistowerswatson.com

SCHOOLS OF OHIO RISK SHARING AUTHORITY

555 Metro Place North
Suite 645
Dublin, Ohio 43017
866-767-7299
www.sorsaschools.org

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.

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 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



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	\$ 67,901,281
As Reported to SORSA; Subject to \$350,000,000 Pool Limit	
Deductible:	\$ 250
Earth Movement per Occurrence:	\$ 2,000,000
Annual Aggregate all members:	\$ 8,000,000
Deductible:	\$ 50,000
Flood Limit (Zone A or V Excluded):	\$ 2,000,000
Annual Aggregate all members:	\$ 8,000,000
Deductible:	\$ 50,000
Equipment Breakdown (PD, BI and EE), in any one accident:	\$ 67,901,281
As Reported to SORSA; Subject to \$300,000,000 Pool Limit	
Hazardous Substance, any one accident:	
Ammonia 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:	\$ 250
Total Property Premium:	\$ 49,369

CRIME COVERAGE

Limits and Deductibles

Employee Theft Including Faithful Performance of Duty, in any one occurrence	\$ 1,000,000
Forgery or Alteration, in any one occurrence	\$ 1,000,000
On Premises, in any one occurrence	\$ 1,000,000
In Transit, in any one occurrence	\$ 1,000,000
Money Orders and Counterfeit Money, in any one occurrence	\$ 1,000,000
Computer Crime, in any one occurrence	\$ 1,000,000
Computer Program and Electronic Data Restoration Expense, in any one occurrence	\$ 350,000
Funds Transfer Fraud, in any one occurrence	\$ 1,000,000
Social Engineering Fraud, in any one occurrence*	\$ 1,000,000
Deductible	\$ 1,000
Total Crime Premium:	\$ 964

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	\$ 755,428	\$ 755,428
Backup of Sewers and Drains	\$ 2,000,000		\$ 2,000,000
Business Income, in any one occurrence	\$ 2,000,000	\$ -	\$ 2,000,000
Ordinary Payroll: Excluded			
Dependent Property, in any one occurrence	\$ 250,000		\$ 250,000
Ordinance or Law - Increased period of restoration, in any one occurrence	\$ 250,000		\$ 250,000
Newly Acquired Locations, in any one occurrence	\$ 250,000		\$ 250,000
Undescribed Premises, in any one occurrence	\$ 500,000		\$ 500,000
Civil Authority 30 days			
Extended Business Income at 60 days			
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 Data and Media, 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 restoration, in any one occurrence	\$ 50,000		\$ 50,000
Newly Acquired Locations, in any one occurrence (120 days)	\$ 50,000		\$ 50,000
Undescribed Premises, in any one occurrence	\$ 50,000		\$ 50,000
Civil Authority 30 days			
Claim Data, in any one occurrence	\$ 25,000		\$ 25,000
Fine Arts, in any one occurrence	\$ 250,000	\$ -	\$ 250,000
Fire Department Service Charge / Fire Protective Equipment Discharge	Included		Included
Inventory expense after a loss	Included		Included
Mobile/Contractors Equipment, in any one occurrence	Optional	\$ -	\$ -
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	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
In any one occurrence	\$ 100,000		\$ 100,000
Pollutant Cleanup and Removal, aggregate in any one coverage document year	\$ 100,000		\$ 100,000
Preservation of Property	Included		Included
Protection of Property	\$ 250,000		\$ 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, in any one occurrence	\$ 1,000,000		\$ 1,000,000

PROPOSAL SUMMARY

GENERAL LIABILITY AND EDUCATORS LEGAL LIABILITY

COVERAGES	LIMIT OF LIABILITY (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, Per Person / Each Accident	\$10,000/\$25,000	\$ -
General Liability Premium:		\$ 25,714
II. Educators Legal Liability - Claims Made Form		
Wrongful Acts Coverage Per Occurrence	\$ 15,000,000	\$ -
Wrongful Acts Coverage Aggregate	\$ 15,000,000	
Retroactive Date	2/1/2002	
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

III. Automobile Liability	LIMIT OF LIABILITY (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			
Additional Defense Costs Per Occurrence to Sections I., II., and III. Above	\$500,000	\$ -	Included
Physical Damage	LIMIT OF LIABILITY	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
- 23 Other Vehicles
- 7 Trailers

*For buses 5 years or newer, the value will be determined at Replacement Cost. 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

\$ 76,047



Order to Bind Coverage Form

MEMBER NAME: Pioneer Career and Technology Center

TERM: 7/1/2020 to 7/1/2021

Total Property Limit	Total Liability Limit	Total Premium
\$67,901,281	\$15,000,000	\$76,047

TRIA Coverage - Terrorism Risk Insurance Act is included

Member Signature: _____

Agent's Signature: _____

Agency Name: RFME Insurance



PREMIUM INVOICE

Contract Number: SD-070D

Member Name: Pioneer Career and Technology Center

Address: 27 Ryan Road

City: Shelby

State: OH

Zip Code: 44875

Inception: July 1, 2020

12:01 a.m.

Expiration: July 1, 2021

12:01 a.m.

LINE OF BUSINESS	CONTRIBUTION
Property	49,369
General Liability	25,714
Educators Legal	Included
Auto	Included
Crime	964
TOTAL DUE:	76,047

Please remit check to:

Schools of Ohio Risk Sharing Authority
814 N. Locust Street, Suite 3
Ottawa, OH 45875

Additional payment instructions on the following page.
Payment due within 30 days of effective date



PAYMENT INSTRUCTIONS

1. ACH Credit – Initiated by you and credited to our account.
2. ACH Debit – Initiated by SORSA and debited from your bank account.
3. Check Payment

1 ACH CREDIT

We authorize your organization, a valid SORSA Member, to initiate debit entries and, if necessary, adjustments for any credit entries in error to our account or accounts listed below.

FINANCIAL INSTITUTION NAME: Superior Federal Credit Union
BANK TRANSIT / ABA NUMBER: 241279616 (if ACH) call Verhoff & Co 419-523-5447 (if Wire)
ACCOUNT NUMBER: 1410000110656
TYPE OF ACCOUNT (Check One): ☒ Checking ☐ Savings

The Authority is to remain in full force until SORSA provides written notification of its termination in such timely manner as to afford Member a reasonable opportunity to act on it.

NAME (Printed) Randal J. Verhoff

DATE _____ SIGNATURE _____

2 ACH DEBIT

We authorize Schools of Ohio Risk Sharing Authority and Huntington Bank to initiate entries to our business account indicated below for premium-related liabilities. This authority is to remain in full force and effect until we notify Schools of Ohio Risk Sharing Authority in writing to cancel it in such time and manner as to afford Schools of Ohio Risk Sharing Authority and our disbursement banking institution a reasonable opportunity to act on it. We can stop payment of any entry by notifying our financial institution three days before our account is charged.

FINANCIAL INSTITUTION NAME: _____
BANK TRANSIT / ABA NUMBER: _____
ACCOUNT NUMBER: _____
TYPE OF ACCOUNT (Check One): ☐ Checking ☐ Savings

Treasurer Name Treasurer Signature

3 CHECK PAYMENT

Mail to:

Schools of Ohio Risk Sharing Authority
c/o Verhoff & Company LLC
814 N. Locust Street, Suite #3
Ottawa, OH 45875

Return this form to:

Verhoff & Company LLC
814 N. Locust Street, Suite #3
Ottawa, OH 45875
Ph: (419) 523-5447 Fax: (419) 523-6447
maryrose@verhoffcpa.com

Payment due within 30 days of effective date