



PROPOSAL PREPARED FOR:

Pioneer Career and Technology Center
RFME Insurance
John C. Roby

JULY 1, 2023 TO JULY 1, 2024

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?

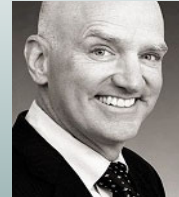
The legal help desk is here to assist you with issues at an early stage, averting potential liability issues. So, if you see something brewing that may spell t-r-o-u-b-l-e, be sure to contact us and we will be there to help.

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?*
- > *Vendor contract questions*

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.*
- Any written documentation regarding the incident in question.*

Risk Control Services

SORSA 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.

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.***

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, Ohio 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

Other SORSA Contact Information

BOILER INSPECTIONS

engclevelandjurisdictional@Fmglobal.com

CERTIFICATES OF INSURANCE and COVERAGE QUESTIONS

crissy@sorsaschools.org
or
cshaner@sorsaschools.org

SCHOOLS OF OHIO RISK SHARING AUTHORITY

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

Cyber Liability Coverage

Cyber Liability provided through Crum & Forster Specialty Insurance Company and Westchester Insurance (\$5M Excess) offer a solution in an ever-changing technological environment. This coverage protects data in any form whether paper, electronic, or any other means.

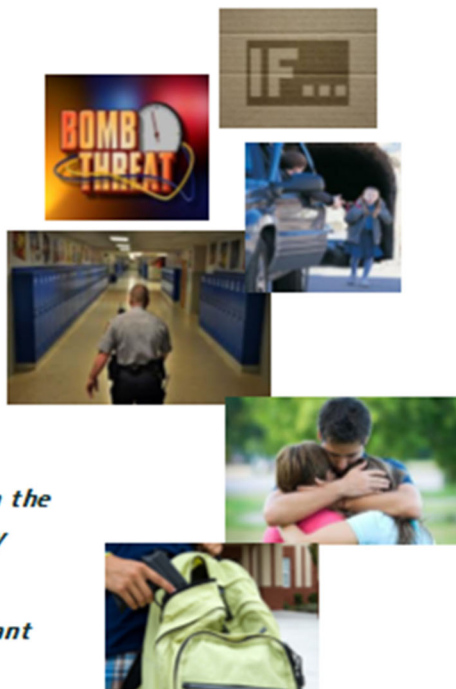
What's covered?



- ◆ \$10,000,000 All Member Annual Aggregate
 - ◇ \$1,000,000 Per Member Aggregate Sublimit
 - ◇ Ransomware/Malware - limits ranging from \$50,000 to \$1,000,000 subject to underwriting and completion of the Advanced Risk Control Affidavit
 - ◇ Cyber Extortion - limits ranging from \$10,000 to \$200,000 subject to underwriting and completion of the Advanced Risk Control Affidavit
 - ◇ Deductible range of \$10,000 to \$20,000 subject to underwriting

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.

PROPOSAL SUMMARY

PROPERTY

Limits and Deductibles

| | |
|---------------------------------------------------------------------------------------|------------------|
| Building & Business Personal Property Limit Including Property Extensions of Coverage | \$ 78,987,668 |
| As Reported to SORSA; Subject to \$350,000,000 Pool Limit | |
| Deductible: | \$ 5,000 |
| Earth Movement per Occurrence: | \$ 10,000,000 |
| Annual Aggregate all members: | \$ 10,000,000 |
| Deductible: | \$ 50,000 |
| Flood Limit (Zone A or V Excluded): | \$ 10,000,000 |
| Annual Aggregate all members: | \$ 10,000,000 |
| Deductible: | \$ 50,000 |
| Equipment Breakdown (PD, BI and EE), in any one accident: | \$ 78,987,668 |
| As Reported to SORSA; Subject to \$350,000,000 Pool Limit | |
| Hazardous Substance, any one accident: | Included |
| Ammonia Contamination: | Included |
| Any Other Substance: | Included |
| Water Damage, in any one accident: | Included |
| Consequential Damage, in any one accident: | Included |
| Deductible: | \$ 5,000 |
| Total Property Premium: | \$ 52,754 |

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 |
| Telecommunication Fraud, in any one occurrence | \$ 200,000 |
| Deductible | \$ 1,000 |
| Total Crime Premium: | \$ 968 |

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 | \$ 1,000,000 | | \$ 1,000,000 |
| Arson Reward | \$ 100,000 | | \$ 100,000 |
| Automobile Physical Damage, in any one occurrence | Optional | \$ 763,986 | \$ 763,986 |
| Backup of Sewers and Drains | Policy Limit | | Policy Limit |
| Business Income, in any one occurrence | \$ 2,000,000 | | \$ 2,000,000 |
| Ordinary Payroll: Not Covered unless specifically requested & endorsed | | | |
| Supply Chain | \$ 500,000 | | \$ 500,000 |
| Civil or Military Authority 30 days | 30 Days | | 30 Days |
| Extended Period of Liability | 90 Days | | 90 Days |
| Change of Temperature/Spoilage | \$ 100,000 | | \$ 100,000 |
| Data Restoration | \$ 500,000 | | \$ 500,000 |
| Unnamed Property | \$ 5,000,000 | | \$ 5,000,000 |
| Covered Property in Transit, in any one occurrence | \$ 500,000 | | \$ 500,000 |
| Debris Removal | Policy Limit | | Policy Limit |
| Electronic Data Processing Equipment Data and Media, in any one occurrence | Policy Limit | | Policy Limit |
| Extra Expense, in any one occurrence | \$ 2,500,000 | | \$ 2,500,000 |
| Fine Arts, in any one occurrence (Not to exceed \$10,000 per item) | \$ 750,000 | | \$ 750,000 |
| Fire Department Service Charge / Fire Protective Equipment Discharge | Included | | Included |
| Research and Development | Policy Limit | | Policy Limit |
| Mobile/Contractors Equipment, in any one occurrence | Optional | \$ - | \$ - |
| Musical Instruments. Athletic Equipment. or Band & Athletic Uniforms. in any one occurrence | Policy Limit | | Policy Limit |
| Newly Constructed or Acquired Property, at any one building, in any one occurrence In any one occurrence | \$ 5,000,000 | | \$ 5,000,000 |
| Ordinance or Law | | | |
| Loss to Undamaged Portion, in any one occurrence | Policy Limit | | Policy Limit |
| Demolition, in any one occurrence | Policy Limit | | Policy Limit |
| Increased Cost of Construction, in any one occurrence | Policy Limit | | Policy Limit |
| Outdoor Property including debris removal, in any one occurrence | Policy Limit | | Policy Limit |
| 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 |
| Contaminant Cleanup and Removal | Policy Limit | | Policy Limit |
| Preservation of Property | Policy Limit | | Policy Limit |
| Protection of Property | Policy Limit | | Policy Limit |
| Errors and Omissions, in any one occurrence | \$ 5,000,000 | | \$ 5,000,000 |
| Off Premise Service Interruption Property and Business income including Boiler and Machinery | \$ 500,000 | | \$ 500,000 |
| Valuable Papers & Records | \$ 1,000,000 | | \$ 1,000,000 |
| Terrorism | \$ 5,000,000 | | \$ 5,000,000 |

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: | | \$ 25,399 |
| 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, and Exclusions

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* | \$ 2,500 | Included |
| Collision | Actual Cash Value* | \$ 2,500 | Included |
| Automobile Physical Damage Premium is Included in Property Premium | | | |

Terms, Conditions, and Exclusions

Contracted Buses Exclusion applies

This Quotation is based on

- 8 Buses
- 20 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 (including Cyber)

\$ 86,326



Order to Bind Coverage Form

MEMBER NAME: Pioneer Career and Technology Center

TERM: 7/1/2023 to 7/1/2024

| Total Property Limit | Total Liability Limit | Total Premium |
|----------------------|-----------------------|---------------|
| \$78,987,668 | \$15,000,000 | \$86,326 |

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, 2023

12:01 a.m.

Expiration: July 1, 2024

12:01 a.m.

| LINE OF BUSINESS | CONTRIBUTION |
|-------------------|---------------|
| Property | 52,754 |
| General Liability | 25,399 |
| Educators Legal | Included |
| Auto | Included |
| Crime | 968 |
| Cyber | 7,205 |
| TOTAL DUE: | 86,326 |

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

Verhoff & Company LLC
814 N. Locust Street, Suite #3
Ottawa, OH 45875
Ph: (419) 523-5447 Fax: (419) 523-6447
zac@verhoffcpa.com
Payment due within 30 days of effective date