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RENEWAL PROPOSAL PREPARED FOR:

**Pioneer Career and Technology Center**

RFME Insurance

John C. Roby

**JULY 1, 2019 TO JULY 1, 2020**

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-	

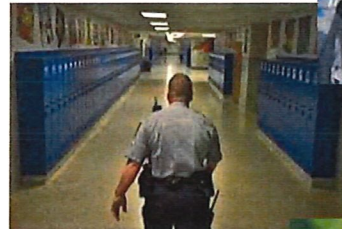
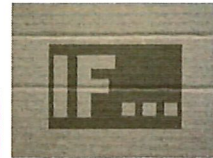
After a member has a claim in one of these coverage categories, the deductible for that coverage alone will increase the following year to the standard deductible.



# 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.*

# 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

## PROPOSAL SUMMARY

### PROPERTY

#### Limits and Deductibles

Building & Business Personal Property Limit Including Property Extensions of Coverage	\$ 62,216,997
As Reported to SORSA; Subject to \$350,000,000 Pool Limit	
Deductible:	\$ 500
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:	\$ 62,216,997
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:	\$ 500
<b>Total Property Premium:</b>	<b>\$ 47,346</b>

### 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*	\$ 200,000
Deductible	\$ 500
<b>Total Crime Premium:</b>	<b>\$ 736</b>

#### 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	\$ 774,178	\$ 774,178
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		\$ 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	\$ 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
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 Number of days: 120	\$ 5,000,000		\$ 5,000,000
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
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
<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>		\$ 22,156
<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

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
- 18 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

\$ 70,238



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## SCHOOLS OF OHIO RISK SHARING AUTHORITY

### Order to Bind Coverage Form

**MEMBER NAME:** Pioneer Career and Technology Center

**TERM:** 7/1/2019 to 7/1/2020

Total Property Limit

Total Liability Limit

Total Premium

\$ 62,216,997 \$ 15,000,000 \$ 70,238

**TRIA Coverage - Terrorism Risk Insurance Act is included**

Member Signature:

Agent's Signature:

Agency Name:

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