

PROPOSAL PREPARED FOR:

Pioneer Career and Technology Center

RFME Insurance

John C. Roby

JULY 1, 2022 TO JULY 1, 2023

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	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.

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.

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

BOILINSP@Travelers.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

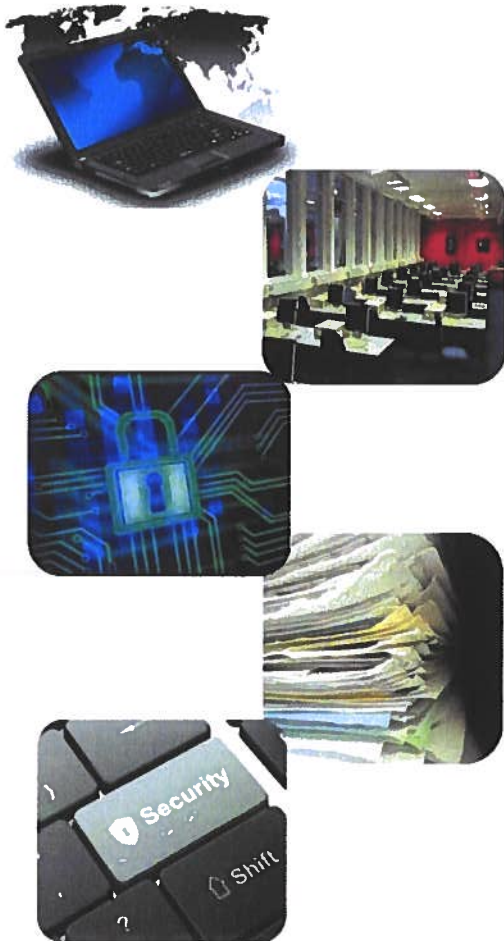
866-767-7299

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.

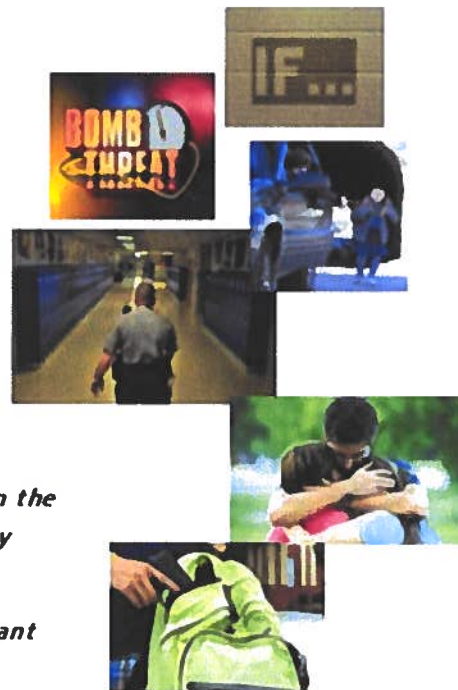
What's covered?



- ♦ \$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.



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



**Partnering together
to make your schools safer at NO COST
with Anonymous Reporting**

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

- Andrew Williams, Principal

"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

STOPit is the nation's leading Anonymous Reporting System that teaches how to identify and get help for individuals displaying violent, unsafe, or harmful behaviors.

STOPit deters inappropriate behaviors in schools, allowing students and staff to report behaviors such as bullying, sexual misconduct, threats, mental health issues and other safety concerns at any time - *right from their phones*.

How STOPit Works

The STOPit Mobile app, Web app, and Hotline provide a safe and comfortable way for students to share information in real-time, 24/7/365 days a year.

- » Report incidents anonymously
- » Submit photo or video evidence
- » Communicate anonymously with administrators via STOPit Messenger
- » Create an "upstander" versus bystander school culture

STOPit Admin Manages Incidents



**STOPit
Incident
Monitoring**

24/7/365
Emergency
Monitoring



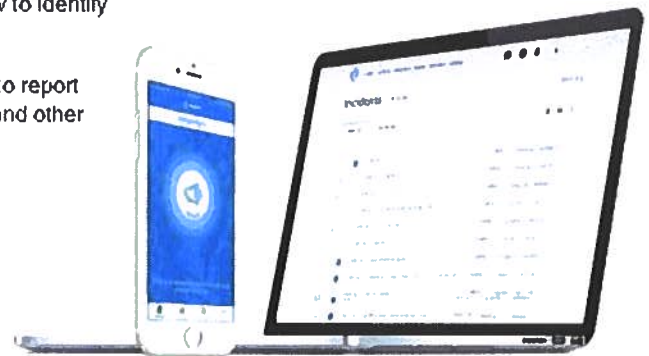
**STOPit
Messenger**

2-Way
Anonymous Chat
between Admins
and Students



**STOPit
Admin**

Monitor & Track
Incidents
on Desktop
& Mobile Apps



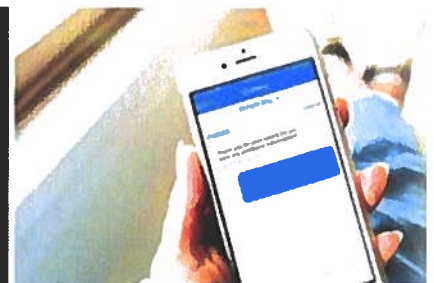
STOPit Benefits Everyone

- » Empowers individuals to report behaviors anonymously and in real time.
- » Allows administrators to address a situation before it spirals out of control.
- » Proven to reduce incidents in the first year of use, saving up to 63% of time monitoring and managing reported incidents.

Ready to make your schools safer with less administrator time?

Contact a STOPit representative to learn more.

Visit: <https://stopitsolutions.com/sorsa/>
Email: Christopher Kopacz
ckopacz@stopitsolutions.com



101 Crawfords Corner Rd. Suite 4-105R | Holmdel, NJ 07733 | 908.748.4500

PROPOSAL SUMMARY

PROPERTY

Limits and Deductibles

Building & Business Personal Property Limit Including Property Extensions of Coverage	\$ 73,111,960
As Reported to SORSA; Subject to \$350,000,000 Pool Limit	
Deductible:	\$ -
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:	\$ 73,111,960
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:	\$ -
Total Property Premium:	\$ 53,160

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:	\$ 1,143

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:		\$ 24,669
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
- 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 (including Cyber)

\$ 85,601