

PROPOSAL PREPARED FOR:

Pioneer Career and Technology Center

RFME Insurance

John C. Roby

JULY 1, 2024 TO JULY 1, 2025

Risk Control Services

Nancy Them, SORSA Risk Control Manager, is available to assist districts with managing the risks that matter most to public schools.
Call 419.564.1158

HOW WE CAN HELP

- In Service Bus Driver Training
- Playground Inspections
- Facilities Walk-Through & Awareness
- Boundary Training
- Employee & Employment Best Practices
- Staff Training on Trending Topics

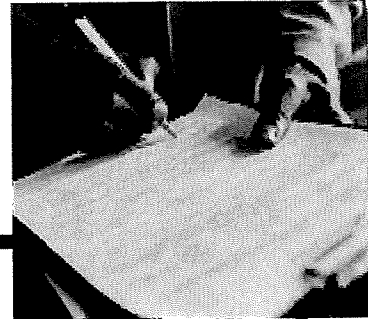
All consultations are free

OUR GOAL:

To assist members with customized, accessible risk services and a valued partnership that benefits your bottom line.



Legal Help Desk



Concerned about potential legal liability for your district?

Call 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.

All consultations are free

WHAT TO HAVE READY

- Relevant Board policies and procedures.
- Collective bargaining agreement and/or employment related contract.

We're here to help!

Jessica Philemond

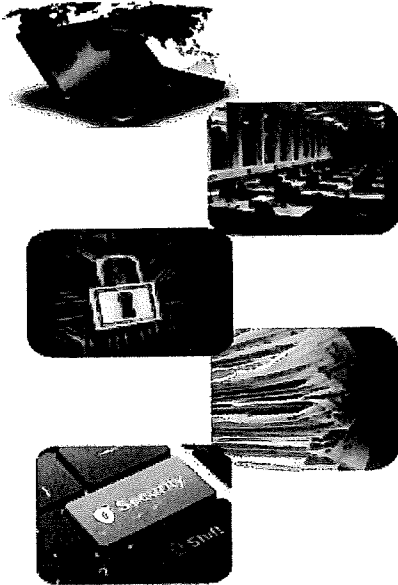
Esq. Scott Scriven

Aaron Glasgow

Esq. Isaac Wiles

Cyber Liability Coverage

Cyber Liability is provided through Crum & Forester Specialty Insurance Company with Westchester Insurance providing the \$5M Excess limit. Which allows us to offer a solution in an ever-changing technological environment. This coverage protects data in any form



\$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

Beazley Deadly Weapons Protection

- ⇒ Prevention Services
- ⇒ Threat of Violence virtual assessment
- ⇒ Action plan webinars
- ⇒ Deadly weapons Protection portal
- ⇒ Response services
- ⇒ Victim Support and family assistance
- ⇒ Advice and support in managing the situation

Agent Contact Information

Agent: John C. Roby

Main: 800-755-7363

jcroby@rfmeins.com

RFME Insurance

44 Sturges Avenue Mansfield, OH 44902



To Report a Claim

Greg Gilliam, SORSA Claims Manager

1-844-369-3830

greg@sorsaschools.org

Certificates of Insurance & Coverage Questions

866-767-7299

cshaner@sorsaschools.org

or crissy@sorsaschools.org

Boiler Inspections

BOILINSP@Travelers.com



Please include street address of boiler location

Belfor Property Emergency Hotline

1-800-922-3848



SORSA is an insured RED ALERT Client.

Michelle Kirda is your account representative



Safer Ohio

School Tip Line

844.723.3764

Report concerns for student safety

Schools of Ohio Risk Sharing Authority
555 Metro Place North Suite 645 Dublin, Ohio 43017

Phone: 866-767-7299 Fax: 888-894-3299



PROPOSAL SUMMARY

PROPERTY

Limits and Deductibles

| | |
|--|------------------|
| Building & Business Personal Property Limit Including Property Extensions of Coverage | \$ 350,000,000 |
| As Reported to SORSA; Subject to \$350,000,000 Pool Limit | |
| Deductible: | \$ 5,000 |
| 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 |
| Boiler and Machinery (Insured's Premises only) all Coverages combined, maximum in any one accident | \$ 350,000,000 |
| As Reported to SORSA; Subject to \$350,000,000 Pool Limit | |
| Business Income, in any one accident | Included |
| Extra Expense, in any one accident | Included |
| Hazardous Substance, any one accident: | \$ 100,000 |
| Ammonia Contamination: | \$ 100,000 |
| Any Other Substance: | \$ 100,000 |
| Water Damage, in any one accident: | \$ 100,000 |
| Consequential Damage, in any one accident: | \$ 100,000 |
| Expediting Expenses, in any one occurrence | \$ 250,000 |
| Deductible: | \$ 5,000 |
| Total Property Premium: | \$ 63,471 |

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: | \$ 900 |

Property Extension

| | Limits |
|---|---------------|
| Accounts Receivable | \$ 1,000,000 |
| Arson Reward | \$ 5,000 |
| Automobile Physical Damage, in any one occurrence | \$ 10,000,000 |
| Backup of Sewers and Drains | \$ 2,000,000 |
| Business Income, in any one occurrence | \$ 2,000,000 |
| Ordinary Payroll: Excluded | |
| Extended Business Income at 60 days | |
| Civil Authority 30 days | |
| 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 (120 days) | \$ 500,000 |
| Undescribed Premises, in any one occurrence | \$ 100,000 |
| Claim Data, in any one occurrence | \$ 100,000 |
| Claim Data Expense - Direct Damage, in any one occurrence | \$ 100,000 |
| Covered Property at Undescribed Premises | \$ 1,000,000 |
| Covered Property in Transit, in any one occurrence | \$ 100,000 |
| Debris Removal, in any one occurrence | |
| 25% of the sum of the amount paid for Covered Property loss and the applicable deductible | |
| Additional Debris Removal Expense | \$ 250,000 |
| Electronic Data Processing Equipment Data and Media Per member, per occurrence | \$ 1,000,000 |
| All members, per occurrence | \$ 5,000,000 |
| Extra Expense, in any one occurrence | \$ 2,500,000 |
| Civil Authority: 30 days | |
| Ordinance or Law - Increased Period of Restoration, in any one occurrence | \$ 50,000 |
| Newly Acquired Premises - Extra Expense, in any one occurrence | \$ 50,000 |
| Number of Days: 120 | |
| Undescribed Premises - Extra Expense, in any one occurrence | \$ 50,000 |
| Claims Data Expense - Extra Expense, in any one occurrence | \$ 25,000 |
| Limited Fungus, Wet Rot and Dry Rot Coverage - Extra Expense 30 days | |
| Fine Arts, in any one occurrence | \$ 1,000,000 |
| Fire Department Service Charge / Fire Protective Equipment Discharge | Included |
| Green Building - Direct Damage: | |
| Green Building Alternatives - Increased Cost, in any one occurrence | \$ 50,000 |
| Green Building Alternatives - Increased Period of Restoration: 30 days | |
| Increased Cost Percentage | 5% |
| Green Building Reengineering and Recertification Expense, in any one occurrence | \$ 25,000 |
| Limited Fungus, Wet Rot and Dry Rot Coverage - Direct Damage, per occurrence | \$ 15,000 |
| Aggregate, per policy year | \$ 100,000 |

| | |
|--|---------------|
| Mobile/Contractors Equipment, in any one occurrence | \$ - |
| Newly Acquired Contractors Equipment, in any one occurrence | \$ 100,000 |
| Equipment Rental Expense, in any one occurrence | \$ 100,000 |
| Musical Instruments, Athletic Equipment, Band & Athletic Uniforms, per occurrence | \$ 1,000,000 |
| Newly Constructed or Acquired Property, at any one building, in any one occurrence | \$ 10,000,000 |
| Number of Days: 90 | |
| Ordinance or Law | |
| Loss to Undamaged Portion, in any one occurrence | \$ 10,000,000 |
| Demolition, in any one occurrence | Included |
| Increased Cost of Construction, in any one occurrence | Included |
| Outdoor Property including debris removal, in any one occurrence | \$ 1,000,000 |
| Trees, shrubs and plants (maximum per item) | \$ 1,000 |
| Personal effects of students/employees for perils except theft | |
| Student | \$ 1,500 |
| Employee | \$ 3,000 |
| In any one occurrence | \$ 100,000 |
| Pollutant Cleanup and Removal - Direct Damage, aggregate in any one policy year | \$ 100,000 |
| Errors and Omissions, in any one occurrence | \$ 1,000,000 |
| Utility Services - Direct Damage, including Boiler and Machinery, per occurrence | \$ 500,000 |
| Valuable Papers & Records | \$ 1,000,000 |
| Terrorism - TRIA | Policy Limit |



PROPOSAL SUMMARY

GENERAL LIABILITY AND EDUCATORS LEGAL LIABILITY

| COVERAGES | LIMIT OF LIABILITY (Primary and Excess) |
|---|--|
| 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 |
| Employee Benefits Liability | \$ 15,000,000 |
| Retroactive Date | 2/1/2002 |
| Deductible | \$ - |
| General Liability Premium: | |
| | |
| II. Educators Legal Liability - Claims Made Form | |
| Wrongful Acts Coverage Per Occurrence | \$ 15,000,000 |
| Wrongful Acts Coverage Aggregate | \$ 15,000,000 |
| Deductible | \$ - |
| 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 and Law Enforcement Liability | |
| 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)

\$ 15,000,000

Bodily Injury & Property Damage - per Occurrence
(including Owned/Hired/Non-Owned)

\$10,000/\$25,000

Medical Payments - Per Person / Each Accident

\$1,000,000 Aggregate

Uninsured/Underinsured Motorist

ACV (\$250,000 maximum)

Garagekeepers

Deductible

\$ -

Automobile Liability Premium:

\$ 9,300

Physical Damage

Actual Cash Value*

Other than Collision

Actual Cash Value*

Collision

\$ 2,500

Deductible

\$ 565

Automobile Physical Damage Premium:

Terms, Conditions, and Exclusions

Contracted Buses Exclusion applies

This Quotation is based on

9 Buses

19 Other Vehicles

6 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.

CYBER COVERAGE

Tier, Limits and Deductible determined by cyber affidavit

Cyber Premium:

\$ 5,791

VIOLENCE COVERAGE

Violence Premium:

\$ 573

Total Premium

\$ 100,288

S . . R . S . A

SCHOOLS OF OHIO RISK SHARING AUTHORITY

Order to Bind Coverage Form

MEMBER NAME: Pioneer Career and Technology Center

TERM: 7/1/2024 to 7/1/2025


| Total Property Limit | Total Liability Limit | Total Premium |
|----------------------|-----------------------|---------------|
| \$81,300,182 | \$15,000,000 | \$100,288 |

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, 2024

12:01 a.m.

Expiration: July 1, 2025

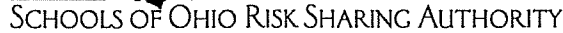
12:01 a.m.

| LINE OF BUSINESS | CONTRIBUTION |
|------------------------|--------------|
| Property | 62,906 |
| General Liability/ ELL | 20,253 |
| Auto Physical Damage | 565 |
| Auto Liability | 9,300 |
| Crime | 900 |
| Cyber | 5,791 |
| Violence | 573 |
| TOTAL DUE: | 100,288 |

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. 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): X 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 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
zac@verhoffcpa.com

Payment due within 30 days of effective date