

RESOLUTION #17-0515-15

Authorize the Annual Property, Casualty & Liability Insurance Renewal & Payment

WHEREAS, the Property, Casualty & Liability (PC & L) Insurance coverage for Liberty Township through the Ohio Township Association Risk Management Authority (OTARMA) expires on May 22, 2017, and

NOW, THEREFORE, BE IT RESOLVED, BY THE LIBERTY TOWNSHIP BOARD OF TRUSTEES OF DELAWARE COUNTY, OHIO, authorize the renewal payment for Property, Casualty and Liability insurance through Ohio Township Association Risk Management Authority (OTARMA) with liability limits of \$6 million per incident and \$8 million aggregate to protect the Township and its assets, and

BE IT FURTHER RESOLVED, BY THE LIBERTY TOWNSHIP BOARD OF TRUSTEES OF DELAWARE COUNTY, OHIO to authorize payment in the amount of up to \$45,751.99 to Ohio Township Association Risk Management Authority (OTARMA) for coverage effective May 23, 2017 through May 23, 2018.

Motion made by Leneghan and seconded by Eichhorn.

Vote: Yes Mrs. Eichhorn Yes Mrs. Leneghan Yes Dr. Mitchell

This Resolution shall be in force and become effective immediately upon its execution.

5-15-2017

Date

Melanie Leneghan
Melanie Leneghan, Trustee

CERTIFIED BY:

Nancy Denutte
Nancy Denutte, Fiscal Officer

Dr. Thomas Mitchell
Dr. Thomas Mitchell, Trustee

Shyra Eichhorn
Shyra Eichhorn, Trustee

Proposal for:
Liberty Township, Delaware County

05/23/2017 - 05/23/2018

Local Representative:
USI Midwest, LLC
10100 Innovation Drive
Dayton, OH 45342

Member Marketing & Service:

Thomas Welsh
Burnham & Flower of Ohio
6500 Taylor Road
Blacklick, OH 43004
614-861-1478 or 800-748-0554

Administered & Underwritten by:

York Risk Pooling

Ohio Township Association Risk
Management Authority (OTARMA)



Broadest Coverage Document in Ohio

OTARMA provides coverage to and for the following:

Broad definition of a member which includes:

- Any member of your governing body
- Any member of your boards or commissions
- Any elected or appointed official
- Any employee acting within the scope of their employment
- Any volunteer or student who performs a service for you at your request

Legal Liability -- Third Party Claims- \$6,000,000 Limit / \$0 Deductible

Applies to claims alleging:

- Bodily Injury - including death
- Property Damage
- Personal Injury & Advertising Injury

Wrongful Acts (Public Officials) Liability \$6,000,000 Limit / \$2,500 Deductible

- Causing monetary loss
 - Wrongful Acts means any actual or alleged error or misstatement, act of omission, neglect or breach of duty, including malfeasance, misfeasance or nonfeasance, but excluding willful misconduct criminal conduct, fraud or malicious acts.

Automobile \$6,000,000 Limit / \$0 Deductible

- Bodily Injury & Property Damage Liability
- Hired & Non-Owned Liability
- Physical Damage Coverage, if applicable

Real & Personal Property \$11,255,634

- Blanket Coverage
- Buildings & Personal Property
- Miscellaneous Equipment
- Electronic Data Processing Equipment
- Equipment Breakdown
- Dishonesty

Ohio Township Association Risk Management Authority

Per Occurrence Limit	\$6,000,000
Annual Aggregate	None
Deductible	\$0
Employee Benefit Liability Limit	\$1,000,000
	\$1,000 Deductible
Good Samaritan Limit	\$6,000,000
Medical Expenses - Other than Automobile	\$5,000
Non-Monetary Relief Defense Expense	\$50,000
Broad Legal Defense Fund	\$5,000/\$5,000 Each Claim/Annual Aggregate
Moral Obligation To Pay	\$2,500 Each Claim/Annual Aggregate
Medical Malpractice	6,000,000
Pollution Liability - Sewer Back-up	\$1,000,000/\$1,000,000 Each Claim/Annual Aggregate
	\$0 Deductible
Underground Storage Tanks	\$55,000 Each Claim
	\$55,000 Annual Aggregate
	\$0 Deductible
Cyber Liability	Included
Cyber Breach Expense	Excluded
Fire Department Pollution Coverage	\$500,000
Pollution Liability - Fire Dept. Training Activities	\$6,000,000
Host Liquor Liability	Included
Fellow Employee Liability	Included
Special Events Liability (excludes some activities)	Included
Employer's Liability (Stop Gap)	Included

Ohio Township Association Risk Management Authority

Per Occurrence Limit	\$6,000,000
Annual Aggregate	None
Deductible	\$2,500
Employment Practices Liability	Included
Zoning Liability	Included

Per Occurrence Limit	Excluded
Annual Aggregate	None
Deductible	Excluded

Ohio Township Association Risk Management Authority

Per Occurrence Limit	\$6,000,000
Annual Aggregate	None
Liability Deductible	\$0
Hired & Non-owned Automobile Liability	Included
Medical Expenses	\$1,000
Uninsured/Underinsured Motorists	\$100,000
Covered Pollution Cost or Expense for Automobiles	\$6,000,000
Commandeered Property	\$250,000
Freezing of Equipment	\$25,000
Deductible Reimbursement	Actual Cost
Property in an Unattended Vehicle	\$500
Recertification	Actual Cost
Rental Reimbursement	\$500 per day
	\$25,000 Max Annual Aggregate
Rental Vehicle Agreement	\$2,500
Vehicle Lease Gap Coverage	\$10,000
Comprehensive	See Statement of Values
Collision	See Statement of Values

Ohio Township Association Risk Management Authority

Blanket Real & Personal Property Limit*	\$9,639,851
Deductible	See Statement of Values
Replacement Cost*	Included
Coinsurance Clause*	N/A
Accounts Receivable	\$250,000
Arson Reward	\$5,000
Cemetery Property	\$10,000
Debris Removal	\$250,000
Earnings	\$100,000
Errors & Omissions	\$500,000
Extra Expense	\$100,000
Fire Department Service Charge	Actual Cost
Gutters & Downspouts	Included
Money & Securities	\$10,000
Newly Acquired/Constructed Buildings	\$2,000,000
Off Premises Services	\$25,000
Ordinance or Law	\$250,000
Outdoor Property	\$1,000 any one tree, shrub, or plant \$100,000 Annual Aggregate
Athletic Paved Surfaces	\$50,000
Sewer Backup	\$25,000
Transit	\$100,000
Valuable Papers & Records	\$250,000
Volunteers Personal Effects	\$2,500
Water Damage	\$25,000

**unless otherwise noted on your statement of values.*

Ohio Township Association Risk Management Authority

Total limit per one breakdown	\$9,639,851
Deductible	1,000
Data or Media	\$25,000
Diagnostic Equipment	\$5,000
Electrical Surge or Electrical Disturbance	\$100,000
Hazardous Substance	\$100,000
Newly Acquired Locations	\$2,000,000
Ordinance or Law	\$250,000
Spoilage	\$25,000
Service Interruption	\$100,000
Water	\$100,000

Limit	\$1,435,783
Deductible	See Statement of Values
Replacement Cost	Included
Newly Acquired Property	\$50,000
Rental Reimbursement	\$500 per day / \$25,000 Annual Aggregate

Ohio Township Association Risk Management Authority

Hardware Limit	\$170,000
Software Limit	\$10,000
Deductible	See Statement of Values
Computer Virus	\$50,000
Extra Expense	\$50,000
Software in Storage	\$50,000

Limit	Excluded
Deductible	See Statement of Values

Dishonesty Limit	\$5,000
Deductible	\$0
Securities Limit	\$5,000
Deductible	\$0

Ohio Township Association Risk Management Authority

The following benefits are being offered. Schedules and Statements of Value are included as supplemental documents at the back of the proposal.

<u>Benefit:</u>	<u>Contribution:</u>
Legal Liability - Third Party Claims	Included
Automobile Liability	Included
Law Enforcement Operations Benefit	Excluded
Wrongful Acts Benefit	Included
Physical Damage Benefit	Included
Real & Personal Property	Included
Equipment Breakdown Benefit	Included
Miscellaneous Property (Inland Marine)	Included
Electronic Data Processing Equipment	Included
Fine Arts	Excluded
Dishonesty	Included

Total Contribution: **\$45,752**

This proposal is valid for sixty (60) days