

**RESOLUTION 20 - 43, 2020**  
**COLUMBIA TOWNSHIP, HAMILTON COUNTY, OHIO**

**AUTHORIZING THE ADMINISTRATOR TO SIGN NECESSARY AGREEMENTS  
FOR ANNUAL COMMERCIAL PROPERTY AND LIABILITY INSURANCE  
AND PAY THE ANNUAL PREMIUM, DISPENSING WITH THE SECOND  
READING, AND DECLARING AN EMERGENCY**

**WHEREAS**, the Board of Trustees of Columbia Township, Hamilton County, Ohio, has the responsibility to maintain commercial property and liability insurance for Township real property, equipment and personnel; and,

**WHEREAS**, the Board of Trustees deems it to be in the best interests of the Township to purchase commercial property and liability insurance coverage through Hylant Group for the October 1, 2020 to September 30, 2021 policy term; and,

**WHEREAS**, the Board, upon majority vote, hereby dispenses with the requirement that this resolution be read on two separate days, and hereby authorizes the adoption of this resolution upon its first reading; and,

**WHEREAS**, this Resolution is hereby declared to be an emergency measure necessary for the preservation of the public peace, health and welfare of the Township; the reason for the emergency is the Township must immediately enter into the Agreement to obtain the quoted policy rate and continue coverage without interruption.

**NOW, THEREFORE, BE IT RESOLVED** that The Board of Trustees of Columbia Township, Hamilton County, Ohio, hereby authorizes the Administrator to sign the necessary agreements for commercial property and liability insurance coverage with Hylant Group in the amount of \$17,236.00 for the 2020-21 annual premium and authorizes the premium payment of \$17,236.00 to Hylant Group.

Motion to accept Resolution made by: Mr. / Mrs. Lamar

Seconded by: Mr. / Mrs Hughes

TRUSTEE	Voting	Signature	Date
David Kubicki, President	<u>yes</u>	<u>[Signature]</u>	<u>10/13/20</u>
Brian Lamar, Vice-President	<u>yes</u>	<u>[Signature]</u>	<u>10-13-20</u>
Susan Hughes, Trustee	<u>yes</u>	<u>[Signature]</u>	<u>10/13/20</u>
ATTEST:		<u>[Signature]</u> Caroline Heekin, Fiscal Officer	<u>10.13.20</u>

Adopted this 13<sup>th</sup> day of October 2020.



Hylant Administrative Services

**Ohio Plan Risk Management**

811 Madison Ave.  
Toledo, OH 43604

P-(800) 249-5268

F-(419) 259-6099

www.ohioplan.org

<b>Invoice #</b>	<b>265017</b>
<b>Date</b>	<b>Balance Due On</b>
9/24/2020	10/24/2020
<b>Insured</b>	
Columbia Township, Hamilton County	
<b>Account Number</b>	<b>Amount Due</b>
COLUTOW-02	<b>\$17,236.00</b>

**Columbia Township, Hamilton County**  
**Attn: Columbia Township**  
**5686 Kenwood Road**  
**Cincinnati, OH 45227**

Please Return Top Portion with Remittance To      811 Madison Ave.      Toledo      OH 43604

Item #	Trans Eff Date	Due Date	Trans	Description	Amount
<b>Plan Package</b>			<b>Policy #</b>	<b>10002938PKGOHP22</b>	<b>Effective: 10/1/20 - 10/1/21</b>
<b>Issuing Company</b>				<b>Ohio Plan Risk Management Inc</b>	
2198507	10/1/2020	10/24/2020	RENB	Renewal of Plan Package Effective 10/1/2020	18,580.00
	10/1/2020	9/24/2020	APCR	Advantage Credit	(1,344.00)
<b>Total Invoice Balance:</b>					<b>\$17,236.00</b>



**Ohio Plan Risk Management**

**811 Madison Ave.**

**Toledo**

**OH 43604**

# Ohio Plan Certificate of Coverage

<b>Named Member</b>	<b>Carrier</b>	Ohio Plan Risk Management, Inc	
Columbia Township 5686 Kenwood Road Cincinnati, OH 45227	<b>Policy Number</b>	10002938PKG0HP22	
	<b>Policy Period</b>		
	<b>Inception</b>	<b>Expiration</b>	
	<b>10/1/2020</b>	<b>10/1/2021</b>	
<b>Certificate Holder</b>	<b>Ohio Plan Risk Management Representative</b>		
Huntington National Bank Corporate Trust Department – E4E63 7 Easton Oval Columbus, OH 43219	Hylant Administrative Services, LLC 811 Madison Ave., 11th Floor Toledo, OH 43603-2083		

This is to certify that Ohio Plan Risk Management has issued the referenced policy to the Named Member shown above for the policy period indicated.

Interest Type	Type of Coverage	Limits		
	<b>LIABILITY</b>			
	General Liability – <i>Occurrence Form</i>	Bodily Injury and Property Damage – Each Occurrence	\$4,000,000	
		General Aggregate Limit	\$6,000,000	
	<b>AUTOMOBILE</b>			
	Auto Liability	Combined Single Limit		
	Auto Physical Damage			
	<b>PROPERTY</b>			
		<b>Valuation</b>	<b>Deductible</b>	<b>Limits</b>
	Building and Personal Property			\$974,998
	Special Property (Inland Marine)			
	Computer Coverage			

**Description of Operations/Vehicles/Location and Conditions/Coverages/Exclusions**

Trust Acct. # 5082002984 Acct. Name COLUMTP13  
Columbia Medical Office Building Project

**Disclaimers**



This Certificate of Coverage is issued for information purposes only, grants no rights to the Certificate Holder and does not positively or negatively amend or modify the coverage afforded by the policy. Therefore, if the Certificate Holder is required to be an Additional Interest or Loss Payee, the policy may need to be endorsed. Any statement on this Certificate of Coverage does not confer rights to the Certificate Holder in lieu of such endorsement.

Regardless of any requirement or condition of any contract or other document relating to the purpose for which this Certificate of Coverage may be issued, the coverage afforded by the policy shown above is subject to all the terms, exclusions and conditions of such policy. Further this Certificate of Coverage does not constitute a contract between the Ohio Plan Risk Management, Inc. its authorized representative, and the Certificate Holder.

The Limits shown may have been reduced by paid claims.

**Cancellation**

In the event of cancellation of the policy above, notice will be delivered in accordance with the policy provisions.

	<b>Authorized Representative</b> 	<b>Date</b> 9/24/2020
---	--	--------------------------

Coverage Binder		Issue Date: 9/24/2020
<b>Named Member</b> Columbia Township 5686 Kenwood Road Cincinnati, OH 45227	<b>Ohio Plan Risk Management, Inc.</b> <b>Policy Number:</b> 10002938PKGOHP22 <b>Effective Date:</b> 10/01/2020	
<b>Ohio Plan Representative</b> Hylant Administrative Services, LLC 811 Madison Ave., 11th Floor P.O. Box 2083 Toledo, OH 43603-2083	<b>Binder Term</b> <b>Inception Date:</b> 10/01/2020 <b>Expiration Date:</b> 11/30/2020	

This binder is a temporary coverage contract, subject to the conditions shown below.

Coverage Description	Amount
<b>Property Coverage</b>	
Building and Personal Property <i>Building and Personal Property amount does not include the value of locations identified as "Specific Limit" per the property schedule on file with the company.</i>	\$994,497
Business Income with Extra Expense	\$250,000
Legal Liability	\$1,000,000
Ordinance or Law – Combined Demolition Cost and Increased Cost of Construction	\$250,000
Deductible – Building and Personal Property	\$500
Deductible – Electric Substations and Transformers	\$10,000
Causes of Loss – Special Form	Included
Unmanned Aerial Systems Deductible	
Perils	
Flood and Mudslide	\$500,000
Flood and Mudslide – Deductible	\$25,000
Earthquake and Volcanic Eruption	\$1,000,000
Earthquake and Volcanic Eruption – Deductible	\$25,000
Equipment Breakdown	\$1,236,162
Deductible – All Other Property	\$1,000
Deductible – Deep Well Pumps, Electric Substations, Transformers	\$10,000
<b>Inland Marine Coverage</b>	
Special Property – Scheduled	\$269,004
Special Property – Unscheduled (Subject to a \$5,000 maximum per item)	\$50,000
Deductible	\$500

<b>Computer Coverage</b>	
Computer Equipment	\$8,678
Media and Data	\$10,848
Property Away From Premises	\$5,000
Computer Virus	\$1,000
Deductible	\$250
Business Income	Not Covered
Business Income – Deductible	Not Covered
Extra Expense	\$10,000
Extra Expense – Deductible	None
<b>Library Materials</b> <i>(Coverage applies to Libraries only)</i>	
Scheduled Library Materials	
Library Materials In Storage	Not Covered
Library Materials On Exhibition	Not Covered
Library Materials In Transit	Not Covered
Library Materials On Loan	Not Covered
Scheduled Rare Books and Periodicals	Not Covered
Unscheduled Rare Books and Periodicals	Not Covered
Library Fine Arts	Not Covered
Deductible	Not Covered
<b>Crime Coverage</b>	
Employee Dishonesty	\$100,000
Employee Dishonesty – Deductible	\$1,000
Inside the Premises – Theft of Money and Security	\$5,000
Inside the Premises – Deductible	\$0
Outside the Premise	\$5,000
Outside the Premise – Deductible	\$0
Forgery or Alteration	\$5,000
Forgery or Alteration – Deductible	\$0
Computer Fraud	\$5,000
Computer Fraud – Deductible	\$250
Funds Transfer Fraud	\$5,000
Funds Transfer Fraud – Deductible	\$0

Social Engineering Fraud	\$5,000
Social Engineering Fraud - Deductible	\$100
Destruction of Electronic Data or Computer Programs	\$5,000
Destruction of Electronic Data or Computer Programs – Deductible	\$100
Telephone Toll Fraud	\$5,000
Telephone Toll Fraud – Deductible	\$100
Credit, Debit or Charge Cards	\$5,000
Credit, Debit or Charge Cards – Deductible	\$100
<b>Liability Coverage Part</b>	
<b>Coverage Description</b>	<b>Amount</b>
<b>General Liability</b>	
Bodily Injury and Property Damage – Each Occurrence Limit	\$4,000,000
Personal and Advertising Injury – Each Offense Limit	\$4,000,000
Medical Expense – Any One Person Limit	\$10,000
Medical Expense – Any One Accident Limit	\$50,000
General Aggregate Limit	\$6,000,000
Product-Completed Operations – Aggregate Limit	\$6,000,000
Deductible	\$0
Unmanned Aerial Systems Limit	
Unmanned Aerial Systems Deductible	
<b>Employee Benefits Liability</b>	
Employee Benefits – Each Incident Limit	\$4,000,000
Employee Benefits – Aggregate Limit	\$6,000,000
Deductible	\$0
<b>Employers' Liability (Ohio Stop Gap)</b>	
Bodily Injury by Accident – Each Accident Limit	\$4,000,000
Bodily Injury by Disease – Each Employee Limit	\$4,000,000
Bodily Injury by Disease – Aggregate Limit	\$4,000,000
Deductible	\$0
<b>Malicious Act</b>	
Malicious Act – General Aggregate Limit	\$1,000,000
Death Benefit – Aggregate Limit	\$1,000,000
Death Benefit – Per Member Limit	\$25,000
Medical Expenses – Aggregate Limit	\$25,000

Medical Expenses – Per Member Limit	\$5,000
Emergency Medical Services – Aggregate Limit	\$5,000
Emergency Medical Services – Per Member Limit	\$1,000
Funeral Services – Aggregate Limit	\$25,000
Funeral Services – Per Member Limit	\$1,000
Personal Counseling – Aggregate Limit	\$10,000
Personal Counseling – Per Member Limit	\$2,500
Travel Services – Aggregate Limit	\$25,000
Travel Services – Per Member Limit	\$5,000
<b>Public Officials Liability and Employment Practices</b>	
Errors and Omissions Injury and Employment Practices injury – Each Wrongful Act Limit	\$4,000,000
Errors and Omissions Injury and Employment Practices injury – Annual Aggregate Limit	\$6,000,000
Errors and Omissions Injury and Employment Practices Injury – Deductible	\$5,000
Employment Practices Injury – Each Wrongful Act	\$4,000,000
Employment Practices injury – Annual Aggregate	\$6,000,000
Employment Practices Injury - Deductible	\$5,000
Non-Monetary Defense – Annual Aggregate Limit	\$25,000
Non-Monetary Defense – Deductible	\$1,000
Back Wages – Annual Aggregate Limit	\$25,000
Back Wages – Deductible	\$1,000
<b>Law Enforcement Liability</b>	
Law Enforcement Liability – Each Wrongful Act Limit	Not Covered
Law Enforcement Liability – Annual Aggregate Limit	Not Covered
Medical Expense – Any One Person Limit	Not Covered
Medical Expense – Any One Accident Limit	Not Covered
Deductible	Not Covered

**Automobile Coverage Part**

Coverage Description	Amount
<b>Automobile Liability</b>	
Automobile Liability	\$4,000,000
Automobile Medical Payments	\$5,000
Uninsured and Underinsured Motorists	Not Covered
Comprehensive	*
Collision	*

Hired Car Physical Damage	\$50,000
Comprehensive	\$500
Collision	\$500
<b>Covered Autos</b>	Per schedule on file with the Ohio Plan Risk Management, Inc.

\* Deductibles/Limits/Valuation: Per schedule on file with the Ohio Plan Risk Management, Inc.

Cyber Coverage Part	
Coverage Description	Amount
<b>Cyber</b>	
Data Breach and Privacy Liability – Each Claim	\$250,000
Data Breach and Privacy Liability – Deductible	\$25,000
Data Breach and Privacy Liability – Retroactive Date	10/1/2015
Data Breach Loss to Member – Each Unauthorized Access	\$250,000
Data Breach Loss to Member – Deductible	\$25,000
Electronic Media Liability – Each Claim	\$250,000
Electronic Media Liability – Deductible	\$25,000
Electronic Media Liability – Retroactive Date	10/1/2015
Breach Mitigation Expense – Each Unintentional Data Compromise	\$250,000
Breach Mitigation Expense – Deductible	\$25,000
Business Interruption – Each Event	Not Covered
Business Interruption – Deductible	Not Covered
Policy Aggregate	\$250,000
Terrorism Coverage Part	
Coverage Description	Amount
<b>Property</b>	
Building & Personal Property	\$1,839,692
Deductible	\$25,000
<i>Subject to a \$100,000,000 per occurrence limit and a \$100,000,000 aggregate limit per member for all covered losses with the exception of a \$1,000,000 Ohio Plan annual aggregate sublimit for Biological and Chemical Cleanup.</i>	

<b>Liability</b>	
Each Occurrence Limit Per Member	\$4,000,000
Annual Aggregate Limit Per Member	\$6,000,000
Deductible	\$10,000



**Comments:**

**Signature**

*Laura E Manning*

**Date 9/24/2020**

Conditions: The coverages provided are subject to the terms, conditions and limitations of the policy in current use by the Ohio Plan Risk Management, Inc. unless otherwise specified. The binder may be cancelled by the Named Member by surrender of this binder or by written notice to the Ohio Plan Risk Management, Inc. stating when cancellation will be effective. This binder may be cancelled by the Ohio Plan Risk Management, Inc. with notice to the Named Member in accordance with the policy conditions. This binder is cancelled when replaced by a policy. If this binder is not replaced by a policy, the Ohio Plan Risk Management, Inc. is entitled to charge a premium for the binder according to the rules and regulations in use by the Ohio Plan Risk Management, Inc.

Disclaimer: The abbreviated outlines of coverage used throughout this document are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverages and do not detail all policy terms nor do they alter any policy conditions. Please read your policy for specific coverages, limitations, and restrictions and call us with questions.