

RESOLUTION 23 - 32, 2023
COLUMBIA TOWNSHIP, HAMILTON COUNTY, OHIO

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

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 from the Ohio Plan through Hylant Group for the October 1, 2023 to September 30, 2024 policy term as outlined in the attached proposal; and,

WHEREAS, the Board of Trustees, 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.

WHEREAS, the Board of Trustees, 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.

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 \$29,270 for the 2023-24 annual premium and authorizes the premium payment of \$20,270 to Hylant Group.

Motion to accept Resolution by: Mr. / Mrs. KUBICKI

Seconded by: Mr. / Mrs. HUGHES

TRUSTEE	Voting	Signature	Date
David Kubicki, President	<u>YES</u>	<u>[Signature]</u>	<u>09-12-2023</u>
Brian Lamar, Vice-President	<u>yes</u>	<u>[Signature]</u>	<u>09-12-2023</u>
Susan Hughes, Trustee	<u>yes</u>	<u>[Signature]</u>	<u>09-12-2023</u>

ATTEST: [Signature] 9.12.23
Caroline Heekin, Fiscal Officer

Adopted September 12, 2023

Columbia Township 2023/2024 Renewal Summary

Expiring Premium \$24,957
Advantage Credit (\$ 767)
Final Premium \$24,190

Renewal Premium \$30,368
Advantage Credit (\$ 1,098)
Final Premium \$29,270

Increase in premium is \$5,080 and reflective of the following:

- 1) Expenditures increased by \$50,509 (divided over 3 years. Increase for 2023 is \$16,836)
- 2) Property and Equipment Breakdown values increased by \$311,758
- 3) Scheduled Equipment values increased by \$30,825
- 4) Computer Equipment values increased by \$1,026
- 5) Number of vehicles increased by 4
- 6) Added 4 Special Events
- 7) Added 4 Rented Inflatables

4-Year Loss Ratio – 67%

Historical Loss Ratio – 75%



Ohio Plan Package Proposal

Columbia Township

5686 Kenwood Road
Cincinnati, OH 45227

Effective Date of Coverage: 10/01/23 to 10/01/24

▶ **Prepared by:**
*Hylant Administrative Services, LLC
811 Madison Ave., 11th Floor
Toledo, OH 43603-2083*



BOARD OF DIRECTORS

With history dating back to 1988, the Ohio Plan Risk Management, Inc. (Ohio Plan) was formed to provide affordable, comprehensive property and liability coverage to Ohio's public entities. The Ohio Plan is managed by a board of directors composed of individual representatives from a diverse selection of local governments. The board of directors ensures the Ohio Plan meets the common needs of all its members.

Board Officers		
<p><u>Chris Gilbert</u> Ohio Plan - President Springfield Township Hamilton County cgilbert@springfieldtwp.org</p>	<p><u>Joel Montgomery</u> Ohio Plan – Vice President City of Wooster Wayne County jmontgomery@woosteroh.com</p>	<p><u>Bret Henninger</u> Ohio Plan - Secretary Great Parks Hamilton County bhenninger@greatparks.org</p>

Board Members		
<p><u>John Applegate</u> City of Union Montgomery County japplegate@unionoh.org</p>	<p><u>Erika Buri</u> The Olander Park System Lucas County eburi@olanderpark.com</p>	<p><u>Jim Crandall, CPA</u> Muskingum Watershed Conservancy District Tuscarawas County jcrandall@mwcd.org</p>
<p><u>Jamie Giguere</u> City of Wauseon Fulton County Jamie.giguere@cityofwauseon.com</p>	<p><u>Michael Hampton</u> Springfield Township Lucas County mhampton@springfieldtownship.net</p>	<p><u>Kerry Reed</u> Newton Falls Public Library Trumbull County kerryreed@newtonfalls.org</p>
<p><u>Joseph F. Stefanov</u> City of New Albany Franklin County jstefanov@newalbanyohio.org</p>		<p><u>Jennifer Wilder</u> City of Oakwood Montgomery County wilder@oakwood.oh.us</p>

Entity Name: Columbia Township

SUMMARY OF COVERAGE

PROPERTY COVERAGE	LIMITS
Building and Personal Property	\$1,969,728
Specific Building and Personal Property	\$695,000
<i>See the Property Schedule for those locations covered on a blanket limit vs. specific basis.</i>	
Flood and Mudslide	\$500,000
Earthquake and Volcanic Eruption	\$1,000,000
Business Income with Extra Expense	\$500,000
Legal Liability – Real Property	\$1,000,000
Ordinance or Law Coverage	\$500,000
Deductibles	
Building and Personal Property	\$500
Electric Substations and Transformers	\$10,000
Flood and Mudslide	\$25,000
Earthquake and Volcanic Eruption	\$25,000
Unmanned Aerial Systems	
Causes of Loss	Special Form
Coinsurance	Agreed Amount
Valuation	See Property Schedule
<u>Additional Property Coverage/Extensions</u>	
Accounts Receivable	\$250,000
Animal Mortality/Injury	\$40,000
Arson Reward	\$25,000
Athletic Fields – Natural and Artificial Turf	\$200,000
Builders Risk	\$500,000
Cemetery Buildings	\$25,000
Claim Preparation Expense	\$50,000
Commandeered Property	\$100,000
Crime Reward	\$1,000 Per Person Subject to \$5,000 Maximum
Electronic Data	\$1,000
Expediting Expense	\$250,000

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 coverage 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.

Entity Name: Columbia Township

SUMMARY OF COVERAGE

Additional Property Coverage/Extensions

Fine Arts	\$25,000
Fire Department Service Charge	Actual Fire Department Service Charge
Fire Protective Devices	\$5,000
Lock Re-Keying	\$2,500
Newly Acquired/Constructed	
Building	\$200,000
Personal Property	\$1,000,000
Non-owned Detached Trailers	\$5,000
Outdoor Property	\$100,000
Paved Surfaces	\$100,000
Personal Effects of Employees – Per Claim	\$2,500
Pollutant Clean-up	\$100,000
Property in Transit	\$150,000
Property Off Premises	\$150,000
Spoilage	\$25,000
Underground Pipes, Flues or Drains	\$1,000,000
Unnamed Location	\$750,000
Utility Services (Off Premises Power Interruption)	\$25,000
Valuable Papers – Cost to Research	\$250,000
No Foundations Exclusion	

EQUIPMENT BREAKDOWN COVERAGE

LIMITS

Property Damage – Any One Accident	\$2,664,728
Deductibles	
Property Damage	\$1,000
Deep Well Pumps, Electrical Substations and Transformers	\$10,000

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