

**RESOLUTION 24 - 45, 2024
COLUMBIA TOWNSHIP, HAMILTON COUNTY, OHIO**

**AUTHORIZING ADMINISTRATOR TO SIGN NECESSARY AGREEMENTS FOR
ANNUAL COMMERCIAL PROPERTY AND LIABILITY INSURANCE, 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 from the Ohio Plan through Hylant Group for the October 1, 2024 to September 30, 2025 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.

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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.


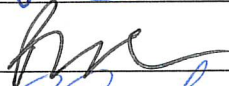
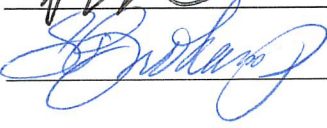

NOW, THEREFORE, BE IT RESOLVED that The Board of Trustees of Columbia Township, Hamilton County, Ohio, hereby authorizes the Administrator to sign the necessary agreements for commercial property and liability insurance coverage with Hylant Group in the amount of \$33,366 for the 2024-25 annual premium and authorizes the premium payment of \$33,366 to Hylant Group.

Motion to accept Resolution by: MR. KUBICKI

Seconded by: MR. BROKAMP

RESOLUTION 24 - 45, 2024
COLUMBIA TOWNSHIP, HAMILTON COUNTY, OHIO

Vote:

TRUSTEE	Voting	Signature	Date
David Kubicki, President	<u>yes</u>	<u></u>	<u>09-10-2024</u>
Brian Lamar, Vice-President	<u>yes</u>	<u></u>	<u>09-10-2024</u>
Steve Brokamp, Trustee	<u>yes</u>	<u></u>	<u>09-10-2024</u>
ATTEST:		<u></u>	<u>09-10-2024</u>
		Caroline Heekin, Fiscal Officer	

Refer to Attached Proposal



Ohio Plan Package Proposal

Columbia Township

5686 Kenwood Road
Cincinnati, OH 45227

Effective Date of Coverage: 10/01/24 to 10/01/25

▶ **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>Jamie Giguere</u> Ohio Plan - Secretary City of Wauseon Fulton County jamie.giguere@cityofwauseon.com</p>
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Board Members

<p><u>John Applegate</u> City of Union Montgomery County japplegate@unionoh.org</p>	<p><u>Erika Buri</u> Outdoor Sylvania Community Parks Lucas County eburi@olanderpark.com</p>	<p><u>Jim Crandall, CPA</u> Muskingum Watershed Conservancy District Tuscarawas County jcrandall@mwcd.org</p>
<p><u>Katie Eviston</u> City of Springfield Clarke County keviston@springfieldohio.gov</p>	<p><u>Mike Mallis</u> City of Bedford Cuyahoga County mmallis@bedfordoh.gov</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	\$4,156,996
Specific Building and Personal Property	\$ 0
<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

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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	\$4,156,996
Deductibles	
Property Damage	\$1,000
Deep Well Pumps, Electrical Substations and Transformers	\$10,000



Entity Name: Columbia Township

PROPERTY SCHEDULE

PREM #	BLDG #	DESCRIPTION	ADDRESS	BUILDING LIMIT	PERSONAL PROPERTY LIMIT	PROPERTY IN OPEN LIMIT	VALUATION ⁽¹⁾	SPECIFIC LIMIT
1	1	Maintenance & Administration	5686 Kenwood Road	\$1,053,154	\$26,250	\$ 0	RC	
1	2	Storage Building	5686 Kenwood Road	\$5,736	\$ 0	\$ 0	RC	
2	1	Administrative Offices and Town Hall	6904 Murray Ave	\$2,367,750	\$157,500	\$ 0	RC	
4	1	Misc Street Lights	Plainville Road	\$ 0	\$ 0	\$68,606	RC	
6	1	Murray Building - Retail	6896 Murray Avenue	\$378,000	\$ 0	\$ 0	RC	
7	1	Lights, Guardrails, Signs, Hydrants, Etc	Various Locations Throughout Township	\$ 0	\$ 0	\$100,000	RC	
TOTAL				\$3,804,640	\$183,750	\$168,606		

- ⁽¹⁾ RC Replacement Cost
- ACV Actual Cash Value
- FRC Functional Replacement Cost
- HV Historical Value

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Entity Name: Columbia Township

SUMMARY OF COVERAGE

SPECIAL PROPERTY COVERAGE	LIMITS
Special Property - Scheduled	\$306,325
Special Property - Unscheduled Equipment (Any one item \$15,000 or less)	\$75,000
Deductible	\$500
Causes of Loss	Special Form
Valuation	Replacement Cost

SCHEDULED FINE ARTS COVERAGE	LIMITS
Fine Arts - Scheduled	\$ 0
Deductible	
Causes of Loss	Special Form
Valuation	Market Value

TRANSMISSION AND DELIVERY LINE COVERAGE	LIMITS
Transmission And Deliver Line	\$ 0
Deductible	
Causes of Loss	Special Form
Valuation	Replacement Cost

COMPUTER COVERAGE	LIMITS
Computer Equipment	\$10,046
Media and Data	\$12,558
Property Away from Premises	\$5,000
Computer Virus	\$1,000

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Business Income	Not Covered
Extra Expense	\$10,000
Deductibles	
Computer Equipment	\$250
Business Income	Not Covered
Extra Expense	None
Causes of Loss	Special Form
Valuation	
Computer Equipment	Replacement Cost
Data and Media	Reconstruction Cost

Entity Name: Columbia Township

SPECIAL PROPERTY SCHEDULE

ITEM#	DESCRIPTION	SERIAL NO.	VALUE
1	1992 Case 580 Backhoe		\$114,080
2	2023 Bandit Chipper	4S8SZ16124W040288	\$57,041
3	2023 Bobcat Skid Steer		\$60,000
4	2023 Dinkmar Curb Leaf Machine		\$58,800
5	2022 Skag Turf Tiger Riding Commercial Mower		\$16,404
TOTAL			\$306,325

FINE ARTS SCHEDULE

ITEM#	DESCRIPTION	VALUE
TOTAL		\$ 0

Entity Name: Columbia Township

SUMMARY OF COVERAGE

CRIME COVERAGE	LIMITS
Public Employee Dishonesty ¹	\$100,000
Inside the Premises – Theft of Money and Security	\$50,000
Outside the Premise	\$50,000
Forgery and Alterations	\$50,000
Computer Fraud ¹	\$50,000
Funds Transfer Fraud ¹	\$50,000
Social Engineering Fraud ²	\$25,000
Destruction of Electronic Data or Computer Programs	\$5,000
Telephone Toll Fraud	\$5,000
Credit, Debit or Charge Cards	\$5,000
Deductibles	
Public Employee Dishonesty	\$1,000
Inside the Premises	\$ 250
Outside the Premise	\$ 250
Forgery and Alterations	\$ 250
Computer Fraud	\$ 250
Funds Transfer Fraud	\$ 250
Social Engineering Fraud	\$ 250
Destruction of Electronic Data or Computer Programs	\$ 250
Telephone Toll Fraud	\$ 250
Credit, Debit or Charge Cards	\$ 250

- Social Engineering Fraud is specifically excluded from the noted coverage agreements and only available under the separate Social Engineering Fraud coverage agreement.*
- Employees must make a reasonable effort to verify, but not through email, the authenticity of any change of account request or transfer instruction.*

CRIME POSITION/INDIVIDUAL SCHEDULE			
POSITION	INDIVIDUAL'S FULL NAME	LIMIT	EXCESS OF BOND

Entity Name: Columbia Township

SUMMARY OF COVERAGE

LIABILITY COVERAGE	LIMITS
General Liability	
Bodily Injury and Property Damage – Each Occurrence	\$4,000,000
General Aggregate	\$6,000,000
Personal & Advertising Injury – Each Offense	\$4,000,000
Medical Expense – Per Person	\$10,000
Medical Expense – Any One Accident	\$50,000
Deductible	\$0
Unmanned Aerial Systems	Not Covered
Unmanned Aerial Systems Deductible	Not Covered
<u>Coverage Extensions</u>	
Cemetery Professional	
Governmental Medical	
See Liability Exposures Schedule, if applicable	
Employee Benefits Liability	
Each Incident	\$4,000,000
Annual Aggregate	\$6,000,000
Deductible	\$0
Employers Liability	
Bodily Injury by Accident – Each Accident	\$4,000,000
Bodily Injury by Disease – Each Employee	\$4,000,000
Bodily Injury by Disease – Aggregate	\$4,000,000
Deductible	\$0
PRIOR ACTS COVERAGE	RETROACTIVE DATES

Entity Name: Columbia Township

LIABILITY EXPOSURES SCHEDULE

OPERATIONS/EXPOSURE AND EXPOSURE BASE	SUBCONTRACTED (YES/NO)	DESCRIPTION	EXPOSURE AMOUNT
Street & Roads - Miles	No		10
Commercial or Industrial Rental Properties	No	building with 1 retail occupant and 1 apartment upstairs	1
Inflatable Amusement Devices - Nonowned, Rented	No		4
Special Events/Other - Each	No	Rating for Scheduled Special Events: St. Patrick's Day; Margaritaville Block Party; Summer Concert; Bengal Tailgate Party.	4

Entity Name: Columbia Township

SUMMARY OF COVERAGE

LIABILITY COVERAGE	LIMITS
Public Officials Errors and Omissions Liability	
Each Wrongful Act	\$4,000,000
Annual Aggregate	\$6,000,000
Errors and Omissions Deductible	\$5,000
Employment Practices Liability	
Each Wrongful Act	\$4,000,000
Annual Aggregate	\$6,000,000
Employment Practices Deductible	\$5,000
Back Wages – Annual Aggregate	\$25,000
Back Wages Deductible	\$1,000
Non-Monetary Defense	
Annual Aggregate	\$25,000
Deductible	\$1,000
Law Enforcement Liability	
Each Wrongful Act	Not Covered
Annual Aggregate	Not Covered
Medical Expense – Per Person	Not Covered
Medical Expense – Any One Accident	Not Covered
Deductible	Not Covered

AUTOMOBILE COVERAGE	LIMITS
Bodily Injury and Property Damage Liability Combined Single Limit – Each Accident	\$4,000,000
Uninsured/Underinsured Motorists Bodily Injury	Not Covered
Medical Payments – Each Accident	\$5,000
Automobiles	Refer to Auto Schedule
Deductibles	\$ 0
Liability	Refer to Auto Schedule
Comprehensive and Collision	Refer to Auto Schedule

The automobile coverage included in this quotation is subject to acceptable state motor vehicle reports. Automobile coverage may subsequently be excluded for any covered auto while being operated by a driver with an unacceptable report.

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Entity Name: Columbia Township

AUTOMOBILE SCHEDULE

VEH#	INV#	YEAR	DESCRIPTION	VIN#	COST NEW	REPLACEMENT COST/STATED AMOUNT	DEPT	COMP DED.	COLL DED.	VALUATION
1	132	2019	Isuzu Street Sweeper	332	\$149,676		Streets	\$1,000	\$1,000	ACV
2	287	2007	International TK4400	5205	\$74,548		Streets	\$1,000	\$1,000	ACV
3	369	2012	Ford F450	9436	\$28,215		Streets	\$1,000	\$1,000	ACV
4	368	2016	Ford DRW Super Duty	379	\$63,963		Streets	\$1,000	\$1,000	ACV
5	383	2017	Ford F150	6282	\$32,964		Streets	\$1,000	\$1,000	ACV
6	288	2018	Ford Explorer - Police Unit 76	2302	\$28,725		Police	\$1,000	\$1,000	ACV
7	412	2019	Dodge Charger - Police Unit 77	2630	\$26,247		Police	\$1,000	\$1,000	ACV
8	431	2020	Ford Explorer - Police Unit 73	7378	\$32,528		Police	\$1,000	\$1,000	ACV
9	430	2020	Chevy Tahoe - Police Unit 172	6338	\$41,513		Police	\$1,000	\$1,000	ACV
10	457	2022	Ford Explorer - Police Unit 129	5957	\$34,217		Police	\$1,000	\$1,000	ACV
11		2023	International Dump Truck	375	\$149,322		Streets	\$1,000	\$1,000	ACV
12		2013	Carry-On Trailer	1127	\$3,513		Streets	\$1,000	\$1,000	ACV
13		2007	Watear Top Brand Trailer		\$5,718		Streets	\$1,000	\$1,000	ACV
14		2022	Sure-Trac Cargo Trailer	6318	\$9,845		Streets	\$1,000	\$1,000	ACV
15		2022	Ford Explorer - Police Unit 71	3420	\$34,957		Police	\$1,000	\$1,000	ACV

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VEH#	INV#	YEAR	DESCRIPTION	VIN#	COST NEW	REPLACEMENT COST/STATED AMOUNT	DEPT	COMP DED.	COLL DED.	VALUATION
16		2022	Chevy Equinox	2370	\$27,280		Administr ation	\$1,000	\$1,000	ACV
TOTAL					\$743,231	\$ 0				

Entity Name: Columbia Township

SUMMARY OF COVERAGE

CYBER	LIMITS
Data Breach and Privacy Liability – Each Claim	\$1,000,000
Data Breach Loss to Member – Each Unauthorized Access	\$1,000,000
Electronic Media Liability – Each Claim	\$1,000,000
Breach Mitigation Expense – Each Unintentional Data Compromise	\$1,000,000
Bricking Sublimit	\$50,000
Policy Aggregate	\$1,000,000
Deductibles	
Data Breach and Privacy Liability	\$25,000
Data Breach Loss to Member	\$25,000
Electronic Media Liability	\$25,000
Breach Mitigation Expense	\$25,000
Bricking	\$25,000

TERRORISM COVERAGE	LIMITS
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Terrorism means an act, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organizations(s) committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

Coverage Term – November 1, 2023 to November 1, 2024

Property

Building and Personal Property	\$5,075,925 ⁽¹⁾
Deductible	\$25,000

⁽¹⁾ 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.

Liability

Each Occurrence per Member	\$4,000,000
Annual Aggregate per Member	\$6,000,000
Deductible	\$10,000



Entity Name: Columbia Township

MALICIOUS ACT

COVERAGE DESCRIPTION	LIMITS
Malicious Act General Aggregate Limit	\$1,000,000
Death Benefit Aggregate Limit	\$1,000,000
Death Benefit Limit - Per Member	\$25,000
Medical Expense Aggregate Limit	\$25,000
Medical Expense Limit - Per Member	\$5,000
Funeral Services Aggregate Limit	\$25,000
Funeral Services Limit - Per Member	\$1,000
Personal Counseling Aggregate Limit	\$10,000
Personal Counseling Limit - Per Member	\$2,500
Travel Services Aggregate Limit	\$25,000
Travel Services Limit - Per Member	\$5,000

SUPPLEMENTARY PAYMENTS:

- Group Trauma Counseling Services
- Extra Security
- Temporary Workers
- Rental Substitute
- Job Retraining Expenses
- Recruitment Costs
- Crisis Management

COVERAGE:

Pays a death benefit, medical expenses and additional expenses in addition to the Supplementary Payments noted above as a result of bodily injury arising out of a malicious act including hostage taking.

WHO IS A MEMBER:

- Elected or Appointed Officials
- Employees, Temporary Workers, Authorized Volunteers
- Visitors, Customer, Contractors, and Vendors

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MAJOR EXCLUSIONS:

- Asbestos
- Lead
- Fungi or Bacteria
- Gang Members
- Pollution
- Suicide
- Toxic Materials
- War

Entity Name: Columbia Township

GENERAL CONDITIONS

**NOTICE OF
CANCELLATION:**

The company will provide sixty (60) days written notice of cancellation or non-renewal except for non-payment of premium, which remains ten (10) days written notice.

POLICY CHANGES:

The policy contains all the agreements between the member and the Ohio Plan Risk Management Inc. concerning the property and liability coverage afforded. The Named Member is authorized to make changes in the terms of the policy with the consent of the Ohio Plan.

POLICY PREMIUM:

See Premium Summary

Once bound, premiums are fully earned unless the policy is cancelled by Ohio Plan Risk Management Inc. or a subsequent policy with no lapse in coverage issued. If Ohio Plan Risk Management Inc. cancel the policy the refund will be pro rata.

Premium financing is available upon request.

**COMMUNICABLE
DISEASE EXCLUSION**

This policy contains a communicable disease exclusion which excludes all liability, loss, injury or damage arising out of or contributed to or in connection with a communicable disease or fear or threat of a communicable disease. Please review your policy language fully to determine the extent of coverage.

**PERFLUOROALKYL OR
POLYFLUOROALKYL
SUBSTANCES
(PFAS) EXCLUSION**

This policy contains an exclusion which excludes all liability, loss, injury or damage arising out of or contributed to or in connection with a Perfluoroalkyl Or Polyfluoroalkyl Substances (PFAS's). Please review your policy language fully to determine the extent of coverage.

SILICA

This policy contains an exclusion which excludes all liability, loss, injury or damage arising out of or contributed to or in connection with a Silica. Please review your policy language fully to determine the extent of coverage.

Entity Name: Columbia Township

PAYMENT SUMMARY

COVERAGE	PREMIUM
Package	\$34,710
Ohio Plan Advantage Premium Contribution	\$1,344
Total Annual Payment	\$33,366

OHIO PLAN ADVANTAGE

The Ohio Plan Advantage is available to members with 4 or more consecutive years of membership with the Ohio Plan. The Named Member received the following premium contribution.

Active Ohio Plan Member since	2006
Loss Ratio Points (Up to 60 points) (60 – 82 = Advantage Loss Ratio Points)	0
Risk Management Points (Up to 40 points)	40
Advantage Potential Premium Contribution	\$3,360
Advantage Final Premium Contribution	\$1,344

OPTIONS

NOTES

- Premium includes Ohio Plan's risk management services.

REINSURANCE

The following companies are the reinsurance companies providing strength to the Ohio Plan Risk Management Inc. including their A.M. Best ratings.

American Agricultural Insurance Company

AM Best Rating: A, X
Reinsuring the Ohio Plan since 2011

Berkley Insurance Company

AM Best Rating: A+, XV
Reinsuring the Ohio Plan since 2021

Berk Re Fac

AM Best Rating: A++, XV
Reinsuring the Ohio Plan since 2019

Chubb Group of Insurance Companies

AM Best Rating: A++, XV
Reinsuring the Ohio Plan since 2001

Convex Re Limited

A.M. Best Rating: A-, XIV
Reinsuring the Ohio Plan since 2020

Great American Insurance Company

AM Best Rating: A+, XIV
Reinsuring the Ohio Plan since 2012

Hannover Re

AM Best Rating: A+, XV
Reinsuring the Ohio Plan since 2017

Lloyd's of London

AM Best Rating: A, XV
Reinsuring the Ohio Plan since 2005

Markel Global Reinsurance Company

AM Best Rating: A, XIII
Reinsuring the Ohio Plan since 2006

Odyssey Reinsurance Company

AM Best Rating: A, XV
Reinsuring the Ohio Plan since 2007

Peak Reinsurance

AM Best Rating: A-, XII
Reinsuring the OSP since: 2023

Ryan Re

AM Best Rating: A+, XV
Reinsuring the Ohio Plan since 2019

Sompo Insurance Company

AM Best Rating: A+, XV
Reinsuring the Ohio Plan since 2003

Swiss Reinsurance America Corporation

AM Best Rating: A+, XV
Reinsuring the Ohio Plan since 2004

A.M. Best Rating Classifications

Secure Ratings

A++ and A+ Superior
A and A- Excellent
B++ and B+ Very Good

Vulnerable Ratings

B and B- Fair
C++ and C+ Marginal
D Poor
S Rating Suspended

Poor Ratings

E Under State Supervision
F In Liquidation

Financial Size Category

XV	\$2 Billion or Greater
XIV	\$1.5 Billion to \$2 Billion
XIII	\$1.25 Billion to \$1.5 Billion
XII	\$1 Billion to \$1.25 Billion
XI	\$750 Million to \$1 Billion
X	\$500 Million to \$750 Million
IX	\$250 Million to \$500 Million
VIII	\$100 Million to \$250 Million

Note: Effective 11/1/2022, the Ohio Plan collects premium and makes claims payments for liability losses up to \$250,000 and covered property losses up to \$200,000.