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## PROPOSAL PREPARED FOR:

Mid Ohio ESC  
RFME Insurance  
John C. Roby

JULY 1, 2023 TO JULY 1, 2024

# Membership Advantages

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SORSA knows that mitigating risk works.

Collaborating with our members enables us to provide specific solutions and **no cost** customized services that reduce costly claims. We welcome the opportunity to assist members in averting a difficult situation and potential loss.

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## Legal Help Desk

### Concerned about potential legal liability for your school district?

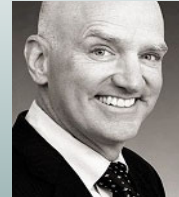
The legal help desk is here to assist you with issues at an early stage, averting potential liability issues. So, if you see something brewing that may spell t-r-o-u-b-l-e, be sure to contact us and we will be there to help.

**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.*
- > *How do we accomplish our goal legally?*
- > *Vendor contract questions*

#### How Can We Help You?



Mark Landes, Esq.  
Isaac Wiles



Jessica Philemond, Esq.  
Scott, Scriven LLP

#### What to Have Ready

- Relevant Board policies and procedures.*
- Collective bargaining agreement and/or other employment related contract.*
- Any written documentation regarding the incident in question.*

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## Risk Control Services

### SORSA has a dedicated Risk Control Manager!

From playgrounds to computer labs, school buses and booster groups.

It is not always easy to spot impending risk.

Our risk control manager is available to help you in *identifying* and *managing* your risks. Available for on-site visits, in-person staff training, inspections or practical advice. SORSA will keep you and your staff informed on the latest trends and topics important to keeping schools safe.

***Our goal; to provide our members with customized, accessible risk services  
and a valued partnership that benefits your bottom line.***

# How To Report A Claim

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## CONTACT YOUR LOCAL AGENT

**John C. Roby**

Main: 800-755-7363

**[jcroby@rfmeins.com](mailto:jcroby@rfmeins.com)**

**RFME Insurance**

44 Sturges Avenue

Mansfield, Ohio 44902

TO REPORT EMERGENCIES WITH PROPERTY DAMAGE OR TO  
REPORT A CLAIM AFTER HOURS.

### EMERGENCIES THAT CAUSE PHYSICAL DAMAGE TO YOUR SCHOOL PROPERTY

CALL  
BELFOR PROPERTY  
RESTORATION  
800-922-3848

Identify yourself as a SORSA  
insured red alert client  
*fire • water • storm damage*  
24 hour reporting • 365 days

### ALL OTHER CLAIMS

CALL  
GREG GILLIAM  
SORSA CLAIMS MANAGER  
1-844-369-3830  
OR e-mail  
**[greg@sorsaschools.org](mailto:greg@sorsaschools.org)**

## Other SORSA Contact Information

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### **BOILER INSPECTIONS**

**[engclevelandjurisdictional@Fmglobal.com](mailto:engclevelandjurisdictional@Fmglobal.com)**

### **CERTIFICATES OF INSURANCE and COVERAGE QUESTIONS**

**[crissy@sorsaschools.org](mailto:crissy@sorsaschools.org)**  
**or**  
**[cshaner@sorsaschools.org](mailto:cshaner@sorsaschools.org)**

### **SCHOOLS OF OHIO RISK SHARING AUTHORITY**

**555 Metro Place North  
Suite 645  
Dublin, Ohio 43017  
866-767-7299  
[www.sorsaschools.org](http://www.sorsaschools.org)**



# Cyber Liability Coverage

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**Cyber Liability provided through Crum & Forster Specialty Insurance Company and Westchester Insurance (\$5M Excess) offer a solution in an ever-changing technological environment. This coverage protects data in any form whether paper, electronic, or any other means.**

## What's covered?

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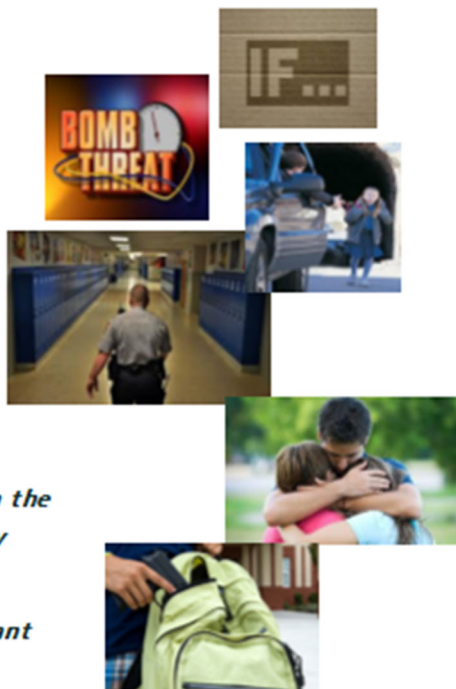


- ◆ \$10,000,000 All Member Annual Aggregate
  - ◇ \$1,000,000 Per Member Aggregate Sublimit
  - ◇ Ransomware/Malware - limits ranging from \$50,000 to \$1,000,000 subject to underwriting and completion of the Advanced Risk Control Affidavit
  - ◇ Cyber Extortion - limits ranging from \$10,000 to \$200,000 subject to underwriting and completion of the Advanced Risk Control Affidavit
  - ◇ Deductible range of \$10,000 to \$20,000 subject to underwriting

## School Security Risk Coverage

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- › Legal Liability
- › Bomb Threat Expense
- › Child Abduction
- › Physical Assault
- › Ransom & Extortion Payments
- › Student Travel - Political Evacuation



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*In cases with exceptional security risk, when the stakes are highest, reasonable precautionary resources may be exceeded.*

*SORSA includes SSRI coverage as an important part of your plan for school security.*

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### Who is Covered?

*All school students, administrators, employees, alumni, board members, parents and family members while attending or participating in an activity organized or sponsored by the school district.*

## PROPOSAL SUMMARY

### PROPERTY

#### Limits and Deductibles

Building & Business Personal Property Limit Including Property Extensions of Coverage	\$ 21,881,575
As Reported to SORSA; Subject to \$350,000,000 Pool Limit	
Deductible:	\$ -
Earth Movement per Occurrence:	\$ 10,000,000
Annual Aggregate all members:	\$ 10,000,000
Deductible:	\$ 50,000
Flood Limit (Zone A or V Excluded):	\$ 10,000,000
Annual Aggregate all members:	\$ 10,000,000
Deductible:	\$ 50,000
Equipment Breakdown (PD, BI and EE), in any one accident:	\$ 21,881,575
As Reported to SORSA; Subject to \$350,000,000 Pool Limit	
Hazardous Substance, any one accident:	Included
Ammonia Contamination:	Included
Any Other Substance:	Included
Water Damage, in any one accident:	Included
Consequential Damage, in any one accident:	Included
Deductible:	\$ -
<b>Total Property Premium:</b>	<b>\$ 13,218</b>

### 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
<b>Total Crime Premium:</b>	<b>\$ 1,020</b>

#### Terms, Conditions, Exclusions, Subject To's

**Covered Property at Undescribed Premises does not apply to Electronic Data Processing Equipment and Electronic Data Processing Data and Media;**

**No Coverage applies if Building and Business Personal Property coverage is not quoted**

Property Extension	Standard Limits	Additional Limits	Total
Accounts Receivable	\$ 1,000,000		\$ 1,000,000
Arson Reward	\$ 100,000		\$ 100,000
Automobile Physical Damage, in any one occurrence	Optional	\$ -	\$ -
Backup of Sewers and Drains	Policy Limit		Policy Limit
Business Income, in any one occurrence	\$ 2,000,000		\$ 2,000,000
Ordinary Payroll: Not Covered unless specifically requested & endorsed			
Supply Chain	\$ 500,000		\$ 500,000
Civil or Military Authority 30 days	30 Days		30 Days
Extended Period of Liability	90 Days		90 Days
Change of Temperature/Spoilage	\$ 100,000		\$ 100,000
Data Restoration	\$ 500,000		\$ 500,000
Unnamed Property	\$ 5,000,000		\$ 5,000,000
Covered Property in Transit, in any one occurrence	\$ 500,000		\$ 500,000
Debris Removal	Policy Limit		Policy Limit
Electronic Data Processing Equipment Data and Media, in any one occurrence	Policy Limit		Policy Limit
Extra Expense, in any one occurrence	\$ 2,500,000		\$ 2,500,000
Fine Arts, in any one occurrence (Not to exceed \$10,000 per item)	\$ 750,000		\$ 750,000
Fire Department Service Charge / Fire Protective Equipment Discharge	Included		Included
Research and Development	Policy Limit		Policy Limit
Mobile/Contractors Equipment, in any one occurrence	Optional	\$ -	\$ -
Musical Instruments. Athletic Equipment. or Band & Athletic Uniforms. in any one occurrence	Policy Limit		Policy Limit
Newly Constructed or Acquired Property, at any one building, in any one occurrence In any one occurrence	\$ 5,000,000		\$ 5,000,000
Ordinance or Law			
Loss to Undamaged Portion, in any one occurrence	Policy Limit		Policy Limit
Demolition, in any one occurrence	Policy Limit		Policy Limit
Increased Cost of Construction, in any one occurrence	Policy Limit		Policy Limit
Outdoor Property including debris removal, in any one occurrence	Policy Limit		Policy Limit
Trees, shrubs and plants (maximum per item)	\$ 1,000		\$ 1,000
Lawn limit (per occurrence)	\$ 2,000		\$ 2,000
Personal effects of students/employees for perils except theft			
Student	\$ 1,500		\$ 1,500
Employee	\$ 3,000		\$ 3,000
In any one occurrence	\$ 100,000		\$ 100,000
Contaminant Cleanup and Removal	Policy Limit		Policy Limit
Preservation of Property	Policy Limit		Policy Limit
Protection of Property	Policy Limit		Policy Limit
Errors and Omissions, in any one occurrence	\$ 5,000,000		\$ 5,000,000
Off Premise Service Interruption Property and Business income including Boiler and Machinery	\$ 500,000		\$ 500,000
Valuable Papers & Records	\$ 1,000,000		\$ 1,000,000
Terrorism	\$ 5,000,000		\$ 5,000,000

## PROPOSAL SUMMARY

### GENERAL LIABILITY AND EDUCATORS LEGAL LIABILITY

COVERAGES	LIMIT OF LIABILITY (Primary and Excess)	MEMBER DEDUCTIBLE
<b>I. General Liability - Occurrence Form</b>		
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	\$ -
<b>General Liability Premium:</b>		<b>\$ 3,955</b>
<b>II. Educators Legal Liability - Claims Made Form</b>		
Wrongful Acts Coverage Per Occurrence	\$ 15,000,000	\$ 10,000
Wrongful Acts Coverage Aggregate	\$ 15,000,000	
Retroactive Date	2/1/2002	
Employee Benefits Liability	\$ 15,000,000	\$ -
Retroactive Date	2/1/2002	

Educators Legal Liability Premium is Included in General Liability Premium

#### Terms, Conditions, and Exclusions

General Liability includes coverage for Sexual Molestation

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)	DEDUCTIBLE	PREMIUM
Bodily Injury & Property Damage - per Occurrence (including Owned/Hired/Non-Owned)	\$15,000,000	\$ -	Included
Medical Payments - Per Person / Each Accident	\$10,000/\$25,000	\$ -	Included
Uninsured/Underinsured Motorist	\$1,000,000 Aggregate	\$ -	Included
Garagekeepers Legal Liability	ACV (\$500,000 maximum)	\$ -	Included
Automobile Liability Premium is Included in General Liability Premium			
Additional Defense Costs Per Occurrence to Sections I., II., and III. Above	\$500,000	\$ -	Included
Physical Damage	LIMIT OF LIABILITY	DEDUCTIBLE	PREMIUM
Other than Collision	Actual Cash Value*	\$ -	Included
Collision	Actual Cash Value*	\$ -	Included
Automobile Physical Damage Premium is Included in Property Premium			

#### Terms, Conditions, and Exclusions

Contracted Buses Exclusion applies

This Quotation is based on

- 0 Buses
- 0 Other Vehicles
- 0 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.

Total Premium (including Cyber)

\$ 22,880



**Order to Bind Coverage Form**

**MEMBER NAME:** Mid Ohio ESC

**TERM:** 7/1/2023 to 7/1/2024

Total Property Limit	Total Liability Limit	Total Premium
\$21,881,575	\$15,000,000	\$22,880

**TRIA Coverage - Terrorism Risk Insurance Act is included**

Member Signature: \_\_\_\_\_  
Agent's Signature: \_\_\_\_\_  
Agency Name: RFME Insurance



## **PREMIUM INVOICE**

**Contract Number:** SD-070E

**Member Name:** Mid Ohio ESC

**Address:** 890 West Fourth Street

**City:** Mansfield

**State:** OH

**Zip Code:** 44906

**Inception:** July 1, 2023

12:01 a.m.

**Expiration:** July 1, 2024

12:01 a.m.

LINE OF BUSINESS	CONTRIBUTION
Property	13,218
General Liability	3,955
Educators Legal	Included
Auto	Included
Crime	1,020
Cyber	4,687
<b>TOTAL DUE:</b>	<b>22,880</b>

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**

**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**