



INSURANCE PROGRAM PROPOSAL

PREPARED FOR:

CITY OF GAHANNA
200 South Hamilton Road
Gahanna, OH 43230

PRESENTED BY:

*Ohio Municipal
Joint Self-Insurance Pool*

Dawson Insurance, Inc.
1340 Depot Street
Cleveland, OH 44116-1799
440-333-9000

APRIL 1, 2014

Ohio Municipal Joint Self-Insurance Pool

The Ohio Municipal Joint Self-Insurance Pool was established in 1987 with the goal of providing its member municipalities coverage in the areas of general liability including public officials, police, firefighters, EMS, auto liability and property. Within the terms of the participation agreement, the pool is a risk-sharing mechanism whose members agree to make a contribution sufficient to pay expenses, claims and maintain an adequate surplus.

The pool is an unincorporated, statutory entity that is tax-exempt, and managed by its member municipalities. It is governed by a Board of Trustees, elected through written ballot or appointed by the board, which consists only of elected or appointed officials of a member municipality. The pool provides risk management and loss control services through seminars, on-site surveys of exposures and special safety programs. Members are solely Ohio municipalities.

Our Services:

- Provides help to our members in the control and avoidance of injuries, the management of their risk and the settlement of damages.
- Provides stability of price with reasonable rates, offering secure protection over the long haul. The pool's pricing is consistent and adequate to ensure member protection and the long-term life of the Pool.
- Provides underwriting consistent with the goals and objectives of the Pool. We know the risks and examine the experience of each member in formulating our pricing.
- Provides outstanding claims administration by a nationally recognized third party administrator.
- Provides litigation management consistent with the needs of its members.
- Provides reinsurance for the Pool against major losses. Chartis and Great American currently provides reinsurance. This reduces the Pool's net financial exposure for claims activities to levels considered appropriate regarding our financial resources, thus, providing greater financial stability.

City of Gahanna

Ohio Municipal Joint Self-Insurance Pool Contact Information

YOUR SERVICE TEAM		CONTACT NUMBERS
Mark Coleman Dawson Companies	Account Executive	Phone: 740-321-1360 Fax: 740-321-1369 Email: mcoleman@dawsoncompanies.com
Amy Ballachino Dawson Companies	Account Representative	Phone: 440-895-6536 Fax: 440-356-2126 Email: aballachino@dawsoncompanies.com
Mike Condo JWF Specialty	Property/Auto Sr. Claim Specialist	Phone: 513-231-5103 Fax: 513-706-9706 Email: mike.condo@oldnationalins.com
Mike McGuff JWF Specialty	Liability Sr. Claim Specialist	Phone: 513-868-7320 Fax: 513-868-7887 Email: mike.mcguff@oldnationalins.com

PROPERTY INSURANCE SCHEDULE

INSURED: CITY OF GAHANNA
INSURER: OHIO MUNICIPAL JOINT SELF-INSURANCE POOL
POLICY TERM: 4/1/2014 To 4/1/2015

COVERED PROPERTY:

SUBJECT OF INSURANCE	AMOUNT	CO-INS	DEDUCTIBLE	VALUATION
Blanket Limit	\$ 29,231,194	Agreed Amount	\$ 1,000	Replacement Cost

SEE ATTACHED SPREADSHEET FOR LOCATION SCHEDULE

CAUSE OF LOSS FORM USED: All risk or direct physical loss or damage to property except as excluded

PROPERTY: EXTENSIONS OF COVERAGE

COVERAGE	LIMIT
Accounts Receivable	\$ 250,000
Animal Mortality	\$ 10,000
Arson Reward	\$ 5,000
Business Interruption	\$ 500,000
Debris Removal	\$1,000,000
Demolition/Increased Cost of Construction	\$ 500,000
Electronic Data Processing:	
Hardware	\$ 50,000
Software	\$ 50,000
Extra Expense	\$ 50,000
Extra Expense	\$ 500,000
Fine Arts	\$ 25,000
Fire Department Service Charge	\$ 5,000
Lock Re-Keying	\$ 2,500
Money & Securities	\$ 10,000
Newly Acquired Buildings & Personal Property	\$3,000,000
Pollutant & Containment Clean-up	\$ 10,000
Property Off Premises	\$ 50,000
Trees, Shrubs, Plants	\$ 10,000
Personal Effects	\$ 50,000
Rental Value	\$ 500,000
Property In Transit	\$ 250,000
Sewer Backup During Flood	\$ 5,000
Valuable Papers	\$ 250,000
Inland Marine: Rental Reimbursement	\$ 2,500

CRIME COVERAGE

INSURED: CITY OF GAHANNA
INSURER: OHIO MUNICIPAL JOINT SELF-INSURANCE POOL
POLICY TERM: 4/1/2014 To 4/1/2015

COVERAGE	LIMIT	DEDUCTIBLE
Blanket Employee Dishonesty	\$ 100,000	\$ 1,000

- Includes Faithful Performance of Duty at \$100,000 Limit

ELECTRONIC DATA PROCESSING SCHEDULE

INSURED: CITY OF GAHANNA
INSURER: OHIO MUNICIPAL JOINT SELF-INSURANCE POOL
POLICY TERM: 4/1/2014 To 4/1/2015

CAUSES OF LOSS	VALUATION	DEDUCTIBLE
Special	Replacement Cost	\$ 500

COVERAGE:

HARDWARE LIMIT	SOFTWARE LIMIT	EXTRA EXPENSE
\$ 396,413	\$ 75,000	\$ 25,000

SEE ATTACHED SPREADSHEETS FOR INVENTORY LISTS

INLAND MARINE EQUIPMENT SCHEDULE

INSURED: CITY OF GAHANNA
INSURER: OHIO MUNICIPAL JOINT SELF-INSURANCE POOL
POLICY TERM: 4/1/2014 To 4/1/2015

VALUATION	DEDUCTIBLE
Actual Cash Value	\$ 500

SCHEDULED EQUIPMENT:

DESCRIPTION	LIMIT	DEDUCTIBLE
Contractors Equipment	\$ 1,611,198	\$500
Fine Art	\$ 10,000	\$500
Misc Tools and Equipment	\$ 150,000	\$500
Misc Values – Tree Lights	\$ 40,000	\$500
Boats	\$ 15,000	\$500
Misc Property	\$ 121,066	\$500
Misc. Light Fixtures	\$ 1,000,000	\$500
Police Equipment	\$ 551,400	\$500

SEE ATTACHED SPREADSHEETS FOR INVENTORY LISTS

NOTE:

Inland Marine is written on a scheduled basis and new items must be added within 60 days. If equipment is leased we will need to be advised to add the item to the contract.

EQUIPMENT BREAKDOWN SCHEDULE

INSURED: CITY OF GAHANNA
INSURER: OHIO MUNICIPAL JOINT SELF-INSURANCE POOL
POLICY TERM: 4/1/2014 To 4/1/2015

STANDARD POLICY FORM:

COVERAGE	LIMIT
Property Damage Limit:	\$ 10,000,000 Any One Accident
Deductible	\$ 1,000* *Except Sewer/Water Treatment and Electrical Substations have a \$5,000 Deductible

SUB-LIMITS OF LIABILITY:

(sub-limits are within, and do not increase, the Equipment Breakdown Limit stated above):

Expediting Expense	\$100,000
Hazardous Substances	\$100,000
Spoilage	\$100,000
Computer Equipment	\$100,000
Data Restoration	\$100,000
CFC Refrigerants	\$100,000
Business Interruption	\$100,000
Extra Expense	\$100,000
Rental Value	Included in Business Interruption
	Contingent Business Interruption:
Suppliers and/or Receivers of the Village's Goods or Services	\$100,000
"Service Interruption"	\$100,000

Other Conditions: Extended Period of Restoration: 180 Days

- Unless the interruption exceeds 48 hours, "we" will not pay for any loss under "Service Interruption" coverage

GENERAL LIABILITY

INSURED: CITY OF GAHANNA
INSURER: OHIO MUNICIPAL JOINT SELF-INSURANCE POOL
POLICY TERM: 4/1/2014 To 4/1/2015

COVERAGE	LIMIT
Bodily Injury and Property Damage	\$ 5,000,000 Per Occurrence
Personal/Advertising Injury	\$ 5,000,000 Per Occurrence
Products/Completed Operations Aggregate	No Aggregate Applies
General Aggregate	No Aggregate Applies
Fire Damage Legal Liability	\$ 100,000
Medical Payments	\$ 5,000 Any One Person

DEDUCTIBLE:

Property Damage / Bodily Injury - \$5,000 Per Occurrence

SEXUAL MISCONDUCT/ABUSE FOR DAYCARES/DAYCAMPS:

LIMIT	DEDUCTIBLE
Sub-Limit \$150,000	\$5,000

LIMITED POLLUTION COVERAGE: CHEMICAL OVERSPRAY:

LIMIT	DEDUCTIBLE
Sub-Limit \$150,000	\$5,000

EMPLOYEE BENEFITS LIABILITY:

COVERAGE	LIMIT
Employee Benefits Liability	\$ 1,000,000 Claims Made
Employee Benefits Liability Aggregate	\$ 1,000,000

DEDUCTIBLE:

Employee Benefits - \$5,000 Per Claim

OHIO EMPLOYERS STOP GAP:

COVERAGE	LIMIT
Stop Gap Liability	\$ 1,000,000

DEDUCTIBLE:

Stop Gap - \$5,000

GENERAL LIABILITY – WHO IS COVERED:

1. You (the Participant) are a Covered Party
2. Each of the following is also covered to the extent indicated:
 - a.) Elected or Appointed Officials
 - b.) Members of Boards or Commissions
 - c.) Employees
 - d.) Volunteers
 - e.) Any person or organization acting as your real estate manager

Defense Costs: Included in Combined Coverage
Provision Limit

LAW ENFORCEMENT

INSURED: CITY OF GAHANNA
INSURER: OHIO MUNICIPAL JOINT SELF-INSURANCE POOL
POLICY TERM: 4/1/2014 To 4/1/2015

COVERAGE	LIMIT
Law Enforcement Liability	\$ 5,000,000 Per Occurrence
Annual Aggregate	No Aggregate Applies

DEDUCTIBLE:

- \$10,000 Per Occurrence

PUBLIC OFFICIALS

INSURED: CITY OF GAHANNA
INSURER: OHIO MUNICIPAL JOINT SELF-INSURANCE POOL
POLICY TERM: 4/1/2014 To 4/1/2015

COVERAGE	LIMIT
Public Officials Liability	\$ 5,000,000 Per Claim
Public Officials Annual Aggregate	\$ 5,000,000
Annual Aggregate for Municipal Attorney and Law Directors Liability	\$ 1,000,000

DEDUCTIBLE: \$15,000 Per Claim

PUBLIC OFFICIALS: Coverage is written on a Claims Made form.

RETRO DATE: 7/4/1996

BUSINESS AUTOMOBILE POLICY SCHEDULE

INSURED: CITY OF GAHANNA
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POLICY TERM: 4/1/2014 To 4/1/2015

COVERAGE	LIMIT
Bodily Injury and Property Damage	\$ 5,000,000 CSL Each Accident
Medical Payments	\$ 5,000 Each Person
Uninsured Motorist	\$ 40,000 Each Accident

COVERED CLASS OF VEHICLES:

COVERAGE	APPLICABLE TO
Liability	Any Auto Hired Autos Non-Owned Autos
Medical Payments	All Owned Autos
Uninsured Motorist	All Owned Autos
Underinsured Motorist	All Owned Autos
Comprehensive	Autos Specified On Schedule
Collision	Autos Specified On Schedule

VEHICLE SCHEDULE: Vehicles are written on a composite rated basis. See attached spreadsheet for list of current vehicles.

GARAGE KEEPERS COVERAGE: Included for 785 Science Blvd. for a limit of \$1,000,000 with a \$500/\$500 per auto deductible

ENDORSEMENTS: Hired Car Physical Damage Coverage: \$50,000 with \$500/\$500 Deductibles

ANNUAL CONTRIBUTION BREAKDOWN

INSURED: CITY OF GAHANNA

LINE OF COVERAGE	PARTICIPANT CONTRIBUTION
Property	\$ 26,036
Crime	\$ 500
Inland Marine	\$ 12,355
Equipment Breakdown	\$ 1,090
General Liability	\$ 22,168
Law Enforcement	\$ 20,310
Public Officials	\$ 14,596
Automobile	\$ 37,994
Excess Liability (Layers above \$1MM)	\$ 40,831
TOTAL	\$ 175,880

REMARKS:

- The City is ready for a new 3-year agreement. Please see additional 3-year proposal.