

INSURANCE PROPOSAL



CITY OF GAHANNA

200 South Hamilton Road
Gahanna, OH 43230

Presented by:

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About Dawson Companies

For over 80 years, Dawson has provided individuals, families and businesses of all types with quality insurance products designed specifically to meet their coverage needs. With our team of professionals at their side, our clients enjoy the peace of mind that they deserve. We pride ourselves on combining outstanding customer service with the ability to reach a wide variety of insurance, bonding and benefit markets to seek out the best solutions for our clients.



IT'S ABOUT RESPECT

At Dawson, our corporate philosophy boils down to one simple word – respect. You can see it in the way we deal with our clients – and in the way we treat our associates. We foster an environment of respect that sets us apart from providers concerned only with their bottom lines. Here, your needs come first.

ACCESSIBLE AND ACCOUNTABLE

Two of the most important qualities clients look for in an insurance provider are accessibility and accountability. Our clients always have access to our people – from the top down. Further, we back up what we say. Our people really listen to your needs, goals, ideas and questions. It's the best way to match our products with your unique requirements and to provide you with the best experience possible.

EXPERIENCE THE DAWSON DIFFERENCE

As one of America's leading independent insurance agencies, our companies provide exactly what you need – both commercially and personally. Our clients range from individuals and professionals to non-profit agencies and institutions to privately held businesses and Fortune 500 corporations. At Dawson, you will get the insurance products and services you need – on time, at a fair price and guided by experienced, knowledgeable professionals who truly care about your goals. Experience the Dawson Difference.



WORLD CLASS ADVICE. LOCAL ADVISORS

With offices located in Ohio and Florida, and additional resources throughout the nation through our AssuredPartners associate agencies, Dawson is able to pool its national resources to offer our clients the very best advice for their needs while providing outstanding service on a local level. Every client needs World Class Advice. Every client deserves a Local Advisor.



AssuredPartners, Inc., headquartered in Lake Mary, Florida, acquires and invests in property and casualty and employee benefits brokerage firms across the United States. While the strategy is national in scope, the focus is on partnering with regional and local firms.

SOLUTIONS – NOT JUST INSURANCE.

As an AssuredPartners agency, we form part of one of the largest insurance firms in the U.S. Our most recent rankings include:

- ⇒ **5th Largest P&C Insurance Agency in The U.S.**
(as ranked by *Insurance Journal's* 2015 Top 100 Property/Casualty Agencies)
- ⇒ **5th Largest Commercial Lines Agency**
(as ranked by *Insurance Journal's* 2015 Top 50 Commercial Lines Agencies)
- ⇒ **13th largest Broker of U.S. Business**
(as ranked by *Business Insurance* based on 2014 revenue)

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 enough to pay expenses, claims and a surplus donation.

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. Great American and Fireman's Fund currently provide 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.

Ohio Municipal Joint Self-Insurance Pool



BOARD OF TRUSTEES

TRUSTEE	POSITION / MUNICIPALITY
Mark Beckdahl	Director of Finance, City of Springfield
Karen Shaffer	Clerk-Treasurer, Village of Millersburg
Dottie Franey	Director of Public Service, City of Gahanna
Kelly Carr	City Auditor, City of Marion
Ron Coffey	Village Administrator, Village of Greenfield
Mike Dreger	City Administrator, City of Alliance
Renee Sonnett	Fiscal Officer, Village of Plain City

CITY OF GAHANNA SERVICE TEAM

MARK COLEMAN - CHIEF OPERATING OFFICER

Business Phone	(800) 860-6718 Ext. 3204
Email	mcoleman@AssuredPartnersOH.com

BILL BEAL – VICE PRESIDENT

Business Phone	(440) 895-6528
Email	bbeal@AssuredPartnersOH.com

AMY BALLACHINO - OML PROGRAM MANAGER

Business Phone	(440) 895-6536
Email	aballachino@AssuredPartnersOH.com

KAY LEWIS – PROPERTY CLAIMS SPECIALIST

Business Phone	(317) 706-9525
Email	Kay.Lewis@jwfspecialty.com

MIKE MCGUFF – AUTO / LIABILITY CLAIMS SPECIALIST

Business Phone	(513) 868-7320
Email	Michael.McGuff@jwfspecialty.com

PROPERTY COVERAGE

COMPANY	POLICY NUMBER	EFF DATE	EXP DATE
Ohio Municipal Joint Self-Insurance Pool	OML001395305.17	4/1/2017	4/1/2018

COVERAGE DETAIL

SUBJECT	AMOUNT	VAL	CAUSE OF LOSS	DED
Blanket Limit				
Blanket	\$ 37,360,762	R	Special	1,000

DEFINITIONS		
Val = Valuation	Co-Ins% = Coinsurance Percentage	Ded = Deductible
R = Replacement Cost		

CAUSE OF LOSS FORM USED:

- All risk or direct physical loss or damage to property except as excluded.

PROPERTY EXTENSIONS OF COVERAGE

PROPERTY –

Extension of 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 & Data	\$ 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 and Securities	\$ 10,000
Newly Acquired Buildings & Personal Property	\$ 3,000,000
Pollutant & Containment Clean-up	\$ 10,000
Property Off Premises	\$ 50,000
Rental Value	\$ 500,000
Trees, Shrubs, Plants	\$ 10,000
Personal Effects	\$ 50,000
Property in Transit	\$ 250,000
Valuable Papers	\$ 250,000
Inland Marine Rental Reimbursement	\$ 2,500

EQUIPMENT BREAKDOWN

COMPANY	EFF DATE	EXP DATE
Ohio Municipal Joint Self-Insurance Pool	4/1/2017	4/1/2018

COVERAGE DETAIL

COVERAGE	LIMIT
Property Damage Limit	\$ 10,000,000
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
Dependent Property Coverage	\$5,000,000

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

INLAND MARINE / EQUIPMENT

COMPANY	EFF DATE	EXP DATE
Ohio Municipal Joint Self-Insurance Pool	4/1/2017	4/1/2018

COVERAGE DETAIL

DESCRIPTION	VALUE
Valuation	Actual Cash Value
Deductible	\$ 500

INLAND MARINE

DESCRIPTION	LIMIT
Contractors Equipment	\$ 1,625,438
Boats	\$ 32,724
Fine Arts	\$ 10,000
Misc. Light Fixtures – Street Lights	\$ 1,000,000
Misc. Property	\$ 219,999
Misc. Tools & Equipment	\$ 150,000
Misc. Values – Tree Lights	\$ 40,000
Police Equipment	\$ 484,000

ELECTRONIC DATA PROCESSING EQUIPMENT (REPLACEMENT COST)

DESCRIPTION	LIMIT
Hardware	\$ 1,145,000
Software	\$ 75,000
Extra Expense	\$ 50,000

GENERAL LIABILITY

COMPANY	EFF DATE	EXP DATE
Ohio Municipal Joint Self-Insurance Pool	4/1/2017	4/1/2018

COVERAGE DETAIL

COVERAGE	LIMITS
General Aggregate	No Aggregate
Products / Completed Operations Aggregate	No Aggregate
Each Occurrence	\$ 5,000,000
Personal and Advertising Injury	\$ 5,000,000
Fire Damage (Any One Fire)	\$ 100,000
Medical Expense (Any One Person)	\$ 5,000
Property Damage/Bodily Injury Deductible	\$ 5,000

REMARKS

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

LIMITED POLLUTION LIABILITY:

- Sub-Limit \$100,000
- Deductible \$5,000

LIMITED SEXUAL ABUSE OR MOLESTATION COVERAGE FOR DAYCARES AND DAYCAMPS:

- Sub-Limit \$100,000
- Deductible \$5,000

LIQUOR LIABILITY (GOLF COURSE):

- Sub-Limit \$1,000,000 per occurrence/annual aggregate
- Deductible \$5,000

LAW ENFORCEMENT LIABILITY

COMPANY	EFF DATE	EXP DATE
Ohio Municipal Joint Self-Insurance Pool	4/1/2017	4/1/2018

COVERAGE DETAIL

COVERAGE	LIMITS
Law Enforcement Liability	\$ 5,000,000
Law Enforcement Liability Aggregate	No Aggregate
Deductible	\$ 10,000

REMARKS

- Coverage is written on an occurrence basis
- Includes approved moonlighting

PUBLIC OFFICIALS LIABILITY

COMPANY	EFF DATE	EXP DATE
Ohio Municipal Joint Self-Insurance Pool	4/1/2017	4/1/2018

COVERAGE DETAIL

COVERAGE	LIMITS
Public Officials Liability	\$ 5,000,000
Public Officials Liability Aggregate	\$ 5,000,000
Employee Benefits Liability	\$ 1,000,000
Employee Benefits Liability Aggregate	\$ 1,000,000
Stop Gap	\$ 1,000,000
Deductible	\$ 15,000

REMARKS:

- Coverage is written on a Claims Made Form
- Retro Date is 7/4/1996

AUTO COVERAGE

COMPANY	EFF DATE	EXP DATE
Ohio Municipal Joint Self-Insurance Pool	4/1/2017	4/1/2018

COVERAGE DETAIL

DESCRIPTION	LIMITS
Bodily Injury & Property Damage Liability	\$ 5,000,000
Medical Payments	\$ 5,000
Uninsured Motorists – Each Accident	\$ 40,000
Comprehensive Deductible	\$ 500
Collision Deductible	\$ 500
Hired / Borrowed Auto Liability	Included
Non-owned Auto Liability	Included

VEHICLES

- Composite Rate. Per Schedule

DRIVERS

- Per Schedule On File

ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Hired/Borrowed Physical Damage	\$ 50,000	\$500/\$500

GARAGEKEEPERS COVERAGE

DESCRIPTION	LIMIT	DEDUCTIBLE
785 Science Blvd., Gahanna, OH 43230	\$ 1,000,000	\$500/\$500

CYBER COVERAGE

COMPANY	EFF DATE	EXP DATE
Ohio Municipal Joint Self-Insurance Pool – Indian Harbor Insurance Company	4/1/2017	4/1/2018

COVERAGE DETAIL

DESCRIPTION	PER CLAIM LIMIT	PER CLAIM RETENTION
Privacy & Cyber Security Liability	\$ 500,000	\$ 10,000
Media Communications Liability	\$ 500,000	\$ 10,000
Data Breach Response/Crisis Management Costs	\$ 500,000	\$ 10,000
Cyber Extortion Damages	\$ 500,000	\$ 10,000
Privacy Regulatory Defense, Awards, Fines	\$ 500,000	\$ 10,000
PCI (Payment Card Industry) Fines	\$ 500,000	\$ 10,000

THE ABOVE IS SUBJECT TO THE OMJSP MASTER POLICY AGGREGATE LIMIT OF \$5,000,000

- This includes claim expenses

CRIME COVERAGE

COMPANY	EFF DATE	EXP DATE
Ohio Municipal Joint Self-Insurance Pool	4/1/2017	4/1/2018

COVERAGE DETAIL

DESCRIPTION	LIMIT	DEDUCTIBLE
Employee Dishonesty – including Faithful Performance	\$ 100,000	\$ 1,000
Money & Securities – Inside and Outside	\$ 10,000	\$ 1,000

PREMIUM SUMMARY

PREMIUMS

LINE OF BUSINESS	COMPANY	POLICY TERM	PREMIUM
Property	Ohio Municipal Joint Self-Insurance Pool	4/1/2017 to 4/1/2018	29,870
Equipment Breakdown	Ohio Municipal Joint Self-Insurance Pool	4/1/2017 to 4/1/2018	1,090
Inland Marine	Ohio Municipal Joint Self-Insurance Pool	4/1/2017 to 4/1/2018	13,230
General Liability	Ohio Municipal Joint Self-Insurance Pool	4/1/2017 to 4/1/2018	24,267
Law Enforcement Liability	Ohio Municipal Joint Self-Insurance Pool	4/1/2017 to 4/1/2018	19,559
Public Officials Liability	Ohio Municipal Joint Self-Insurance Pool	4/1/2017 to 4/1/2018	13,252
Auto Coverage	Ohio Municipal Joint Self-Insurance Pool	4/1/2017 to 4/1/2018	37,530
Cyber Coverage	Ohio Municipal Joint Self-Insurance Pool	4/1/2017 to 4/1/2018	Included
Crime Coverage	Ohio Municipal Joint Self-Insurance Pool	4/1/2017 to 4/1/2018	500
Excess	Ohio Municipal Joint Self-Insurance Pool	4/1/2017 to 4/1/2018	40,373
Total Premium			\$ 179,671

REMARKS:

- Premium is due 4/15/2017
- Terrorism Coverage is included on the property line only, for a charge of \$728. If the Village wishes to reject this coverage, please have the Terrorism Rejection Form signed and returned.
- A 3-year rate guarantee is available. Please see addendum for 3-year proposal.

POLICY EXCLUSIONS:

- Bodily Injury from Amusement or Carnival Rides
- Mold Exclusion
- Dams/Reservoir Exclusion