



Ohio Plan Package Proposal

Chillicothe and Ross County Public Library

140-146 S. Paint St.
Chillicothe, OH 45601

Effective Date of Coverage: 07/01/24 to 07/01/25

▶ **Prepared by:**
Rinehart, Walters, Danner Insurance
446 Park Avenue, West
Mansfield, OH 44901



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@springfieldtp.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>
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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>Jamie Giguere</u> City of Wauseon Fulton County Jamie.giguere@cityofwauseon.com</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: Chillicothe and Ross County Public Library

SUMMARY OF COVERAGE

PROPERTY COVERAGE	LIMITS
Building and Personal Property	\$13,351,113
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	Not Covered
Earthquake and Volcanic Eruption	Not Covered
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	\$1,000
Electric Substations and Transformers	\$10,000
Flood and Mudslide	Not Covered
Earthquake and Volcanic Eruption	Not Covered
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: Chillicothe and Ross County Public Library

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	\$2,000,000
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	\$100,000
Property Off Premises	\$10,000
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	\$18,386,585
Deductibles	
Property Damage	\$1,000
Deep Well Pumps, Electrical Substations and Transformers	\$10,000

Entity Name: Chillicothe and Ross County Public Library

PROPERTY SCHEDULE

PREM #	BLDG #	DESCRIPTION	ADDRESS	BUILDING LIMIT	PERSONAL PROPERTY LIMIT	PROPERTY IN OPEN LIMIT	VALUATION ⁽¹⁾	SPECIFIC LIMIT
1	1	Maintenance Bldg.	51 W. SIXTH ST.	\$248,890	\$43,826	\$ 0	RC	
2	1	Frankfort Branch	167 S. SPRINGFIELD	\$803,392	\$128,711	\$ 0	RC	
4	1	BUCKSKIN ELEMENTARY	4297 BROADWAY SOUTH SALEM	\$ 0	\$128,711	\$ 0	RC	
5	1	MAIN LIBRARY	140 -146 SOUTH PAINT ST.	\$3,105,908	\$218,853	\$17,924	RC	
6	1	Paxton Branch	113 DEWEY ST. BAINBRIDGE	\$ 0	\$38,802	\$ 0	RC	
7	1	R. Dale Branch	770 MAIN ST.	\$645,955	\$128,711	\$ 0	RC	
8	1	Northside Branch	550 BUCKEYE ST.	\$2,600,656	\$193,559	\$31,956	RC	
9	1	Library Annex	40 W. FIFTH ST.	\$3,564,328	\$186,115	\$ 0	RC	
11	1	Mt. Logan Branch	841 E. Main St.	\$ 0	\$115,763	\$ 0	RC	
13	1	Kingston Branch Library	29 & 31 N. Main St.	\$825,387	\$128,711	\$42,305	RC	
14	1	BOOK LOCKER PROJECT	11 IROQUIOS LANE	\$38,140	\$ 0	\$ 0	RC	
15	1	2022 BOOK LOCKER PROJECT	10849 MAIN ST.	\$38,140	\$ 0	\$ 0	RC	
16	1	BOOK LOCKER	11879 MAIN ST.	\$38,140	\$ 90	\$ 0	RC	
16	2	BOOK LOCKER	2410 MASSIEVILLE RD.	\$38,140	\$ 0	\$ 0	RC	

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TOTAL	\$11,947,076	\$1,311,852	\$92,185
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- (1) RC Replacement Cost
- ACV Actual Cash Value
- FRC Functional Replacement Cost
- HV Historical Value



Entity Name: Chillicothe and Ross County Public Library

SUMMARY OF COVERAGE

SPECIAL PROPERTY COVERAGE	LIMITS
Special Property - Scheduled	
Special Property - Unscheduled Equipment (Any one item \$15,000 or less)	\$8,811
Deductible	\$500
Causes of Loss	Special Form
Valuation	Replacement Cost
SCHEDULED FINE ARTS COVERAGE	LIMITS
Fine Arts - Scheduled	\$10,000
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	\$429,094
Media and Data	\$12,558
Property Away from Premises	\$5,000
Computer Virus	\$1,000

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Business Income	\$10,000
Extra Expense	\$10,000
Deductibles	
Computer Equipment	\$1,000
Business Income	None
Extra Expense	None
 Causes of Loss	 Special Form
Valuation	
Computer Equipment	Replacement Cost
Data and Media	Reconstruction Cost

Entity Name: Chillicothe and Ross County Public Library

SUMMARY OF COVERAGE

LIBRARY MATERIALS COVERAGE	LIMITS
Scheduled Library Materials	\$4,979,472
Library Materials in Storage	\$5,000
Library Materials on Exhibition	\$5,000
Library Materials in Transit	\$40,000
Library Materials on Loan	\$5,000
Unscheduled Rare Books and Periodicals	\$1,000
Scheduled Rare Books and Periodicals	Not Covered
Deductible	\$1,000

Entity Name: Chillicothe and Ross County Public Library

LIBRARY MATERIALS SCHEDULES

PREM#	BLDG#	PROPERTY ADDRESS	LIMIT	SPECIFIC LIMIT
		VARIOUS	\$1,792,639	
2	1	167 S Springfield	\$132,150	
4	1	4297 Broadway	\$161,494	
5	1	140 South Paint St	\$1,395,160	
6	1	113 Dewey St.	\$174,650	
7	1	770 Main St.	\$138,369	
8	1	550 Buckeye St	\$818,130	
9	1	40 W. FIFTH ST.	\$107,031	
11	1	841 E. Main St.	\$87,547	
13	1	29 N. Main St.	\$172,302	
TOTAL			\$4,979,472	

Entity Name: Chillicothe and Ross County Public Library

SUMMARY OF COVERAGE

CRIME COVERAGE	LIMITS
Public Employee Dishonesty ¹	\$50,000
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	\$ 250
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: Chillicothe and Ross County Public Library

SUMMARY OF COVERAGE

LIABILITY COVERAGE	LIMITS
General Liability	
Bodily Injury and Property Damage – Each Occurrence	\$2,000,000
General Aggregate	\$4,000,000
Personal & Advertising Injury – Each Offense	\$2,000,000
Medical Expense – Per Person	\$10,000
Medical Expense – Any One Accident	\$50,000
Deductible	\$0
Unmanned Aerial Systems	Not Covered
Unmanned Aerial Systems Deductible	
<u>Coverage Extensions</u>	
Cemetery Professional	
Governmental Medical	
See Liability Exposures Schedule, if applicable	
Employee Benefits Liability	
Each Incident	\$2,000,000
Annual Aggregate	\$4,000,000
Deductible	\$0
Employers Liability	
Bodily Injury by Accident – Each Accident	\$2,000,000
Bodily Injury by Disease – Each Employee	\$2,000,000
Bodily Injury by Disease – Aggregate	\$2,000,000
Deductible	\$0
PRIOR ACTS COVERAGE	RETROACTIVE DATES
Public Officials and Employment Practices Liability	7/1/2004

Entity Name: Chillicothe and Ross County Public Library

LIABILITY EXPOSURES SCHEDULE

OPERATIONS/EXPOSURE AND EXPOSURE BASE	SUBCONTRACTED (YES/NO)	DESCRIPTION	EXPOSURE AMOUNT
Other	No	Therapy Animal - 1 dog	1

Entity Name: Chillicothe and Ross County Public Library

SUMMARY OF COVERAGE

LIABILITY COVERAGE	LIMITS
Public Officials Errors and Omissions Liability	
Each Wrongful Act	\$2,000,000
Annual Aggregate	\$4,000,000
Errors and Omissions Deductible	\$2,500
Employment Practices Liability	
Each Wrongful Act	\$2,000,000
Annual Aggregate	\$4,000,000
Employment Practices Deductible	\$2,500
Back Wages – Annual Aggregate	\$25,000
Back Wages Deductible	\$2,500
Non-Monetary Defense	
Annual Aggregate	\$25,000
Deductible	\$2,500
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	\$2,000,000
Uninsured/Underinsured Motorists Bodily Injury	\$1,000,000
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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AUTOMOBILE SCHEDULE

VEH#	INV#	YEAR	DESCRIPTION	VIN#	COST NEW	REPLACEMENT COST/STATED AMOUNT	DEPT	COMP DED.	COLL DED.	VALUATION
1		2011	FORD F250 4X4		\$32,689		Other	\$250	\$500	ACV
2		2013	DODGE GRAND CARAVAN		\$21,386		Other	\$250	\$500	ACV
3		2018	FORD FOCUS		\$19,830		Other	\$250	\$500	ACV
4		2021	FORD TRANSIT CONNECT XL		\$24,130		Other	\$250	\$500	ACV
5		2020	FARBER SPRINTER MDL 3500			\$177,840	Other	\$250	\$500	RC
TOTAL					\$98,035	\$177,840				

Entity Name: Chillicothe and Ross County Public Library

SUMMARY OF COVERAGE

CYBER	LIMITS
Data Breach and Privacy Liability – Each Claim	Not Covered
Data Breach Loss to Member – Each Unauthorized Access	Not Covered
Electronic Media Liability – Each Claim	Not Covered
Breach Mitigation Expense – Each Unintentional Data Compromise	Not Covered
Bricking Sublimit	Not Covered
Policy Aggregate	Not Covered
Deductibles	
Data Breach and Privacy Liability	Not Covered
Data Breach Loss to Member	Not Covered
Electronic Media Liability	Not Covered
Breach Mitigation Expense	Not Covered
Bricking	Not Covered

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	\$19,372,048 ⁽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	\$2,000,000
Annual Aggregate per Member	\$4,000,000
Deductible	\$10,000

Entity Name: Chillicothe and Ross County Public Library

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: Chillicothe and Ross County Public Library

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:	<p>See Premium Summary</p> <p>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.</p> <p>Premium financing is available upon request.</p>
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: Chillicothe and Ross County Public Library

PAYMENT SUMMARY

COVERAGE	PREMIUM
Package	\$27,694
Ohio Plan Advantage Premium Contribution	\$2,860
Total Annual Payment	\$24,834

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	2007
Loss Ratio Points (Up to 60 points) (60 – 0 = Advantage Loss Ratio Points)	60
Risk Management Points (Up to 40 points)	40
Advantage Potential Premium Contribution	\$2,860
Advantage Final Premium Contribution	\$2,860

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
DPoor
SRating Suspended

Poor Ratings

E.....Under State Supervision
FIn 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.

