

RESOLUTION 2013-13

May 13, 2013

A RESOLUTION AUTHORIZING THE MAYOR AND FISCAL OFFICER TO ENTER INTO A CONTRACT FOR GENERAL LIABILITY INSURANCE AND DECLARING AN EMERGENCY

WHEREAS, the Village of Minerva Park desires to renew its property and general liability insurance policy for the period May 25, 2013 through May 24, 2014;

NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE VILLAGE OF MINERVA PARK, OHIO THAT:

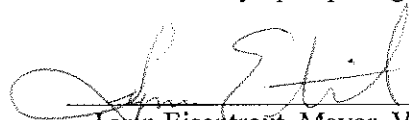
SECTION 1: The Mayor and Fiscal Officer of the Village of Minerva Park are hereby authorized and directed to enter into a contract for property and general liability insurance coverage for the period May 25, 2013 through May 24, 2014, with Public Entities Pool of Ohio at a cost not-to-exceed \$21,447.

SECTION 2: The policy shall be substantially similar to the proposal attached as Exhibit A and incorporated herein by reference.

SECTION 3: It is hereby found and determined that all formal actions of this Council concerning and relating to the adoption of this Resolution were adopted in an open meeting of this Council, and that any and all deliberations of this Council and any of its committees that resulted in such formal action were in meetings open to the public, in compliance with all legal requirements of the laws of the State of Ohio.


SECTION 4: All prior legislation, or any parts thereof, which is/are inconsistent with this Resolution is/are hereby repealed as to the inconsistent parts thereof.

SECTION 5: Council declares this to be an emergency measure necessary for the health, safety and welfare of the residents of Minerva Park, such emergency arising out of the immediate need to ensure property and general liability insurance coverage for the Village continues before the current term ends. Wherefore, this Resolution shall take effect and shall be in force immediately upon passage by Council.

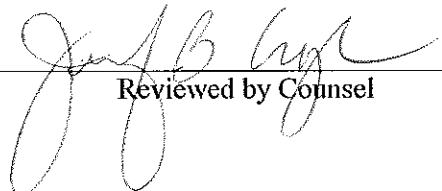


Lynn Eisentrout, Mayor, Village of Minerva
Park

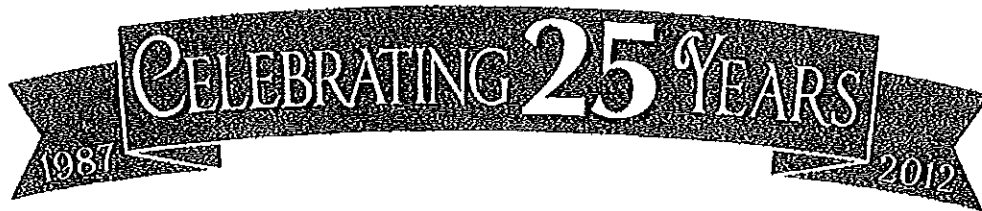
First Reading: Waived May 13, 2013
Second Reading: Waived May 13, 2013
Third Reading: Waived May 13, 2013
Passed: May 13, 2013



Attest Lynda Sudderberg, Fiscal Officer,
Village of Minerva Park



Reviewed by Counsel



**Proposal for:
Village of Minerva Park**

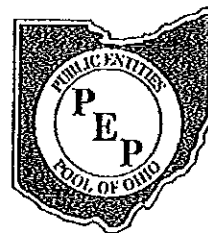
05/25/13 to 05/25/14

Local Representative:
Palmer Miller Nelson Ins. Agency
3215 N. High St. PO Box 82207
Columbus, OH 43202

Member Marketing & Service:
Ed Barber
Burnham & Flower of Ohio
6500 Taylor Road
Blacklick, OH 43004
614-861-1478 or 800-748-0554

Administered & Underwritten by:
American Risk Pooling Consultants (ARPCO)

Public Entities Pool of Ohio (PEP)



Broadest Coverage Document in Ohio

PEP provides coverage to and for the following:

Broad definition of a member which includes:

- Any member of the governing body
- Any member of boards or commissions
- Any elected or appointed official
- Any employee acting within the scope of their employment
- Any volunteer or student who performs a service for you at your request

Legal liability – Third Party Claims- \$5,000,000. Limit / \$0.

Applies to claims alleging:

- Bodily Injury – including death
- Property Damage
- Personal Injury & Advertising Injury

Wrongful Acts (Public Officials) Liability \$5,000,000. Limit / \$2,500.

- Causing monetary loss
 - Wrongful Act Wrongful Act means any actual or alleged error or misstatement, act of omission, neglect or breach of duty, including malfeasance misfeasance or nonfeasance, but excluding willful misconduct, criminal conduct, fraud or malicious acts.

Law Enforcement Liability \$5,000,000. Limit / \$2,500.

- Operations

Automobile \$5,000,000. Limit / \$0.

- Bodily Injury & Property Damage Liability
- Hired & Non-Owned Liability
- Physical Damage Coverage

Real & Personal Property Total Insured Value: \$1,703,400.

- Blanket Coverage
- Buildings & Personal Property
- Miscellaneous Equipment
- Electronic Data Processing Equipment
- Fine Arts
- Equipment Breakdown
- Dishonesty

LEGAL LIABILITY – THIRD PARTY CLAIMS

Per Occurrence Limit	\$5,000,000.
Annual Aggregate	None
Deductible	\$0.
Employee Benefit Liability Limit	\$4,000,000. \$1,000. Deductible
Good Samaritan Limit	\$5,000,000. Each Action
Medical Expenses – Other than Automobile	\$5,000.
Injunctive Relief	\$50,000.
Broad Legal Defense Fund	\$5,000. Each Claim \$5,000. Aggregate
Moral Obligation To Pay	\$2,500. Aggregate
Medical Malpractice	\$5,000,000.
Pollution Liability – Sewer Backup	\$1,000,000. Each Occurrence \$1,000,000. Aggregate \$0. Deductible
Underground Storage Tanks	\$65,000. Each Occurrence \$65,000. Aggregate \$0. Deductible
Cyber Liability	Included
Host Liquor Liability	Included
Fellow Employee Liability	Included
Employer's Liability (Stop Gap)	Included
Special Events Liability (<i>excludes some activities</i>)	Included
Fire Department Pollution Coverage	\$500,000. Each Occurrence \$500,000. Aggregate
Pollution Liability – Fire Dept. Training Activities	Included

WRONGFUL ACTS COVERAGE

Per Occurrence Limit	\$5,000,000.
Annual Aggregate	None
Deductible	\$2,500.
Employment Practices Liability	Included
Zoning Liability	Included

LAW ENFORCEMENT OPERATIONS

Per Occurrence Limit	\$5,000,000.
Annual Aggregate	None
Deductible	\$2,500.

AUTOMOBILE LIABILITY AND PHYSICAL DAMAGE

Per Occurrence Limit	\$5,000,000.
Annual Aggregate	None
Deductible	\$0.
Hired & Non-owned Automobile Liability	Included
Medical Expenses	\$1,000.
Uninsured/Underinsured Motorists	\$1,000,000.
Covered Pollution Cost or Expense for Automobiles	\$5,000,000.
Commandeered Property	\$250,000.
Freezing of Equipment	\$25,000.
Deductible Reimbursement	Actual Cost
Property In an Unattended Vehicle	\$500.
Recertification	Actual Cost
Rental Reimbursement	\$500. per day / \$25,000. Maximum Annual Aggregate
Rental Vehicle Agreement	\$2,500. Per Expense
Vehicle Lease Gap Coverage	\$10,000.
Comprehensive	\$250. Deductible
Collision	\$500. Deductible

REAL AND PERSONAL PROPERTY

Blanket Real & Personal Property Limit	\$1,580,400.*
Deductible	\$1,000.
Replacement Cost	Included*
Coinsurance Clause	N/A*
Accounts Receivable	\$250,000.
Arson Reward	\$5,000.
Debris Removal	\$250,000.
Earnings	\$100,000.
Errors & Omissions	\$500,000.
Extra Expense	\$100,000.
Fire Department Service Charge	Actual Cost
Gutters & Downspouts (Real Property Only)	Limited Coverage Included
Money & Securities	\$10,000.
Newly Acquired /Constructed Buildings	\$2,000,000.
Off Premises Services	\$25,000.
Ordinance or Law	\$250,000.
Outdoor Property	\$1,000 any one tree, shrub or plant \$100,000. Annual Aggregate
Paved Surfaces	\$50,000.
Preservation of Property	\$250,000.
Sewer Backup	\$25,000.
Transit	\$100,000.
Valuable Papers & Records	\$250,000.
Water Damage	\$25,000.

**unless otherwise noted on your statement of values.*

EQUIPMENT BREAKDOWN

Total limit per one breakdown	\$1,580,400.
Deductible	\$1,000.
Data or Media	\$25,000.
Diagnostic Equipment	\$5,000.
Electrical Surge & Electrical Disturbance	\$100,000.
Hazardous Substance	\$100,000.
New Acquired Locations	\$2,000,000.
Ordinance or Law	\$250,000.
Spoilage	\$25,000.
Service Interruption	\$100,000.
Water	\$100,000.

MISCELLANEOUS PROPERTY (INLAND MARINE)

Limit	\$54,000.
Deductible	\$250.
Replacement Cost	Included
Newly Acquired Property	\$50,000.
Rental Reimbursement	\$500. per day / \$25,000. Annual Aggregate

ELECTRONIC DATA PROCESSING EQUIPMENT

Hardware Limit	\$69,000.
Software Limit	\$included
Deductible	\$250.
Computer Virus	\$50,000.
Extra Expense	\$50,000.
Software in Storage	\$50,000.

DISHONESTY

Dishonesty Limit	\$200,000. / \$500. Deductible
Securities	\$200,000. / \$500. Deductible

CONTRIBUTION SUMMARY

The following benefits are being offered. Schedules and Statements of Value are included as supplemental documents at the back of the proposal.

<u>Benefit:</u>	<u>Contribution:</u>
Legal Liability - Third Party Claims Benefit	Included
Wrongful Acts Benefit	Included
Law Enforcement Operations Benefit	Included
Automobile Liability and Physical Damage Benefit	Included
Real & Personal Property	Included
Equipment Breakdown Benefit (<i>Power Generating Equipment Excluded</i>)	Included
Miscellaneous Property (Inland Marine	Included
Electronic Data Processing Equipment	Included
Dishonesty	Included
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Total Contribution:	\$ 21,447.00

OPTIONS:

Increased Liability Limits to \$6,000,000.	\$1,591
Increased Liability Limits to \$7,000,000.	\$3,111
Increased Liability Limits to \$8,000,000.	\$4,567
\$240,000 Replacement Cost on Ambulance	\$805

This proposal is valid for sixty (60) days