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Resolution is/are hereby repealed as to the inconsistent parts thereof.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.

Lyndi Eisentrodt, 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 Suderberg, 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.

Applicable 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
- Operations
  - $5,000,000. Limit / $2,500.

Automobile
- Bodily Injury & Property Damage Liability
- Hired & Non-Owned Liability
- Physical Damage Coverage
  - $5,000,000. Limit / $0.

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

Total Insured Value: $1,703,400.
<table>
<thead>
<tr>
<th>LEGAL LIABILITY – THIRD PARTY CLAIMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Occurrence Limit</td>
</tr>
<tr>
<td>Annual Aggregate</td>
</tr>
<tr>
<td>Deductible</td>
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<tr>
<td>Employee Benefit Liability Limit</td>
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<td></td>
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<tr>
<td>Good Samaritan Limit</td>
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<tr>
<td>Medical Expenses – Other than</td>
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<tr>
<td>Automobile</td>
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<tr>
<td>Injunctive Relief</td>
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<tr>
<td>Broad Legal Defense Fund</td>
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<tr>
<td>Moral Obligation To Pay</td>
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<tr>
<td>Medical Malpractice</td>
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<tr>
<td>Pollution Liability – Sewer Backup</td>
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<tr>
<td>Underground Storage Tanks</td>
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<tr>
<td>Cyber Liability</td>
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<tr>
<td>Host Liquor Liability</td>
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<tr>
<td>Fellow Employee Liability</td>
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<tr>
<td>Employer’s Liability (Stop Gap)</td>
</tr>
<tr>
<td>Special Events Liability (excludes some activities)</td>
</tr>
<tr>
<td>Fire Department Pollution Coverage</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Pollution Liability – Fire Dept. Training Activities</td>
</tr>
</tbody>
</table>
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 $260,000.
Freezing of Equipment $26,000.
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

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total limit per one breakdown</td>
<td>$1,580,400</td>
</tr>
<tr>
<td>Deductible</td>
<td>$1,000</td>
</tr>
<tr>
<td>Data or Media</td>
<td>$25,000</td>
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<tr>
<td>Diagnostic Equipment</td>
<td>$5,000</td>
</tr>
<tr>
<td>Electrical Surge &amp; Electrical Disturbance</td>
<td>$100,000</td>
</tr>
<tr>
<td>Hazardous Substance</td>
<td>$100,000</td>
</tr>
<tr>
<td>New Acquired Locations</td>
<td>$2,000,000</td>
</tr>
<tr>
<td>Ordinance or Law</td>
<td>$250,000</td>
</tr>
<tr>
<td>Spoliation</td>
<td>$25,000</td>
</tr>
<tr>
<td>Service interruption</td>
<td>$100,000</td>
</tr>
<tr>
<td>Water</td>
<td>$100,000</td>
</tr>
</tbody>
</table>

## MISCELLANEOUS PROPERTY (INLAND MARINE)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Limit</td>
<td>$54,000</td>
</tr>
<tr>
<td>Deductible</td>
<td>$250</td>
</tr>
<tr>
<td>Replacement Cost</td>
<td>Included</td>
</tr>
<tr>
<td>Newly Acquired Property</td>
<td>$50,000</td>
</tr>
<tr>
<td>Rental Reimbursement</td>
<td>$500. per day / $25,000. Annual Aggregate</td>
</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal Liability - Third Party Claims Benefit</td>
<td>Included</td>
</tr>
<tr>
<td>Wrongful Acts Benefit</td>
<td>Included</td>
</tr>
<tr>
<td>Law Enforcement Operations Benefit</td>
<td>Included</td>
</tr>
<tr>
<td>Automobile Liability and Physical Damage Benefit</td>
<td>Included</td>
</tr>
<tr>
<td>Real &amp; Personal Property</td>
<td>Included</td>
</tr>
<tr>
<td>Equipment Breakdown Benefit <em>(Power Generating Equipment Excluded)</em></td>
<td>Included</td>
</tr>
<tr>
<td>Miscellaneous Property (Inland Marine)</td>
<td>Included</td>
</tr>
<tr>
<td>Electronic Data Processing Equipment</td>
<td>Included</td>
</tr>
<tr>
<td>Dishonesty</td>
<td>Included</td>
</tr>
</tbody>
</table>

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.