RESOLUTION 2014-09

A RESOLUTION AUTHORIZING AND APPROVING THE RENEWAL OF A PROPERTY AND GENERAL LIABILITY INSURANCE POLICY WITH PUBLIC ENTITIES POOL OF OHIO, 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, 2014 through May 25, 2015;

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

Section 1. The Mayor of the Village of Minerva Park is hereby directed and authorized to renew the property and general liability insurance policy with Public Entities Pool of Ohio based on their proposal dated May 5, 2014 and attached hereto as Exhibit A and incorporated herein by reference.

Section 2. The contract period is from May 25, 2014 through May 25, 2015 in an amount not-to-exceed $20,500.

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 All prior legislation, or any parts thereof, which is/are inconsistent with this Resolution is/are hereby repealed as to the inconsistent parts thereof.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. That this Resolution is hereby declared to be an emergency measure necessary for the immediate preservation of the public peace, health, and safety 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 uninterrupted; WHEREFORE, this Ordinance shall take effect and be in force from and after its passage.

Lynn Eisentroat, Mayor, Village of Minerva Park

First Reading: March 10, 2014
Second Reading: April 14, 2014
Third Reading: May 12, 2014
Passed: May 12, 2014

Attest Lynda Sudderberg, Fiscal Officer, Village of Minerva Park

Reviewed by Counsel
Proposal for:
Village of Minerva Park

05/25/14 to 05/25/15

Local Representative:
Insurance Partners Agency Inc.
dba PMN Ins
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)
Broadaest 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: $1,770,100.
- Blanket Coverage
- Buildings & Personal Property
- Miscellaneous Equipment
- Electronic Data Processing Equipment
- Fine Arts
- Equipment Breakdown
- Dishonesty
## LEGAL LIABILITY – THIRD PARTY CLAIMS

<table>
<thead>
<tr>
<th>Description</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Occurrence Limit</td>
<td>$5,000,000.</td>
</tr>
<tr>
<td>Annual Aggregate</td>
<td>None</td>
</tr>
<tr>
<td>Deductible</td>
<td>$0.</td>
</tr>
<tr>
<td>Employee Benefit Liability Limit</td>
<td>$4,000,000.</td>
</tr>
<tr>
<td></td>
<td>$1,000. Deductible</td>
</tr>
<tr>
<td>Good Samaritan Limit</td>
<td>$5,000,000. Each Action</td>
</tr>
<tr>
<td>Medical Expenses – Other than Automobile</td>
<td>$5,000.</td>
</tr>
<tr>
<td>Injunctive Relief</td>
<td>$50,000.</td>
</tr>
<tr>
<td>Broad Legal Defense Fund</td>
<td>$5,000. Each Claim</td>
</tr>
<tr>
<td></td>
<td>$5,000. Aggregate</td>
</tr>
<tr>
<td>Moral Obligation To Pay</td>
<td>$2,500. Aggregate</td>
</tr>
<tr>
<td>Medical Malpractice</td>
<td>$5,000,000.</td>
</tr>
<tr>
<td>Pollution Liability – Sewer Backup</td>
<td>$1,000,000. Each Occurrence</td>
</tr>
<tr>
<td></td>
<td>$1,000,000. Aggregate</td>
</tr>
<tr>
<td></td>
<td>$0. Deductible</td>
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<tr>
<td>Underground Storage Tanks</td>
<td>$55,000. Each Occurrence</td>
</tr>
<tr>
<td></td>
<td>$55,000. Aggregate</td>
</tr>
<tr>
<td></td>
<td>$0. Deductible</td>
</tr>
<tr>
<td>Cyber Liability</td>
<td>Included</td>
</tr>
<tr>
<td>Host Liquor Liability</td>
<td>Included</td>
</tr>
<tr>
<td>Fellow Employee Liability</td>
<td>Included</td>
</tr>
<tr>
<td>Employer’s Liability (Stop Gap)</td>
<td>Included</td>
</tr>
<tr>
<td>Special Events Liability (excludes some activities)</td>
<td>Included</td>
</tr>
<tr>
<td>Fire Department Pollution Coverage</td>
<td>$600,000. Each Occurrence</td>
</tr>
<tr>
<td></td>
<td>$500,000. Aggregate</td>
</tr>
<tr>
<td>Pollution Liability – Fire Dept. Training Activities</td>
<td>Included</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 $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 $1,620,500.*
Deductible $1,000.
Replacement Cost included*
Coinurance 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 $1,620,500.
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 $78,600.
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 $71,000.
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
INVOICE

PUBLIC ENTITIES POOL OF OHIO
Service Center- 315 S. Kalamazoo Mall
Kalamazoo, MI 49007-4806

DATE: May 5, 2014

Village of Minerva Park
Lynda Sudderberg
2829 Minerva Lake Road
Columbus, OH 43231-4820

<table>
<thead>
<tr>
<th>Effective</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>05/25/14</td>
<td>2014-2015 Anniversary Contribution</td>
<td>$19,637.00</td>
</tr>
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</table>

INVOICE BALANCE: $19,637.00

Please check the appropriate box for any options you would like to purchase and write the additional amount in the space provided to calculate your new invoice balance.

- 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
- 2005 Ford Ambulance, S#6994- $250,000 $851

INVOICE BALANCE: $____

PAYMENT DUE BY: 05/25/14
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>
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<tbody>
<tr>
<td>Legal Liability - Third Party Claims Benefit</td>
<td>Included</td>
</tr>
<tr>
<td>Wrongful Acts Benefit</td>
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<tr>
<td>Law Enforcement Operations Benefit</td>
<td>Included</td>
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<td>Automobile Liability and Physical Damage Benefit</td>
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<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>
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<tr>
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Total Contribution: $19,637.00

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
- 2005 Ford Ambulance, S#6994- $250,000 $851

This proposal is valid for sixty (60) days