



**OHIO SCHOOLS COUNCIL
INSURANCE RENEWAL
FOR
BRECKSVILLE/BROADVIEW HEIGHTS SCHOOL DISTRICT
7/1/13-14**

	<u>OSC - Liberty Mutual</u>	<u>OSC - SORSA</u>
<u>Real & Personal Property</u>	Per Statement of Values	\$250,000,000
Vacant Buildings	Covered up to \$1mm - ACV	Covered - No Sublimit
Property Deductible	As per expiring No Aggregate	As per expiring Vanishes after 5 claims
Accounts Receivable	\$100,000	\$1,000,000
Backup of Sewers & Drains	\$100,000	\$100,000
Debris Removal	25% of Loss	\$250,000
EDP Equipment	Per Statement of Values	Per Statement of Values
Athletic Equip, Musical Instrument: Band Uniforms Away from Premises	Per Statement of Values	\$1,000,000
Business Interruption	\$1,000,000	\$3,000,000
Extra Expense	\$1,000,000	\$2,000,000
Flood & Earthquake	\$1,000,000 each	\$2,000,000 each
Boiler & Machinery	\$50,000,000	\$50,000,000
Boiler & Machinery Sublimits	\$100,000	\$250,000
Newly Constructed or Acquired	\$1,000,000	\$5,000,000
Ordinance or Law	\$500,000	\$1,000,000
Outdoor Property	\$25,000	\$1,000 per item/\$1,000,000
Pollutant Cleanup	\$300,000	\$100,000
Utility Services - Direct Damage	\$50,000	\$500,000
Valuable Papers	\$250,000	\$1,000,000
<u>GL/Auto/E&O/EL Liability</u>	\$11,000,000 \$12,000,000	\$12,000,000 each occurrence \$14,000,000 aggregate
Premises Medical Payments	\$15,000	\$10,000 per claim \$25,000 annual aggregate
Fire Legal Liability	\$1,000,000	\$500,000
Auto Medical Payments	\$5,000	\$10,000/\$25,000
Uninsured/Underinsured Motorists	\$50,000	\$100,000 per person \$1,000,000 per occurrence
Umbrella Exclusions:		
- Sexual Molestation	Covered	Covered
- Trampolines	Not Covered	Excl. except mounting devices & special needs students
- Absolute Pollution	Covered	Not Covered
- Uninsured/Underinsured Motoris	Not Covered	Not Covered
- Athletic Participation	Covered	Covered
- Corporal Punishment	Covered	Covered
- Employment Practices	Covered	Covered
Pollution Liability (Primary)	\$1,000,000	Not Covered



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Security Risk/Abduction	Not Covered	\$5,000,000
E&O/EPL Deductible	\$5,000	\$5,000 Each Claim Reduces based on Seminar Attendance
<u>Employee Dishonesty</u>	\$250,000	\$500,000
Forgery	\$100,000	\$100,000
Computer Fraud	\$50,000	\$100,000
Money & Securities Deductible	\$25,000	\$100,000
	Nil	Nil
School Bus Comp/Collision	ACV less \$1,000	ACV less \$1,000 Repl Cost- current year less 5 years
OSC Seminars/Branding	No	Yes
Long-term ownership & governance	No	Yes
Total	\$137,959	\$155,518
Boiler & Machinery	\$8,477	Incl.
Increase Crime to \$500,000	\$1,300	Incl.
Cost to increase Umbrella to \$5 m	N/A	N/A
Your Annual Premium	\$147,736	\$155,518
Your 5 Year Loss Ratio	83%	

		<u>OSC - SORSA</u>
Optional Liability Limit		
<u>GL/Auto/E&O/EL Liability</u>		\$15,000,000 each occurrence \$17,000,000 aggregate
Additional Annual Premium		\$1,354
Accepted	_____	
Declined	_____	

EDUCATIONAL COVERAGE SUMMARY, PREMIUM AND CONDITIONS

Brecksville-Broadview Heights City School District
Proposal 1 - Package (OSP Auto, OSP Liability, OSP Property), OSP Violence

Invoice

Policy	Term	Premium
OSP Liability Premium	7/1/2013 - 7/1/2014	\$30,942.00
Subject to underwriting information, approval and additional premium, additional Liability limits may be available over and above the limits contained in this proposal. Contact your Ohio School Plan Regional Representative or Servicing Underwriter for more information.		
OSP Violence Premium	7/1/2013 - 7/1/2014	\$1,631.00
OSP Automobile Premium	7/1/2013 - 7/1/2014	\$37,944.00
OSP Property Premium	7/1/2013 - 7/1/2014	\$77,067.00
Total Policy Premium(s):		\$147,584.00

