

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 DELARING 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:

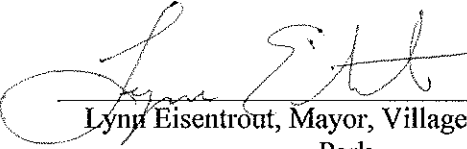
Section 1. The Mayor of the Village of Minerva Park is hereby directed and authorized to renew the property and general liability insurance policy with Public Entities Pool of Ohio based on their proposal dated May 5, 2014 and attached hereto as Exhibit A and incorporated herein by reference.

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.

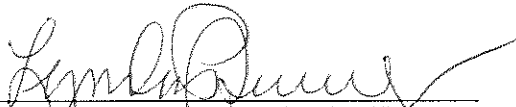
Section 4. All prior legislation, or any parts thereof, which is/are inconsistent with this Resolution is/are hereby repealed as to the inconsistent parts thereof.

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

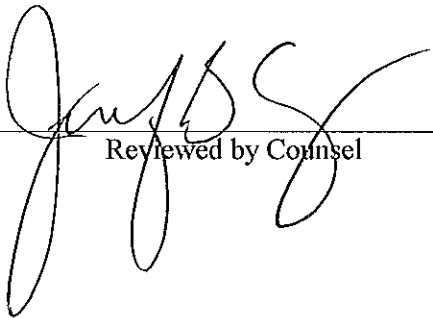


Lynn Eisentrout, Mayor, Village of Minerva
Park

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)



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: \$1,770,100.

- 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	\$55,000. Each Occurrence \$55,000. Aggregate \$0. Deductible
Cyber Liability	Included
Host Liquor Liability	Included
Fellow Employee Liability	Included
Employer’s Liability (Stop Gap)	Included
Special Events Liability (excludes some activities)	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	\$1,620,500.*
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	\$1,620,500.
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**

Effective	Description	Amount
05/25/14	2014-2015 Anniversary Contribution	\$ 19,637.00

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	<input type="checkbox"/>	\$ _____.
Increased Liability Limits to \$7,000,000.	\$3,111	<input type="checkbox"/>	\$ _____.
Increased Liability Limits to \$8,000,000.	\$4,567	<input type="checkbox"/>	\$ _____.
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.

<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:	\$ 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