

**CITY OF OBERLIN, OHIO**

**ORDINANCE No. 15- 03 AC CMS**

AN ORDINANCE ACCEPTING THE RENEWAL PROPOSAL OF THE PUBLIC ENTITIES POOL OF OHIO THROUGH USI INSURANCE SERVICES LLC., FOR VARIOUS LIABILITY AND EXCESS LIABILITY INSURANCE COVERAGE AND PROPERTY AND BOILER & MACHINERY COVERAGE FOR THE CITY OF OBERLIN AND DECLARING AN EMERGENCY

WHEREAS, the City of Oberlin has been a member of the Public Entities Pool of Ohio since 1988 and the membership agreement automatically renews each year unless the City elects to withdraw from the Pool; and

WHEREAS, it is now time for certain insurance coverage provided by said Pool to be renewed and, after review, the City has determined that it would be in the City's best interest to remain in the Pool.

NOW THEREFORE BE IT ORDAINED by the Council of the City of Oberlin, County of Lorain, State of Ohio, five-sevenths (5/7ths) of all members elected thereto concurring:

SECTION 1. That the renewal proposal of the Public Entities Pool of Ohio and its agent, USI Insurance Services LLC., for providing certain insurance coverage for the City of Oberlin, be and the same is hereby accepted, and the City Manager is hereby authorized and directed to enter into a contract in accordance with the following:

<u>Coverage &amp; Amount</u>	<u>Premium</u>
General Liability, Wrongful Acts, Law Enforcement, Automobile & Physical Damage \$6,000,000 Liability Limit (specifics in insurance certificate)	\$ 148,337.00
Property and Boiler & Machinery \$60,086,896 Blanket Coverage	\$ 157,395.00

SECTION 2. It is hereby found and determined that all formal actions of this Council concerning or relating to the adoption of this Ordinance were adopted in an open meeting of this Council, and that all deliberations of this Council and of any of its committees that resulted in such formal action, were in meetings open to the public in compliance with all legal requirements, including Section 121.22 of the Ohio Revised Code.

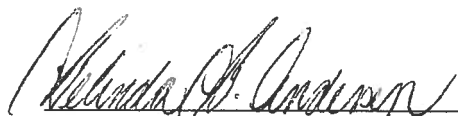
SECTION 3. That this Ordinance is hereby declared to be an emergency measure necessary for the immediate preservation of the public peace, health and safety of the citizens of the City of Oberlin, Ohio, or to provide for the usual daily operation of a municipal department, to wit: to authorize the placement of certain insurance coverage for the City of Oberlin prior to its expiration date of February 15, 2015,” and shall take effect immediately upon passage.


PASSED: 1st Reading: January 20, 2015 (E)

2nd Reading: \_\_\_\_\_

3rd Reading: \_\_\_\_\_

ATTEST:

  
\_\_\_\_\_  
BELINDA B. ANDERSON, MMC  
CLERK OF COUNCIL

  
\_\_\_\_\_  
H. SCOTT BROADWELL  
PRESIDENT OF COUNCIL

POSTED: 01/21/2015

EFFECTIVE DATE: 01/20/2015

**PEP**

**LEGAL DEFENSE AND CLAIM PAYMENT AGREEMENT – SCHEDULE OF BENEFITS  
CITY OF OBERLIN, LORAIN COUNTY**

<b>Benefit</b>	<b>EFFECTIVE DATE</b>	<b>RETROACTIVE DATE</b>	<b>LIMIT</b>	<b>DEDUCTIBLE</b>
Third Party Legal Liability	02/15/2015	02/15/1988	\$6,000,000	\$0
Automobile Liability	02/15/2015	02/15/1988	\$6,000,000	\$0
Wrongful Acts	02/15/2015	02/15/1994	\$6,000,000	\$5,000
Law Enforcement Liability	02/15/2015	02/15/1994	\$6,000,000	\$5,000
Liquor Liability	02/15/2015			Not Covered
Appeal Bonds	Not Applicable	Not Applicable	Unlimited	
Bail Bonds	Not Applicable	Not Applicable	Unlimited	
Bonds to Release Property	Not Applicable	Not Applicable	Unlimited	
Claim and Defense Expenses	Not Applicable	Not Applicable	Unlimited	Per Coverage
Post-Judgment Interest	Not Applicable	Not Applicable	Unlimited	
Public Health Department	02/15/2015			\$0
Pre-Judgment Interest	Not Applicable	Not Applicable	Unlimited	
Covered Pollution Cost or Expense for Automobiles	02/15/2015	02/15/1988	\$6,000,000	\$0
Employee Benefit Liability	02/15/2015	02/15/2010	\$1,000,000	\$1,000
Employment Expense	02/15/2015	02/15/1999	\$6,000,000	\$0
Good Samaritan	02/15/2015	02/15/1988	\$6,000,000	\$0
Injunctive Relief	02/15/2015	02/15/2010	\$50,000	\$0
Medical Expenses - Automobile	02/15/2015	02/15/2014	\$5,000	\$0
Medical Expenses - Other than Automobile	02/15/2015	02/15/1988	\$5,000	\$0
Medical Malpractice	02/15/2015		Limits	\$0
Member Expenses	02/15/2015		\$10,000	\$0
Stop Gap	02/15/2015	02/15/1988	\$6,000,000	\$0
Uninsured/Underinsured Motorists	02/15/2015	02/15/1988	\$100,000/\$100,000	\$0
Broad Legal Defense Fund	02/15/2015	02/15/1999	\$5,000/\$5,000	\$0
Moral Obligation to Pay	02/15/2015	02/15/1999	\$2,500	\$0
Cyber Breach Expense	02/15/2015	02/15/2014	\$250,000	\$0
<b>Pollution Liability Benefits</b>				
Herbicide/Pesticide	02/15/2015			Not Covered
Underground Gasoline, Diesel and Fuel Oil Storage Tanks Aggregate	02/15/2015	02/15/1988	\$55,000	\$0
Underground Gasoline, Diesel and Fuel Oil Storage Tanks Each Occurrence	02/15/2015	02/15/1988	\$55,000	\$0
Chlorine	02/15/2015	02/15/1999	\$6,000,000	\$0
Fire Dept. Training Activities	02/15/2015	02/15/2013	\$6,000,000	\$0
Fire Depts.	02/15/2015	02/15/1988	\$500,000	\$0
Anti-skid Material Storage and Application	02/15/2015	02/15/1999	\$6,000,000	\$0
Sewer Back-up	02/15/2015	02/15/2013	\$1,000,000/\$1,000,000	\$1,000