

CITY OF OBERLIN, OHIO

ORDINANCE No. 16-02 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 & Amount</u>	<u>Premium</u>
General Liability, Wrongful Acts, Law Enforcement, Automobile & Physical Damage \$6,000,000 Liability Limit (specifics in insurance certificate)	\$ 149,517.00
Property and Boiler & Machinery \$61,412,121 Blanket Coverage	\$ 161,755.00

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, 2016,” and shall take effect immediately upon passage.

PASSED: 1st Reading: January 19, 2016 (E)

2nd Reading: _____

3rd Reading: _____

ATTEST:



BELINDA B. ANDERSON, MMC
CLERK OF COUNCIL



RONNIE KIMBERT
PRESIDENT OF COUNCIL

POSTED: 01/20/2016

EFFECTIVE DATE: 01/19/2016

GOVERNMENTAL PROPERTY AGREEMENT – SCHEDULE OF BENEFITS

PEP

City of Oberlin, Lorain County

Effective Date: 02/15/2016

SUBJECT TO THE TERMS AND CONDITIONS OF THE
GOVERNMENTAL PROPERTY AGREEMENT

SECTION	COVERAGE LIMIT	DEDUCTIBLE
Section 2 - Real & Personal Property		
Buildings*	\$43,690,621	\$500
Personal Property*	\$17,721,500	\$500
Fine Arts		\$500
Accounts Receivable	\$250,000	
Arson Reward	\$5,000	
Building Materials and Supplies	\$10,000	
Data Processing Equipment	\$100,000	
Debris Removal	\$250,000	
Earnings	\$100,000	
Errors and Omissions	\$500,000	
Expediting Expenses	\$250,000	
Extra Expense	\$500,000	
Flood Emergency Materials	\$25,000	
Money & Securities	\$25,000	
Newly Acquired Buildings	\$2,000,000	
Newly Constructed Buildings	\$2,000,000	
Off Premises Power Failure	\$25,000	
Ordinance or Law	\$2,000,000	
Outdoor Property Agg	\$100,000	
Paved Athletic Surfaces	\$50,000	
Per Trees/Shrubs/Plants	\$1,000	
Pollutant Cleanup	\$100,000	
Preservation of Property	\$250,000	
Rental Income	\$100,000	
Sewer Backup	\$25,000	
Temporary Storage Location	\$250,000	
Transit	\$100,000	
Valuable Papers and Records	\$300,000	
Water Damage	\$25,000	
Section 3 – Vehicles		
Commandeered Property	\$250,000	See Statement of Values
Freezing of Equipment	\$25,000	See Statement of Values
Property in an Unattended Vehicle	\$500	See Statement of Values
Rental Reimbursement	\$500	See Statement of Values
Rental Reimbursement Aggregate	\$25,000	See Statement of Values
Rental Vehicle Agreement	\$2,500	See Statement of Values

**GOVERNMENTAL PROPERTY AGREEMENT – SCHEDULE OF BENEFITS
PEP**

City of Oberlin, Lorain County

Effective Date: 02/15/2016

SECTION	COVERAGE LIMIT	DEDUCTIBLE
Section 4 - Miscellaneous Property		
MP Daily Rental Reimbursement	\$500	See Statement of Values
MP Expediting Expenses	\$250,000	See Statement of Values
MP Rental Reimbursement Agg	\$25,000	See Statement of Values
Section 5 – Electronic Data Processing		
EDP Computer Virus	\$25,000	See Statement of Values
EDP Newly Acquired Locations	\$100,000	See Statement of Values
EDP Software in Storage	\$50,000	See Statement of Values
Section 6 - Employee Dishonesty		
Dishonesty	\$25,000	\$500
Section 7 - Boiler		
Total Limit per one Breakdown	\$61,412,121	See GPA 0644
Power Generating Equipment	Included	
BM Ammonia Contamination	\$100,000	
BM Data or Media	\$25,000	
BM Diagnostic Equipment	\$5,000	
BM Earnings	\$0	
BM Error in Description	\$500,000	
BM Expediting Expense	\$100,000	
BM Extra Expense	\$0	
BM Hazardous Substance	\$100,000	
BM Newly Acquired Locations up to 120 Days	\$2,000,000	
BM Ordinance or Law	\$250,000	
BM Service Interruption	\$100,000	
BM Spoilage	\$25,000	
BM Water	\$100,000	
Section 8 - Earthquake		
Earthquake	\$20,000,000	\$50,000
Earthquake Accounts Receivable	\$100,000	\$50,000
Earthquake Debris Removal	\$250,000	\$50,000
Earthquake Earnings	\$100,000	\$50,000
Earthquake Errors and Omissions	\$500,000	\$50,000
Earthquake Expediting Expenses	\$25,000	\$50,000
Earthquake Extra Expense	\$100,000	\$50,000
Earthquake Newly Acquired Buildings	\$2,000,000	\$50,000
Earthquake Newly Constructed Buildings	\$2,000,000	\$50,000
Earthquake Ordinance or Law	\$250,000	\$50,000
Earthquake Preservation of Property	\$250,000	\$50,000
Earthquake Rental Income	\$100,000	\$50,000
Earthquake Temporary Storage Location	\$250,000	\$50,000

GOVERNMENTAL PROPERTY AGREEMENT – SCHEDULE OF BENEFITS
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City of Oberlin, Lorain County

Effective Date: 02/15/2016

SECTION	COVERAGE LIMIT	DEDUCTIBLE
Earthquake Valuable Papers and Records	\$100,000	\$50,000
Section 9 - Flood		
Flood	\$1,000,000	\$50,000
Flood Accounts Receivable	\$100,000	\$50,000
Flood Debris Removal	\$250,000	\$50,000
Flood Earnings	\$100,000	\$50,000
Flood Errors and Omissions	\$500,000	\$50,000
Flood Expediting Expenses	\$25,000	\$50,000
Flood Extra Expense	\$100,000	\$50,000
Flood Newly Acquired Buildings	\$2,000,000	\$50,000
Flood Newly Constructed Buildings	\$2,000,000	\$50,000
Flood Ordinance or Law	\$250,000	\$50,000
Flood Preservation of Property	\$250,000	\$50,000
Flood Rental Income	\$100,000	\$50,000
Flood Temporary Storage Location	\$250,000	\$50,000
Flood Valuable Papers and Records	\$100,000	\$50,000

PEP
Legal Defense and Claim Payment Agreement - Schedule of Coverages
CITY OF OBERLIN, LORAIN COUNTY

<u>Coverage</u>	<u>Effective Date</u>	<u>Retroactive Date</u>	<u>Limit</u>	<u>Deductible</u>
Legal Liability for General Liability Claims	02/15/2012	02/15/1988	\$6,000,000	\$0
Cyber Liability	02/15/2012	02/15/1988	\$6,000,000	\$0
Good Samaritan	02/15/2016	02/15/1988	\$6,000,000	\$0
Medical Expenses - Other than Automobile	02/15/2016	02/15/1988	\$5,000	\$0
Medical Malpractice	02/15/2016		Limits	\$0
Stop Gap Liability	02/15/2016	02/15/1988	\$6,000,000	\$0
Legal Liability for Automobile Claims	02/15/2012	02/15/1988	\$6,000,000	\$0
Covered Pollution Cost or Expense for Automobiles	02/15/2016	02/15/1988	\$6,000,000	\$0
Medical Expenses - Automobile	02/15/2016	02/15/2014	\$5,000	\$0
Uninsured And Underinsured Motorist Per Person	02/15/2016	02/15/1988	\$100,000	\$0
Uninsured And Underinsured Motorist Per Occurrence	02/15/2016	02/15/1988	\$100,000	\$0
Legal Liability for Law Enforcement Claims	02/15/2012	02/15/1994	\$6,000,000	\$5,000
Public Officials Wrongful Acts	02/15/2012	02/15/1994	\$6,000,000	\$5,000
Employee Benefit Liability	02/15/2016	02/15/2010	\$1,000,000	\$1,000
Employment Expense	02/15/2016	02/15/1999	\$6,000,000	\$0
Non-Monetary Relief Defense Expense	02/15/2016	02/15/2010	\$50,000	
Appeal Bonds	Not Applicable	Not Applicable	Unlimited	\$0
Bail Bonds	Not Applicable	Not Applicable	Unlimited	\$0
Bonds to Release Property	Not Applicable	Not Applicable	Unlimited	\$0
Claim and Defense Expenses	Not Applicable	Not Applicable	Unlimited	\$0
Member Expenses	02/15/2016	Not Applicable	\$10,000	\$0
Post Judgement Interest	Not Applicable	Not Applicable	Unlimited	\$0
Prejudgement Interest	Not Applicable	Not Applicable	Unlimited	\$0
Endorsement				
Broad Legal Defense Fund Coverage		02/15/1999	\$5,000/\$5,000	\$0
Moral Obligation to Pay Coverage		02/15/1999	\$2,500	\$0
Pollution Liability Coverage - Chlorine		02/15/1999	\$6,000,000	\$0
Pollution Liability Coverage - Fire Department Training Activities		02/15/2013	\$6,000,000	\$0
Pollution Liability Coverage - Fire Departments		02/15/1988	\$500,000	\$0
Pollution Liability Coverage - Anti-Skid Material Storage and Application		02/15/1999	\$6,000,000	\$0
Pollution Liability Coverage - Sewer Backup - Third Party Liability		02/15/2013	\$1,000,000/\$1,000,000	\$1,000
Pollution Liability Coverage - Underground Gasoline, Diesel and Fuel Oil Storage Tanks		02/15/1988	\$55,000	\$0
Pollution Liability Coverage - Underground Gasoline, Diesel and Fuel Oil Storage Tanks		02/15/1988	\$55,000	\$0