

**CLEVELAND PUBLIC LIBRARY**

**Finance Committee**

September 19, 2017

**RESOLUTION TO RATIFY AND APPROVE THE PURCHASE OF  
INSURANCE COVERAGE FOR POLICIES EFFECTIVE  
AUGUST 1, 2017 AND SEPTEMBER 18, 2017**

WHEREAS, On June 15, 2017, the Board of Library Trustees authorized the Executive Director to make the final determination to accept the insurance package that best meets the objectives defined in the specifications, and directed that the coverage purchased be presented for ratification by the Board of Library Trustees at their next regularly scheduled meeting; and

WHEREAS, Three (3) insurance representatives submitted proposals that were analyzed and reviewed by Crain, Langner & Co.; and

WHEREAS, Crain, Langner & Co. recommended the following proposals as providing coverage to meet the Library's risk needs at cost effective premiums:

<b>Coverage</b>	<b>Agency</b>	<b>Insurer</b>
Property, including Boiler & Machinery	McGowan & Co., Inc.	Affiliated FM
General Liability, including Employee Benefits and Employers Liability and Abuse and Molestation	McGowan & Co., Inc.	Philadelphia Indemnity Insurance Company
Automotive Coverage	McGowan & Co., Inc.	Philadelphia Indemnity Insurance Company
Umbrella Liability	McGowan & Co., Inc.	Philadelphia Indemnity Insurance Company/Ohio Casualty Insurance Company
Crime	McGowan & Co., Inc.	Travelers Casualty and Surety Company of America

**EXHIBIT 2**

Cyber Liability	McGowan & Co., Inc.	Illinois National Insurance Company - AIG
Public Officials and Employment Practices Liability	McGowan & Co., Inc	Illinois National Insurance Company - AIG

WHEREAS, The Library's Executive Director authorized the acceptance of the McGowan package (Property, General Liability, Automotive, Umbrella Liability, Crime and Cyber Liability) for coverage effective August 1, 2017; and the acceptance of McGowan's Public Officials and Employment Practices Liability coverage effective date of September 18, 2017; and

WHEREAS, The combined annual premiums yielded a 4% savings (or \$17,538) compared to the expiring program premiums; and

WHEREAS, Crain, Langner & Co. recommends that the interests of the Library can be best served by maintaining a long-term continuously improved, and open relationship with its agents and insurers and support the Library's purchase of the recommended coverages and, absent compelling reasons to the contrary, its renewal of these coverages annually for each of the next four (4) years before undertaking another full marketing process; now therefore be it

RESOLVED, That the Board of Library Trustees ratifies the decision to purchase Property, General Liability, Automotive, Umbrella Liability, Crime and Cyber Liability Insurance through McGowan & Co., Inc. for the first year's premium of \$365,927 for the period August 1, 2017 through August 1, 2018; and be it further resolved

RESOLVED, That the Board of Library Trustees ratifies the decision to purchase Public Officials Liability and Employment Practices Liability Insurance through McGowan & Co., Inc. for the first year's premium of \$39,802 for the period September 18, 2017 through August 1, 2018, a shorter term policy issued to align the effective dates of the Library's policies; and be it further resolved

RESOLVED, That it is the intention of this Board to renew the insurance packages stated within this Resolution for four, one-year renewal periods commencing on August 1, 2018, provided terms, conditions, and pricing remain comparable to the current programs and consistent with then current market conditions.

# CRAIN, LANGNER & CO.

ANALYSTS AND CONSULTANTS  
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P.O. BOX 531  
RICHFIELD, OH 44286

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September 8, 2017

Carrie Krenicky  
Chief Financial Officer  
Cleveland Public Library  
325 Superior Avenue  
Cleveland, Ohio 44114

Re: Property & Casualty Insurance Proposals  
August 1, 2017 – August 1, 2018 Property and Casualty  
September 18, 2017 – September 18, 2018 Public Officials, Employment Practices

Dear Ms. Krenicky:

This letter addresses our review of the proposals submitted to the Cleveland Public Library in response to the Invitation for Proposals to Underwrite Various Insurable Risks issued in April, 2017. We are pleased with the interest and participation of the various agents and insurers, and with the renewal results achieved for the Library. For reasons discussed below and consistent with our recent discussions, at this time, it is recommended that the Library purchase its insurance policies through Kevin Milligan of McGowan & Company, Inc.

## A. CURRENT PROGRAM

The Library purchases Property and Casualty insurance effective August 1, 2016 – to August 1, 2017 as follows:

COVERAGE	INSURER	AGENT/AGENCY
Property including Boiler & Machinery	Fireman's Fund	Tom Kelsey Hylant Group
General Liability including Employee Benefits and Employers Liability Sexual Abuse and Molestation	Philadelphia Indemnity Insurance Company	Kevin Milligan McGowan & Company, Inc.
Auto Coverage	State Auto Insurance Company	Kevin Milligan McGowan & Company, Inc.
Umbrella Liability	The Ohio Casualty Company	Kevin Milligan McGowan & Company, Inc.
Crime	Travelers Casualty and Surety Company of America	Kevin Milligan McGowan & Company, Inc.
Cyber Liability	Ironshore Specialty Insurance Company	Kevin Milligan McGowan & Company, Inc.

The Library purchases Public Officials Liability and Employment Practices Liability insurance effective September 18, 2016 – to September 18, 2017 as follows:

Public Officials Liability / Employment Practices Liability	AIG	Kevin Milligan McGowan & Company, Inc.
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Various coverages, limits, deductibles, and premiums associated with the current program as well as those proposed by the insurers and the agents are reflected on the attached response worksheet that was required of each proposing agent. The proposers' data reflected on the Summary Exhibit E is a combination of the data files completed and submitted by the agents.

**B. PROPOSALS RECEIVED**

As is customary for the Library, invitations to quote the coverage were sent to various agents/brokers who have expressed interest in providing proposals to the Library in the past. The Library last participated in a managed marketing process in 2012. This year's process utilized a web portal on the Crain, Langner website that facilitated the dissemination of the RFP documentation and final proposal information among the agents, the Library, and our office. We are pleased with the quality and responsiveness of the proposals which were submitted in compliance with the RFP deadline, format, and content requirement. Three insurance representatives submitted proposals for review:

Agency/Agent	Insurer Groups
Althans Insurance Aaron Shankman	<b>Hanover Insurance Company</b> (General Liability, Employers Liability, Employee Benefits Liability, Auto, and Umbrella)
Hylant Group Tom Kelsey	<b>CNA Insurance</b> (General Liability, Employers Liability, Employee Benefits Liability, Auto, Umbrella, Employment Practices Liability) <b>Fireman's Fund Insurance Company</b> (Property) <b>Great American Insurance Company</b> (Crime) <b>Zurich Insurance Company</b> (Cyberliability)
McGowan & Company, Inc. Kevin Milligan	<b>Affiliated FM Insurance Company</b> (Property) <b>Travelers Insurance Companies</b> (General Liability, Employers Liability, Employee Benefits Liability, Auto, Umbrella, and Crime) <b>Philadelphia Insurance Company</b> (General Liability, Employers Liability, Employee Benefits Liability, Sexual Abuse and Molestation, Auto Liability, Umbrella, and Crime) <b>State Auto Insurance Company</b> (Auto) <b>Ironshore Specialty</b> (Public Officials and Employment Practices Liability) <b>Ace American Insurance Company</b> (Public Officials, Employment Practices Liability and Cyberliability)

Each participant submitted market requests (insurers from which they desired to obtain a quotation for the Library) and markets were assigned in order of priority as requested by the agents. Engineering tours of key Library facilities were conducted on May 31, 2017 and several insurer and agent representatives toured the Main Building, Louis Stokes Wing, Memorial-Nottingham Branch and Ohio Library for the Blind & Physically Disabled. Proposals were due to the Library by June 26<sup>th</sup>. In addition to the markets listed above, agents requested use of approximately twenty-three others carriers, but did not provide proposals from these additional markets.

Several other agents/brokers were invited to participate in this RFP process. Richard C. Perry at Pinkney-Perry Insurance, Kevin Fink and Tom McIntosh at A. J. Gallagher, and Eddie Taylor at Taylor Oswald did not submit proposals.

We are confident that the Library was well-represented in the Property & Casualty insurance market and done so by qualified agents/brokers and agencies/brokerages desiring to provide meaningful risk transfer options for the Library.

**C. OBSERVATIONS AND COMMENTS**

1. Insurance Companies – The Summary Exhibit E reflects the names of the insurers presented by the agents including the A.M. Best rating and Financial Size Category assigned to each. All of the proposing insurers except Ironshore Specialty and Steadfast are authorized and licensed in Ohio. The minimum A.M. Best rating and Financial Size Category of the proposing insurers (A, XIV and A+, XV) listed below permits us to conclude the insurers are sufficiently financially secure to provide meaningful risk transfer protection to the Library. Each of the proposers represented that their respective insurers was familiar with and had experience insuring the types of operations, activities, and holdings of the Library. The insurers proposing coverages are listed below.

Insurer (Insurance Company Group)	AM Best Rating	AM Best Financial Size Category
ACE American Insurance Company	A++	XV
Affiliated FM	A+	XV
Continental Casualty	A	XV
Fireman’s Fund	A+	XV
Great American Insurance	A+	XV
Hanover Insurance	A	XV
Illinois National (AIG)	A	XV
Ironshore Specialty	A	XIV
Ohio Casualty (Liberty Mutual)	A	XV
Philadelphia Insurance Companies	A++	XV
State Auto	A-	XII
Steadfast Insurance Company	A+	XV
Travelers Insurance Companies	A++	XV

2. Recommendation Discussion – Various reasons exist to support our recommendation, including the following:

a. Property and Casualty Premium - The total expiring 2016/17 premium cost is \$427,764. The recommended combined premiums for these same coverages are as follows:

McGowan	Property	\$208,000
McGowan	General Liability, including Sexual Abuse and Molestation, Auto, Umbrella, Crime Cyberliability	\$157,927

We also recommend additional coverage be purchased as follows:

McGowan	Public Officials and Employment Practices Liability (\$2M Limit)	\$ 44,299
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<b>TOTAL PREMIUM</b>	<b>\$410,226</b>
<i>\$ difference</i>	<i>(\$17,538)</i>
<i>% difference</i>	<i>(4%)</i>

This represents a 4% overall decrease in premium, which is superior to the results being delivered to other entities in the marketplace. Many insureds are experiencing between 2% and 5% premium increases, if not more, due to, among other things, negative loss history. We feel this result is both a reflection of 1) the continued view by underwriters that the Library is a well-managed risk, and 2) the competitive marketing of the program this year.

b. Public Officials Liability and Employment Practices Liability – The current cost for Executive Risk Liability is \$34,625 for a \$1,000,000 limit of liability (shared between Public Officials and Employment Practices Liability). Illinois National (AIG) has offered a total renewal for \$29,099, representing a 16% decrease over expiring, or \$5,526. Illinois National (AIG) has also offered a \$2,000,000 limit option for \$44,299, or an additional \$9,674 versus expiring. This option corresponds to a 100% increase in limit for about 52% more premium. We recommend the Library consider purchasing the additional \$1M limit as financial resources permit given the number of Library employees, volunteers, and Board members, the apparent increase in employment practices liability claims asserted against employers, and the favorable cost-benefit of higher limits (100% increase in limit for 52% premium increase).

c. Abuse & Molestation Limits – Various carriers provided competitive General Liability options, including coverage for Sexual/Physical Abuse and Molestation. CNA in particular, proposed by Hylant, offered full limits, including coverage extending up through its Umbrella. However, the policy forms do not include an express grant of coverage (a stated insuring agreement) for this exposure, and in this sense are silent in terms of coverage afforded. In contrast, the Philadelphia Insurance renewal option includes an express grant of \$1,000,000 of coverage with an additional \$5,000,000 sublimit in the Umbrella layer. As a general proposition, we believe an express grant of coverage should be superior to a proposal in which coverage must be inferred, *i.e.*, where the policy form is silent on the activity in question. We recommend purchasing the coverage as offered by Philadelphia Insurance Company through McGowan.

d. Coverage Terms and Conditions – The Library’s diverse activities and geographic locations present significant Property and Casualty risks of loss. The Library continues diligently to avoid, minimize and control loss exposures whenever and wherever practical. These consistent efforts help sustain safe, nearly loss-free facilities and operations – all of which benefit the Library as insurers evaluated the Library and submitted insurance quotations.

The coverage terms and conditions presented by the agents that we recommend are considered responsive and effective to protect the Library against various risks of loss. Our office has negotiated with the agent and the carriers over the years to provide broader coverage to protect some of the Library’s unique risks. Our current recommendation is to purchase the coverages as proposed by McGowan.

e. Property Insurance and Engineering – Both Hylant through Fireman’s Fund and McGowan through Affiliated FM presented Property options 10-12% lower than the expiring premium. The Affiliated FM option offered higher sublimits for several coverage parts including earthquake, accounts receivable, errors & omissions and unnamed locations, to name a few. In addition, the Affiliated FM proposal is offering full policy limits for other coverages such as debris removal, decontamination costs, increased cost of construction, fire department charges and property of others. Also, the Library has found engineering services to be useful and valuable. Affiliated FM provides superior loss prevention, loss control and property engineering services. We encourage the Library to continue to take advantage of the services accordingly.

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Attached to this letter are the following:

1. Insurance program graph comparing expiring information to various proposal options.
2. Exhibit E proposal summary from the RFP document

We continue to believe that the interests of the Library can be best served by maintaining a long-term, continuously improved, and open relationship with its agents and insurers. We support the Library’s purchase of the recommended coverages and, absent compelling reasons to the contrary, its renewal of these coverages annually for a period of time before undertaking another full marketing process.

We appreciate the opportunity to be of service to the Library and look forward to continued discussions with you and your colleagues. Please advise if anything additional is needed from our office relative to the policy placement and the September Board meeting. As always, we welcome your questions and comments.

Sincerely,

*Kelly Wierzchowski*

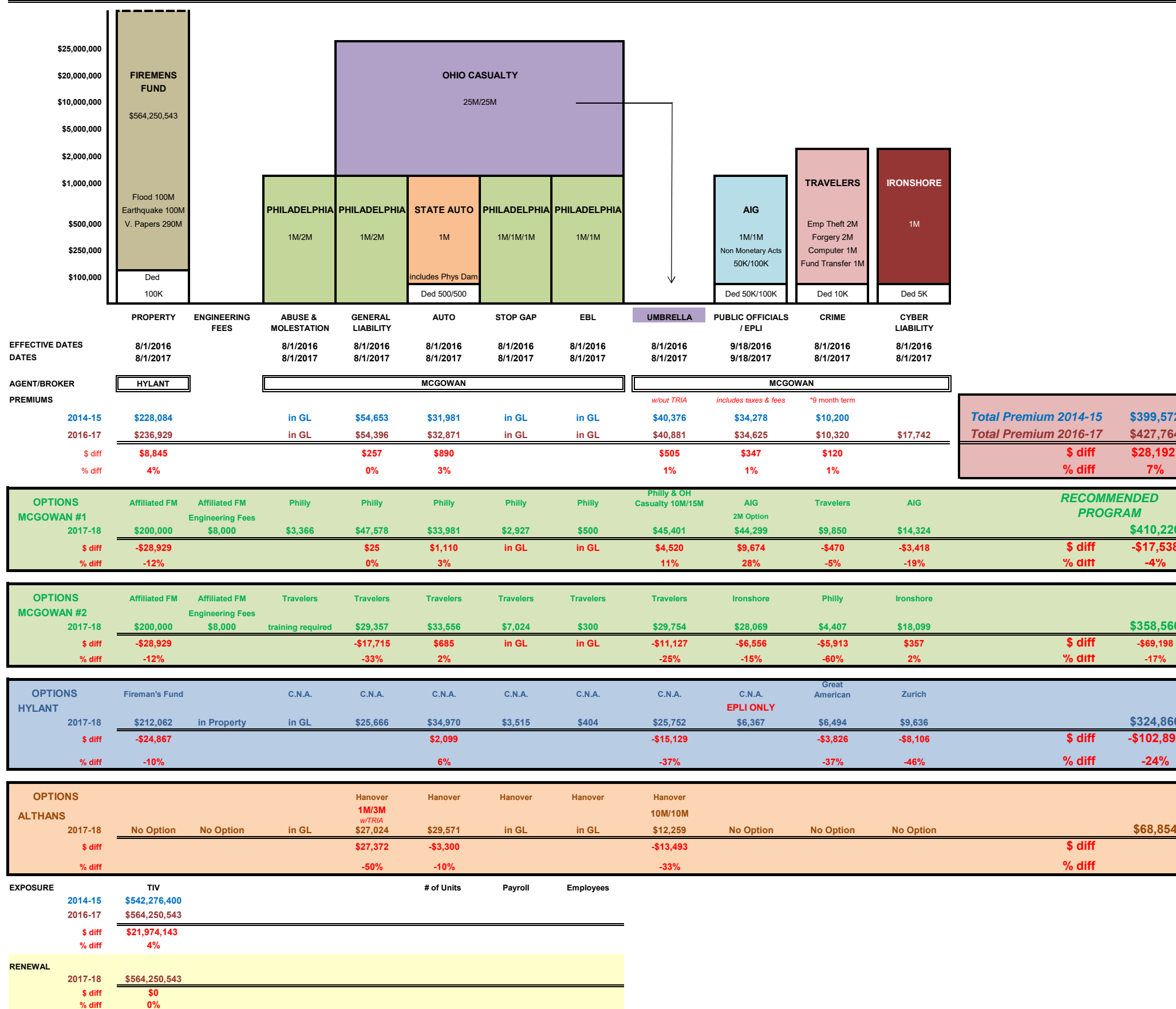
KNW/gdk

Attachments

17 gdk 0709 cpl final revised 9.8.17.doc

**INSURANCE PROGRAM SUMMARY**  
As Proposed, 8/1/17 - 8/1/18 & 9/18/17 - 9/18/18

**Cleveland Public Library**





SECTION I - COMMON POLICY CONDITIONS	RESPOND:	AGENT/BROKER: Hylant Group	MCGOWAN INSURANCE	OPTIONS	OPTIONS	AGENT/BROKER: (Aaron Shankman)
1 NAMED INSURED	List Confirm for all Lines of Coverage	Cleveland Public Library - All Lines	CLEVELAND PUBLIC LIBRARY			Cleveland Public Library
2 KNOWLEDGE OF OCCURRENCE	Yes/No Confirm for all lines of coverage	Yes - All Lines	Yes for all lines			Yes
3 NINETY DAY NOTICE	Yes/No Confirm for all lines of coverage	Yes - All Lines except Cyber which is 60 Days	Yes for property. Can clarify with other lines upon request.			Yes
4 UNINTENTIONAL ERRORS AND OMISSIONS	Yes/No Confirm for all lines of coverage	Yes - Property & Cyber	Please clarify what you are looking for			Yes
5 LIBERALIZATION CLAUSE	Yes/No Confirm for all lines of coverage	Yes - Property	Yes for all lines			Yes
6 TERRORISM	Included/Excluded Confirm for all lines of coverage	Included on Property, General Liability, Auto, Umbrella and Crime	See premium detail for each line of coverage			Yes
7 AUDITABLE	Yes/No Confirm for all lines of coverage	No - All Lines	YES - All Travelers lines			Yes (Not Auto though)
8 NOTICE OF ERROR IN REPORTING	Yes/No Confirm for all lines of coverage	No - Property, Crime or Auto Yes - GL, Umbrella, Employment Practices	Please clarify what you are looking for			No - But, Yes to unintentional failure to notify.
9 SELECTION OF DEFENSE COUNSEL	Yes/No Confirm for all lines of coverage	No, however we will work with CPL to have selected counsel assigned as needed	Yes, for Cyber. Public Officials/EPL: dependent on carrier chosen			No

SECTION II. CASUALTY INSURANCE		RESPOND:	AGENT/BROKER: Hylant Group	MCGOWAN INSURANCE	OPTIONS	OPTIONS	AGENT/BROKER: (Aaron Shankman)
<b>A. GENERAL LIABILITY</b>							
1	<b>CARRIER</b>	Name	Continental Casualty (C.N.A)	Travelers	Philadelphia Indemnity Insurance Company		The Hanover Insurance Group
2	<b>AM BEST RATING AND FINANCIAL SIZE</b>	Rating/Size	A XV	A++ XV	A++ XV		A   XV
3	<b>ADMITTED/ NON-ADMITTED IN STATE OF OHIO</b>	Yes/No	Yes - Admitted	YES	YES		Yes, Admitted
4	<b>FORM NUMBER</b>	Form #	CG0001	CG 00 01	CG00 01		ISO with Hanover Endorsements
5	<b>MARKET ACCESS - DIRECT OR INDIRECT</b>	If indirect, identify access	Direct	DIRECT	DIRECT		Direct
6	<b>GENERAL AGGREGATE</b>	Limit	\$2,000,000	\$2,000,000	\$2,000,000		\$3,000,000
7	<b>PRODUCTS/COMPLETED OPERATIONS AGGREGATE</b>	Limit	\$2,000,000	\$2,000,000	\$2,000,000		\$3,000,000
8	<b>BODILY INJURY AND PROPERTY DAMAGE EACH OCCURRENCE</b>	Limit	\$1,000,000	\$1,000,000	\$1,000,000		\$1,000,000
9	<b>PERSONAL AND ADVERTISING INJURY</b>	Limit	\$1,000,000	\$1,000,000	\$1,000,000		\$1,000,000
10	<b>DAMAGES TO PREMISES RENTED TO YOU</b>	Limit	\$1,000,000	\$100,000	\$1,000,000 see PI- GLD-HS		\$100,000
11	<b>MEDICAL PAYMENTS</b>	Limit	\$15,000	\$10,000	\$5,000		\$20,000
	<b>DED/SIR</b>	State which	N/A	\$0			Deductible
	<b>DED/SIR LIMIT</b>	Limit	\$0	\$0			\$0
	<b>AGGREGATE DED/SIR</b>	Limit	\$0	\$0			\$0
	<b>DEFENSE COSTS ERODE DED/SIR</b>	Yes/No	N/A				No
12	<b>ADDITIONAL REQUIREMENTS:</b>						
13	<b>DEFENSE COSTS TO BE IN ADDITION TO LIMITS OF LIABILITY</b>	Yes/No	Yes	YES	YES		Yes
14	<b>INCLUDE PRODUCTS AND COMPLETED OPERATIONS COVERAGE</b>	Yes/No	Yes	YES	YES		Yes
15	<b>BODILY INJURY TO INCLUDE EMOTIONAL DISTRESS, MENTAL ANGUISH, SHOCK, HUMILIATION AND FRIGHT</b>	Yes/No	Partial - Bodily Injury includes Mental Injury and Mental Anguish. Personal and Advertising Injury includes Humiliation.	NO	YES		Yes
16	<b>PERSONAL INJURY DEFINITION TO INCLUDE WRONGFUL EVICTION FROM, WRONGFUL ENTRY INTO, INVASION OF PRIVACY, FALSE ARREST, DETENTION, IMPRISONMENT, MALICIOUS PROSECUTION AND ABUSE OF PROCESS</b>	Yes/No	Yes	YES	YES		Yes
17	<b>EMPLOYEES, VOLUNTEERS AND STUDENT INTERNS AS ADDITIONAL INSUREDS, INCLUDING "FELLOW EMPLOYEE" CLAIMS, EXECUTIVE OFFICERS, AND DIRECTORS</b>	Yes/No	Yes	YES	NO		Yes
18	<b>NON-OWNED WATERCRAFT UP TO 50 FEET</b>	Yes/No	Yes - up to 75 feet	YES	YES		Yes
19	<b>NON-OWNED AIRCRAFT (HIRED, CHARTERED, LOANED WITH CREW)</b>	Yes/No	Yes	NO	NO		No
20	<b>BLANKET CONTRACTUAL (WITHOUT LIMITATIONS) (UMBRELLA EXCLUSIONS TRACK GL)</b>	Yes/No	Yes	YES -Providing written contract in place.	NO - Excluded unless on lease agreement. SEE PI GLD-HS		Yes
21	<b>HOST LIQUOR LIABILITY</b>	Yes/No	Yes	YES	YES		Yes
22	<b>EXPLOSION, COLLAPSE, AND UNDERGROUND DAMAGE</b>	Yes/No	No	YES	Explosion - yes. SEE PI GLD-HS		Yes

		RESPOND:	AGENT/BROKER: Hylant Group	MCGOWAN INSURANCE	OPTIONS	OPTIONS	AGENT/BROKER: (Aaron Shankman)
23	LIABILITY FOR INCIDENTAL FIRST-AID FACILITIES AND TREATMENT	Yes/No	Yes	YES	YES		Yes
24	BROAD FORM PROPERTY DAMAGE, INCLUDING COMPLETED OPERATIONS FOR PROPERTY IN YOUR CARE, CUSTODY AND CONTROL, INCLUDING DAMAGE FROM FAULTY WORKMANSHIP TO OTHER PARTS OF WORKS IN PROCESS	Yes/No	No	NO - do not see where the exposure lies	NO - SEE CG 0001		Yes
25	PRODUCT DISPARAGEMENT- GENERAL LIABILITY TO INCLUDE LIABILITY FOR PRODUCT DISPARAGEMENT ARISING FROM LIBRARY EDUCATIONAL ACTIVITIES	Yes/No	No	YES	YES		No - See personal/advertising
26	PROFESSIONAL SERVICES COVERAGE, INCLUDING FOR ARCHITECTS, SURVEYORS, AND ENGINEERS	Yes/No	No	NO	NO		Yes
27	WORLDWIDE LIABILITY	Yes/No	No	NO - USA, PUERTO RICO & CANADA.	NO - USA, PUERTO RICO & CANADA.		Yes
28	EXPECTED OR INTENDED INJURY EXCLUSION EXCEPTION FOR BODILY INJURY AND PROPERTY DAMAGE ARISING OUT OF AN ATTEMPT TO PROTECT PERSONS OR PROPERTY	Yes/No	Yes	YES - Coverage is included	YES - coverage provided. F91SEE PI GLD-HS		Yes
29	MEDICAL PAYMENTS	Yes/No	Yes	YES	YES		Yes
30	POLLUTION LIABILITY OR LOSS ARISING FROM OR RELATED TO HOSTILE FIRE; HEATING; AIR CONDITIONING AND DEHUMIDIFYING EQUIP; EQUIP USED TO HEAT WATER FOR PERSONAL USE BY BUILDING OCCUPANTS OR GUESTS; CHEMICAL OR POLLUTANT RELEASES INSIDE/OUTSIDE BUILDING PREMISES; SEWER/DRAIN BACKUP; CONTRACTOR/SERVICE WORK MATERIALS, FUMES, GASES, OR VAPORS; MOBILE EQUIP OPERATING FLUIDS; LAWFUL USE/APPLICATION OF CHLORINE OR SODIUM HYPOCHLORITE IN HUMIDIFICATION SYSTEM, SEWAGE TREATMENT, RETENTION PONDS, MAINTENANCE, WATER PURIFICATION OPS; LAWFUL USE OR APPLICATION OF PESTICIDE OR HERBICIDE; USE/APPLICATION OF FIRE FIGHTING OR EMERGENCY RESPONSE SERVICES AT, ON, OR IN PREMISES OTHER THAN WASTE SITE, OPERATION OF ON-SITE CHILLERS	Yes/No	Yes	NO - except hostile fire. see CG D2 55	NO - See CG 21 65 (09/99) TOTAL POLLUTION EXCLUSION WITH A BUILDING HEATING EQUIPMENT EXCEPTION AND A HOSTILE FIRE EXCEPTION		Yes
31	AGGREGATE LIMIT APPLIES PER LOCATION	Yes/No	Yes	YES	YES		Yes
32	LIABILITY FOR OPERATION OF MOBILE EQUIP MAY EITHER BE PROVIDED IN THE GENERAL LIABILITY OR AUTO LIABILITY POLICY. DISCLOSE WHERE COVERAGE WILL APPLY. LAND VEHICLES SUBJECT TO COMPULSORY OR FINANCIAL RESPONSIBILITY LAW OR OTHER MOTOR VEHICLE INSURANCE LAWS ARE CONSIDERED "AUTOS"	Yes/No State Which Policy	Yes	YES - Provided vehicles scheduled on policy	YES - AUTO POLICY		Yes
33	MOLD, FUNGI AND BACTERIA	Limit	No	EXCLUDED	EXCLUDED		Excluded
34	FUNDRAISING EVENTS	Yes/No	Yes	Travelers is currently reviewing	YES		Yes
35	SEXUAL ABUSE AND MOLESTATION	Limit Yes/No	Yes	YES - Available @ \$450 AP, providing insured implements policies.	YES - see SE-001		Yes: \$1,200,000
36	INCLUDE BOTH DEFENSE AND INDEMNITY	Limit Yes/No	Yes	YES	YES		Yes, non-specific limit and included.
37	OCCURRENCE/CLAIMS MADE	State Which	Occurrence	OCCURRENCE	OCCURRENCE		Occurrence
38	COVERAGE PROVIDED	Excluded/Silent	Silet	Stated Coverage in addition to and not included in the GL limits	STATED COVERAGE		Neither excluded nor silent

		RESPOND:	AGENT/BROKER: Hylant Group	MCGOWAN INSURANCE	OPTIONS	OPTIONS	AGENT/BROKER: (Aaron Shankman)
39	ELECTRONIC DATA PROCESSING LIABILITY	Yes/No Form	No	NO - COVERED UNDER CYBER	YES		Yes
40	NEWLY ACQUIRED, LEASED,ERECTED PROPERTIES FOR AT LEAST 180 DAYS	Yes/No	Yes	YES	YES		Yes
41	ADVERTISING INJURY, INCLUDING LIBEL, SLANDER, USE OF ANOTHER'S ADVERTISING IDEA, AND INFRINGEMENT OF COPYRIGHT, TRADE DRESS OR SLOGAN OR OTHER LOSS OR OTHER LIABILITY ARISING FROM ANY LIBRARY WEBSITE, WEB- BLOG, ELECTRONIC BULLETIN BOARD, INTRA-DISTRICT EMAIL COMMUNICATIONS, RADIO STATIONS AND OTHER INTERNET/WEB COMMUNICATIONS	Yes/No	Partial - coverage includes Libel and Slander	COVERAGE is provided however only limited coverage for electronic/media communications.	YES		Yes
42	CRISIS MANAGEMENT COVERAGE	Yes/No Limit	No	YES - on the Umbrella form UM-0603	YES - see PI-CME-1		Excluded
43	NOTICE OF CANCELLATION TO OTHERS - AS REQUIRED	Yes/No	Yes	YES	YES		Yes
44	BLANKET WAIVER OF SUBROGATION WHERE REQUIRED BY WRITTEN CONTRACT	Yes/No	Yes	YES	YES - CG2404		Yes
45	DELETE LIMITATIONS FOR THE FOLLOWING:						
46	EXCLUSION FOR FELLOW EMPLOYEE CLAIMS	Yes/No	Follow Employee Exclusion is deleted	YES - Covered under Xtend endorsement	YES		Yes, Deleted
47	RIOT, CIVIL COMMOTION OR MOB ACTION EXCLUSION	Yes/No	No Riot, Civil Commotion or Mob Action Exclusion	NO - exclusion is in place	NO		Yes, Deleted
48		PREMIUM Dollar Amount	\$25,666	\$29,357	48749		\$27,024
49		TAXES Dollar Amount	n/a		0		\$0
50		FEES Dollar Amount	n/a		0		\$0
51		BROKER/AGENT FEES Dollar Amount	\$3,850		0		\$0
52		EXPOSURE BASIS Type	Area - 976,000 sq. ft.		AREA		Area
53		TOTAL PREMIUM INCLUDING ALL FEES, TAXES AND CHARGES Amount	\$25,666	\$29,357	48749		\$27,024

B. EMPLOYER'S LIABILITY (OHIO STOP GAP)		RESPOND:	AGENT/BROKER: Hylant Group	MCGOWAN INSURANCE	OPTIONS	OPTIONS	AGENT/BROKER: (Aaron Shankman)
1	<b>CARRIER</b>	Name	Continental Casualty (C.N.A)	Travelers	Philadelphia Indemnity Insurance Company		Citizens Insurance Co. of America
2	<b>AM BEST RATING AND FINANCIAL SIZE</b>	Rating/Size	A XV	A++ XV	A++ XV		A   XV
3	<b>ADMITTED/ NON-ADMITTED IN STATE OF OHIO</b>	Yes/No	Yes - Admitted	YES	YES		Yes
4	<b>FORM NUMBER</b>	Form #	CNA74934XX	GN-01 01	PI-SGL-OH-1		ISO
5	<b>MARKET ACCESS - DIRECT OR INDIRECT</b>	If indirect, identify access	Direct	DIRECT	DIRECT		Direct
6	<b>BODILY INJURY - EACH ACCIDENT</b>	Limit	\$1,000,000		\$1,000,000		\$1,000,000
7	<b>BY DISEASE - EACH EMPLOYEE</b>	Limit	\$1,000,000		\$1,000,000		\$1,000,000
8	<b>BY DISEASE - POLICY LIMIT</b>	Limit	\$1,000,000		\$1,000,000		\$1,000,000
9	<b>PAYROLL EXPOSURE</b>	Dollar Amount	\$29,000,000	\$29,266,667	\$29,268,000		\$29,000,000
10	<b>BROAD FORM LANGUAGE PROVIDING DEFENSE AND INDEMNITY FOR EMPLOYERS LIABILITY FOR INTENTIONAL TORT AS DEFINED BY ORC Sec. 2745.01</b>	Yes/No	Yes	NO	NO		Yes
11	<b>INCLUDE COVERAGE FOR BODILY INJURY FOR WHICH YOU ARE LIABLE TO A THIRD PARY</b>	Yes/No	Yes	YES, provided not intentional	YES		Yes
12	<b>PREMIUM</b>	Dollar Amount	\$3,515	\$7,024	\$2,927		Included in GL
13	<b>DEDUCTIBLE</b>	Dollar Amount	\$0	\$0	\$0		\$0
14	<b>TAXES</b>	Dollar Amount	n/a	\$0	\$0		\$0
15	<b>FEES</b>	Dollar Amount	n/a	\$0	\$0		\$0
16	<b>BROKER/AGENT FEES</b>	Dollar Amount	\$527	\$0	\$0		\$0
17	<b>TOTAL PREMIUM INCLUDING ALL FEES, TAXES AND CHARGES</b>	Dollar Amount	\$3,515	\$7,024	\$2,927		Included in GL
C. EMPLOYEE BENEFITS LIABILITY		RESPOND:	AGENT/BROKER: Hylant Group	MCGOWAN INSURANCE	OPTIONS	OPTIONS	AGENT/BROKER: (Aaron Shankman)
1	<b>CARRIER</b>	Name	Continental Casualty (C.N.A)	Travelers	Philadelphia Indemnity Insurance Company		Citizens Insurance Co. of America
2	<b>AM BEST RATING AND FINANCIAL SIZE</b>	Rating/Size	A XV	A++ XV	A++ XV		A   XV
3	<b>ADMITTED/ NON-ADMITTED IN STATE OF OHIO</b>	Yes/No	Yes - Admitted	YES	YES		Admitted
4	<b>FORM NUMBER</b>	Form #	CNA74721XX	CG-101	PIEBL-001-04 (04/05)		ISO
5	<b>MARKET ACCESS - DIRECT OR INDIRECT</b>	If indirect, identify access	Direct	DIRECT	DIRECT		Direct
6	<b>OCCURRENCE OR CLAIMS MADE</b>	Confirm which	Occurrence	CLAIMS MADE	CLAIMS MADE		Claims Made
7	<b>EACH WRONGFUL ACT</b>	Limit	\$1,000,000	\$1,000,000	\$1,000,000		\$1,000,000
8	<b>AGGREGATE</b>	Limit	\$1,000,000	\$2,000,000	\$1,000,000		\$1,000,000
9	<b>RETRO DATE</b>	Date	8/1/2006	08.01.2006	08.01.2006		Can be matched to
10	<b>PREMIUM</b>	Dollar Amount	\$404	\$300	\$500		Included in General Liability
11	<b>DEDUCTIBLE</b>	Dollar Amount	\$0	\$0	\$0		\$1,000
12	<b>TAXES</b>	Dollar Amount	n/a	\$0	\$0		\$0
13	<b>FEES</b>	Dollar Amount	n/a	\$0	\$0		\$0
14	<b>BROKER/AGENT FEES</b>	Dollar Amount	\$61	\$0	\$0		\$0
15	<b>TOTAL PREMIUM INCLUDING ALL FEES, TAXES AND CHARGES</b>	Dollar Amount	\$404	\$300	\$500		Included in General Liability

D	AUTOMOBILE LIABILITY	RESPOND:	AGENT/BROKER: Hylant Group	MCGOWAN INSURANCE	OPTIONS	OPTIONS	AGENT/BROKER: (Aaron Shankman)
1	<b>CARRIER</b>	Name	Valley Forge Insurance Company (C.N.A)	Travelers	Philadelphia Indemnity Insurance Company	State Auto	Allmerical Financial Benefit
2	<b>AM BEST RATING AND FINANCIAL SIZE</b>	Rating/Size	A XV	A++ XV	A++ XV	A- XII	A   XV
3	<b>ADMITTED/ NON-ADMITTED IN STATE OF OHIO</b>	Yes/No	Yes - Admitted	yes	YES	YES	Admitted
4	<b>FORM NUMBER</b>	Form #	CA0001	CA 0001	CA0001	CA0001	ISO
5	<b>MARKET ACCESS - DIRECT OR INDIRECT</b>	If indirect, identify access	Direct	DIRECT	DIRECT	DIRECT	Direct
6	<b>PER ACCIDENT</b>	Limit	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
7	<b>GARAGEKEEPERS PER ACCIDENT</b>	Limit	\$0	\$0	\$0	\$0	\$0
8	<b>REQUESTED POLICY REQUIREMENTS/ OTHER:</b>						
9	<b>FELLOW EMPLOYEE CLAIM LIMITATION</b>	Deleted, Yes/No	Yes, Deleted	YES	AMENDED - see PI CA 001	YES -see SA3000	Yes, deleted
10	<b>BROADENED AUTO ENDORSEMENT</b>	Yes/No	Yes	YES see. CAT-353	see PI CA 001	YES	Yes
11	<b>ALL VEHICLES OWNED AND LEASED AT INCEPTION DATE OR ACQUIRED DURING POLICY PERIOD</b>	Yes/No	Yes	YES	YES	NO - Acquired vehicles to be reported within 30 days	Yes
12	<b>COVERAGE FOR HIRED/NON-OWNED VEHICLES</b>	Yes/No	Yes	YES	YES	YES	Yes
13	<b>PHYSICAL DAMAGE COVERAGE SHALL APPLY TO ACCESSORY ITEMS UNLESS COVERED AS INLAND MARINE</b>	Yes/No	Yes	Please clarify accessory items	Please clarify accessory items	NO	Yes
14	<b>WHO IS AN INSURED SECTION FOR EMPLOYEES AND VOLUNTEERS USE OF PERSONAL VEHICLES USE ON CITY BUSINESS</b>	Primary/ Excess	Primary	EXCESS	EXCESS	EXCESS	Excess
15	<b>ADD FORM CA 9948 - LIMITED POLLUTION EXCLUSION</b>	Yes/No	Yes	Can be added upon request	NO	NO	No
16	<b>COMPOSITE RATED</b>	Yes/No	No	YES	NO	NO	No (Need at least 50 vehicles)
17	<b>INDICATE AND PROVIDE OPTIONS, IF AVAILABLE, TO INCLUDE PRIMARY COVERAGE FOR EMPLOYEE-OWNED, LEASED OR RENTED VEHICLES</b>	Yes/No	Coverage includes Hired & Non- Owned Auto Liability and Hired Car Physical Damage. Coverage is primary for employees and volunteers when personal vehicles are used on city business.	YES - Hired / Non- owned only	NO	YES - except employee owned	No
18	<b>TOTAL AUTO PREMIUM</b>	Dollar Amount	\$34,970	\$33,556	\$33,981	\$36,662	\$29,571
19	<b>COMPREHENSIVE DEDUCTIBLE</b>	Dollar Amount	\$500	\$1,000	\$500	\$500	\$500
20	<b>COLLISION DEDUCTIBLE</b>	Dollar Amount	\$500	\$1,000	\$1,000	\$500	\$500
21	<b>NUMBER OF VEHICLES</b>	Number	30	30	30	30	29
22	<b>AUTO RATE/VEHICLE</b>	Rate	Varies by vehicle	\$1,118.53	\$1,132.70	\$1,222.00	1,019.69
23	<b>TAXES</b>	Dollar Amount	n/a	\$0	\$0	\$0	\$0
24	<b>FEES</b>	Dollar Amount	n/a	\$0	\$0	\$0	\$0
25	<b>BROKER/AGENT FEES</b>	Dollar Amount	\$5,246	\$0	\$0	\$0	\$0
26	<b>TOTAL PREMIUM INCLUDING ALL FEES, TAXES AND CHARGES</b>	Dollar Amount	\$34,970	\$33,556	\$33,981	\$36,662	\$29,571

E	PUBLIC OFFICIALS LIABILITY AND EMPLOYMENT PRACTICES LIABILITY	RESPOND:	AGENT/BROKER: Hylant Group	MCGOWAN INSURANCE	OPTIONS	OPTIONS	AGENT/BROKER: (Aaron Shankman)
1	<b>CARRIER</b>	Name	Continental Casualty (C.N.A)	AI/Illinois National	Ironshore Specialty	Ace America Insurance Company (Chubb)	
2	<b>AM BEST RATING AND FINANCIAL SIZE</b>	Rating/Size	A XV	A XV	A XIV	A++ XV	
3	<b>ADMITTED/ NON-ADMITTED IN STATE OF OHIO</b>	Yes/No	Yes - Admitted	Yes	No	YES	
4	<b>FORM NUMBER</b>	Form #	GSL12040XX	MuniPro 68928 (10/97)	PLP.COV.001 (1115)	PF-23535	
5	<b>MARKET ACCESS - DIRECT OR INDIRECT</b>	If indirect, identify access	Direct	INDIRECT / MDO	INDIRECT / MDO	DIRECT	
6	<b>ADDITIONAL REQUIREMENTS:</b>						
7	<b>OCCURRENCE OR CLAIMS MADE AGGREGATE</b>	Confirm which Limit	Claims Made \$1,000,000	Claims made \$1,000,000	Claims made \$1,000,000	Claims made \$1,000,000	
8	<b>EACH OCCURRENCE</b>	Limit	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	
9	<b>LIMITS SHARED WITH ANY OTHER COVERAGE PART</b>	Yes/No - Identify	No-Employment Practices Liability coverage only	D&O/EPL share limit	D&O/EPL shared	D&O/EPL shared	
10	<b>INNOCENT PARTY DEFENSE</b>	Yes/No - Limit	Yes	No	No		
11	<b>INCLUDED WITH D&amp;O OR SEPARATE</b>	Identify Policy	Separate-Employment Practices Liability coverage only	n/a	n/a		
12	<b>DEFENSE COSTS IN ADDITION TO LIMITS OF LIABILITY</b>	Yes/No	Can accommodate for additional premium	Yes	Yes capped \$1M	Yes capped \$1M	
13	<b>COVERAGE TO EXTEND TO APPOINTED/ELECTED OFFICIALS, OFFICERS, VOLUNTEERS &amp; EMPLOYEES</b>	Yes/No	Coverage extends to officers, volunteers, employees, committee members and independent contractors	Yes	Yes		
14	<b>COVERAGE TO EXTEND TO JUDICIAL AND ADMINISTRATIVE PROCEEDINGS</b>	Yes/No	Coverage extends to	Yes	Yes		
15	<b>SELECTION OF DEFENSE COUNSEL</b>	Yes/No	Carrier will need to approve prior	No	Yes * s/t approval		
16	<b>CONSENT TO SETTLE</b>	Yes/No	Yes	Yes	Yes	yes	
17	<b>DELETION OF HAMMER CLAUSE</b>	Yes/No	Yes	No	No		
18	<b>VIOLATION OF EMPLOYEE PRIVACY</b>	Yes/No	Yes	No	yes		
19	<b>COVERAGE FOR FRONT PAY/BACK PAY</b>	Yes/No	Yes	Yes	Yes		
20	<b>DEFINITION OF CLAIM DEFINED AS FILING OF CLAIM WITH AN AGENCY OTHER THAN CPL</b>	Yes/No	Yes	Yes	Yes		
21	<b>RETRO DATE</b>	Date	can match currently in-force	No	No	Full Prior Acts	
22	<b>PREMIUM</b>	Dollar Amount	\$6,367	\$29,099	\$26,494	\$29,927	
23	<b>DEDUCTIBLE OR SIR</b>	Identify Which/Amount	SIR \$50,000	Ded /\$50,000 D&O \$100,000 EPL	Ded /\$50,000 D&O \$100,000 EPL	Ded /\$50,000 D&O \$100,000 EPL	
24	<b>DEDUCTIBLE/SIR AGGREGATE</b>	Yes/No	No	No	No	No	
25	<b>TAXES</b>	Dollar Amount	n/a	\$0	\$1,325	\$0	
26	<b>FEES</b>	Dollar Amount	n/a	\$0	\$0	\$0	
27	<b>BROKER/AGENT FEES</b>	Dollar Amount	\$955	\$0	\$250	0	
28	<b>TOTAL PREMIUM INCLUDING ALL FEES, TAXES AND CHARGES</b>	Dollar Amount	\$6,367	\$29,099	\$28,068.70	29,927	

F	UMBRELLA LIABILITY	RESPOND:	AGENT/BROKER: Hylant Group	MCGOWAN INSURANCE	OPTIONS	OPTIONS	AGENT/BROKER: (Aaron Shankman)
1	<b>CARRIER</b>	Name	Continental Casualty (C.N.A)	Travelers	Philadelphia Indemnity Insurance Company		Citizens Insurance Co. of America
2	<b>AM BEST RATING AND FINANCIAL SIZE</b>	Rating/Size	A XV		A++		A   XV
3	<b>ADMITTED/ NON-ADMITTED IN STATE OF OHIO</b>	Yes/No	Yes	YES	YES		Yes
4	<b>FORM NUMBER</b>	Form #	CNA75501XX	UM 0001	PI-CXL-001		ISO
5	<b>MARKET ACCESS - DIRECT OR INDIRECT</b>	If indirect, identify access	Direct	DIRECT	DIRECT		Direct
6	<b>EACH OCCURRENCE</b>	Limit	\$25,000,000	\$25,000,000	\$20,000,000		\$10,000,000
7	<b>AGGREGATE</b>	Limit	\$25,000,000	\$25,000,000	\$20,000,000		\$10,000,000
8	<b>DEDUCTIBLE OR RETENTION</b>	Identify Which/Amount	\$10,000 Retention	\$0	\$10,000		\$0
9	<b>EXCESS OF:</b>						
10	<b>AUTO LIABILITY</b>	Yes/No	Yes	YES CA-2133	YES		Yes
11	<b>GENERAL LIABILITY</b>	Yes/No	Yes	YES	YES		Yes
12	<b>EMPLOYEE BENEFITS LIABILITY</b>	Yes/No	Yes	YES	YES		Yes
13	<b>EMPLOYER'S LIABILITY</b>	Yes/No	Yes	YES	YES		Yes
14	<b>SEXUAL ABUSE AND MOLESTATION</b>	Yes/No	Yes	NO - Possibility to add with loss control	YES		Yes
15	<b>EXCESS UM/UIM</b>	Yes/No	No	YES CA-2133	NO		No
16	<b>OTHER</b>	Identify/Yes/No	None	Security & Law Enforcement UM0642			No
17	<b>DEFENSE OUTSIDE THE LIMIT</b>	Yes/No	Yes	YES	YES		Yes
18	<b>PER LOCATION AGGREGATE</b>	Yes/No	Yes	NO	NO		Yes
19	<b>COVERAGE AT LEAST AS BROAD AS UNDERLYING POLICIES</b>	Yes/No	Yes	NO - No Abuse, public officials, EPL	NO - No public officials, EPL		Yes
20	<b>PREMIUM</b>	Dollar Amount	\$25,752	\$29,754	\$38,551		\$12,259
21	<b>SIR/DEDUCTIBLE</b>	Dollar Amount	\$10,000	\$0	\$10,000		\$0
22	<b>TAXES</b>	Dollar Amount	n/a	\$0	\$0		\$0
23	<b>FEEES</b>	Dollar Amount	n/a	\$0	\$0		\$0
24	<b>BROKER/AGENT FEES</b>	Dollar Amount	\$3,863	\$0	\$0		\$0
25	<b>TOTAL PREMIUM INCLUDING ALL FEES, TAXES AND CHARGES</b>	Dollar Amount	\$25,752	\$29,754	\$38,551		\$12,259



G	CYBERLIABILITY	RESPOND:	AGENT/BROKER: Hylant Group	MCGOWAN INSURANCE	OPTIONS	OPTIONS	AGENT/BROKER: (Aaron Shankman)
1	<b>CARRIER</b>	Name	Steadfast Insurance Company (Zurich)	Illinois National Insurance Company (AIG)	Ironshore Specialty Insurance Company	ACE American Insurance Company (Chubb)	
2	<b>AM BEST RATING AND FINANCIAL SIZE</b>	Rating/Size	A+ XV	A XV	A XIV	A++ XV	
3	<b>ADMITTED/ NON-ADMITTED IN STATE OF OHIO</b>	Yes/No	Non-Admitted	YES	NO	YES	
4	<b>FORM NUMBER</b>	Form #	USPR1000CCW	SPECIALTY RISK PROTECTOR 101013 (12/13)	TECH.COV.001 (0417)	Chubb DigiTech Enterprise PF-48336 (10/16)	
5	<b>MARKET ACCESS - DIRECT OR INDIRECT</b>	If indirect, identify access	Direct	INDIRECT/MDO	INDIRECT/MDO	DIRECT	
6	<b>NETWORK SECURITY LIABILITY</b>	Yes/No, Limit	Yes \$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	
7	<b>PRIVACY LIABILITY</b>	Yes/No, Limit	Yes \$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	
8	<b>PRIVACY BREACH EXPENSES</b>	Yes/No, Limit	Yes \$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	
9	<b>REGULATORY FINES AND PROCEEDING</b>	Yes/No, Limit	Yes \$1,000,000	\$1,000,000	\$1,000,000	not clear	
10	<b>INTERNET MEDIA LIABILITY</b>	Yes/No, Limit	Yes \$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	
11	<b>DIGITAL ASSET EXPENSES</b>	Yes/No, Limit	Yes \$1,000,000	\$1,000,000	\$1,000,000		
12	<b>BUSINESS INTERRUPTION</b>	Yes/No, Limit	Yes \$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	
13	<b>NETWORK AND DATA EXTORTION THREAT</b>	Yes/No, Limit	Yes \$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	
14	<b>TECHNOLOGY ERRORS &amp; OMISSIONS</b>	Yes/No, Limit	Yes, 1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	
15	<b>MISCELLANEOUS PROFESSIONAL LIABILITY</b>	Yes/No, Limit	No	\$0	NO	\$0	
16	<b>REWARD PAYMENTS</b>	Yes/No, Limit	Yes \$5,000	\$50,000	\$15,000	not clear	
17	<b>POLICY AGGREGATE EXCEPT PRIVACY BREACH EXPENSES</b>	Yes/No, Limit	Yes \$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	
18	<b>DEDUCTIBLE</b>	Deductible Amount	\$10,000 except Reward Payments is \$0	\$10,000	\$5,000	\$25,000	
19	<b>ADDITIONAL REQUIREMENTS:</b>						
	<b>RETRO DATE</b>	Date	12/31/2015	12-31-15 and Full Prior Acts on ec and privacy	12/31/2015	5/31/2016	
20	<b>DEFENSE COSTS SHALL ERODE AND BE PART OF THE DEDUCTIBLES. PREFER DEFENSE COSTS TO BE OUTSIDE THE LIMIT</b>	Yes/No	Yes- Defense Costs are Inside the limit	yes	Yes	No. Defense costs inside	
21	<b>ADDITIONAL INSUREDS - VICARIOUS LIABILITY</b>	Yes/No	No	yes, see definition of insured	Yes - as expiring	Yes - need current list of Clevnet libraries	
22	<b>SIDE A EXCESS D&amp;O COVERAGE</b>	Yes/No - Limit	No	No	1,000,000	no	
23	<b>PREMIUM</b>	Dollar Amount	\$9,177	\$14,324	\$16,999	\$17,192	
24	<b>DEDUCTIBLE</b>	Dollar Amount	\$10,000	\$10,000	\$5,000	\$25,000	
25	<b>TAXES</b>	Dollar Amount	\$459	\$0	\$850	\$0	
26	<b>FEES</b>	Dollar Amount	n/a	\$0	\$0	\$0	
27	<b>BROKER/AGENT FEES</b>	Dollar Amount	\$1,377	\$0	\$250	\$0	
28	<b>TOTAL PREMIUM INCLUDING ALL FEES, TAXES AND CHARGES</b>	Dollar Amount	\$9,636	\$14,324	\$18,099	\$17,192	

SECTION III - PROPERTY INSURANCE		RESPOND:	AGENT/BROKER: Hylant Group	McGowan/ Bostick	OPTIONS	OPTIONS	AGENT/BROKER: Insert Name)
A. PROPERTY		RESPOND:	AGENT/BROKER: Hylant Group	MCGOWAN INSURANCE	OPTIONS	OPTIONS	AGENT/BROKER: (Aaron Shankman)
1	<b>CARRIER</b>	Name	Fireman's Fund (Allianz)	Affiliated FM Insurance Company	AIG		
2	<b>AM BEST RATING AND FINANCIAL SIZE</b>	Rating/Size	A+ XV	A+ (Superior)	A		
3	<b>ADMITTED/ NON-ADMITTED IN STATE OF OHIO</b>	Yes/No	Yes - Admitted	YES	YES		
4	<b>FORM NUMBER</b>	Form #	250000 01 13	Sample form att.	113812, 113813		
5	<b>MARKET ACCESS - DIRECT OR INDIRECT</b>	If indirect, identify access	Direct	direct	direct		
6	<b>TOTAL INSURABLE VALUE (TIV)</b>	Limit	\$564,250,543	\$570,000,000	\$500,000,000		
7	<b>BLANKET BUILDING</b>	No/Yes, Limit	Yes	Yes	YES		
8	<b>BLANKET PERSONAL PROPERTY</b>	No/Yes, Limit	Yes	Yes	YES		
9	<b>EARTHQUAKE</b>	Limit	\$100,000,000	\$200,000,000	\$100,000,000		
10	<b>FLOOD</b>	Limit	\$100,000,000	\$100,000,000	\$100,000,000		
11	<b>BUSINESS INCOME INCLUDING EXTRA EXPENSE</b>	Limit	\$3,000,000	BI - Policy Limit, \$3,000,000 for EE	BLANKET		
<b>DEDUCTIBLES:</b>							
12	<b>REAL AND PERSONAL PROPERTY</b>	Deductible amount	\$100,000	\$100,000	\$100,000		
13	<b>EARTHQUAKE</b>	Deductible amount	\$100,000	\$100,000	\$100,000		
14	<b>FLOOD</b>	Deductible amount	\$100,000	\$100,000	\$100,000		
15	<b>FINE ARTS</b>	Deductible amount	\$10,000 Scheduled and \$2,500 Unscheduled Fine Arts	\$10,000	\$10,000		
16	<b>TRANSIT</b>	Deductible amount	\$10,000	\$10,000	\$10,000		
17	<b>PERSONAL PROPERTY OF OTHERS ON LOAN/EXHIBIT</b>	Deductible amount	\$10,000	\$10,000	\$10,000		
18	<b>EDP</b>	Deductible amount	\$10,000	\$100,000	\$100,000		
19	<b>EQUIPMENT BREAKDOWN</b>	Deductible amount	\$100,000	\$100,000	\$100,000		
20	<b>ALL OTHER</b>	Deductible amount	\$100,000	\$100,000	\$100,000		
<b>COVERAGE EXTENSIONS:</b>							
21	<b>ACCOUNTS RECEIVABLE</b>	Yes/No, Limit	Yes \$2,000,000	\$2,500,000	\$2,000,000		
22	<b>ARSON OR THEFT REWARD</b>	Yes/No, Limit	Yes \$100,000	\$100,000	\$100,000		
23	<b>BUSINESS ACCESS COVERAGE</b>	Yes/No, Limit	Yes \$2,500,000	\$500,000			
24	<b>CIVIL AUTHORITY</b>	Yes/No, Limit	Yes \$2,500,000	Ingress/Egress 30-days at Policy Limit	\$2,500,000		
25	<b>COURSE OF CONSTRUCTION</b>	Yes/No, Limit	Yes - Included at Property Limit	Policy Limit			
26	<b>DEBRIS REMOVAL</b>	Yes/No, Limit	Yes \$25,000,000	Policy Limit	\$5,000,000		
27	<b>DECONTAMINATION COSTS</b>	Yes/No, Limit	No	Policy Limit			
28	<b>DEMOLITION AND INCREASED COST OF CONSTRUCTION</b>	Yes/No, Limit	Yes \$20,000,000	Policy Limit			
29	<b>UNDAMAGED PORTION</b>	Yes/No, Limit	Yes \$20,000,000	Policy Limit	INCLUDED		
30	<b>DEMOLITION</b>	Yes/No, Limit	Yes \$20,000,000	Policy Limit	\$20,000,000		
31	<b>INCREASED COST OF CONSTRUCTION</b>	Yes/No, Limit	Yes \$20,000,000	Policy Limit	\$20,000,000		
32	<b>INCREASED PERIOD OF RESTORATION</b>	Yes/No, Limit	Yes 365 Days	Policy Limit			
33	<b>DEFERRED PAYMENT</b>	Yes/No, Limit	Yes \$100,000	\$250,000	\$100,000		
34	<b>EARTH MOVEMENT</b>	Yes/No, Limit	Yes \$100,000,000	\$200,000,000	\$100,000,000		
35	<b>EDP DATA AND MEDIA</b>	Yes/No, Limit	Yes \$2,000,000	\$1,000,000	\$1,000,000		

A. PROPERTY		RESPOND:	AGENT/BROKER: Hylant Group	MCGOWAN INSURANCE	OPTIONS	OPTIONS	AGENT/BROKER: (Aaron Shankman)
36	<b>ELECTRONIC VANDALISM</b>	Yes/No, Limit	Yes \$10,000	\$1,000,000	\$1,000,000		
37	<b>EQUIPMENT BREAKDOWN</b>	Yes/No, Limit	Yes \$100,000,000	Policy Limit	Policy Limit		
38	<b>EQUIPMENT LEASED OR RENTED FROM OTHERS</b>	Yes/No, Limit	Yes Included at Full Property Limit where required by written contract	Policy Limit	Yes, care custody and control		
39	<b>ERRORS &amp; OMISSIONS</b>	Yes/No, Limit	Yes \$1,000,000	\$2,500,000	\$1,000,000		
40	<b>EXPEDITING EXPENSES</b>	Yes/No, Limit	Yes \$250,000	\$500,000	\$250,000		
41	<b>EXTRA EXPENSE</b>	Yes/No, Limit	Yes \$3,000,000	\$3,000,000	\$3,000,000		
42	<b>FINE ARTS</b>	Yes/No, Limit	Yes \$2,781,745 Scheduled and \$100,000 Unscheduled	\$500,000 not to exceed \$10,000 per item for irreplaceable	\$250,000 max \$2,157,800		
43	<b>FIRE DEPARTMENT SERVICE CHARGE</b>	Yes/No, Limit	Yes \$100,000	Policy Limit	\$250,000		
44	<b>FIRE PROTECTION EQUIPMENT</b>	Yes/No, Limit	Yes \$250,000	Policy Limit			
45	<b>FLOOD</b>	Yes/No, Limit	Yes \$100,000,000	\$100,000,000	\$100,000,000		
46	<b>FUNGUS, MOLD, MILDEW, BACTERIA</b>	Yes/No, Limit	Yes \$1,000,000	Policy Limit	\$1,000,000		
47	<b>INSTALLATION FLOATER</b>	Yes/No, Limit	Yes \$250,000	\$2,500,000 Unnamed Property	\$250,000		
48	<b>LOCKS AND KEYS</b>	Yes/No, Limit	Yes \$100,000	\$100,000	\$100,000		
49	<b>MONEY AND SECURITIES</b>	Yes/No, Limit	Yes \$100,000	\$100,000	\$100,000		
50	<b>NEWLY ACQUIRED/CONSTRUCTED REAL PROPERTY</b>	Yes/No, Limit	Yes \$2,500,000	\$2,500,000	\$100,000		
51	<b>OFF PREMISES SERVICE INTERRUPTION</b>	Yes/No, Limit	Yes \$1,000,000	\$2,500,000 - PD and \$2,500,000 - BI	\$1,000,000		
52	<b>OUTDOOR PROPERTY</b>	Yes/No, Limit	Yes \$100,000	Policy Limit	\$50,000		
53	<b>PAVEMENTS AND ROADWAYS</b>	Yes/No, Limit	Yes Included at Full Property Limit with the exception of coverage for the settling, cracking, bulging and expanding of pavement.	Policy Limit			
54	<b>PERSONAL EFFECTS/ PROPERTY OF OTHERS</b>	Yes/No, Limit	Yes \$1,000,000 for Personal Effects and \$2,500,000 for Property of Others	Policy Limit	Yes		
55	<b>POLLUTION CLEAN-UP AND REMOVAL</b>	Yes/No, Limit	Yes \$150,000	\$200,000 Land/Water	\$150,000		
56	<b>PRESERVATION OF PROPERTY</b>	Yes/No, Limit	Yes \$250,000	Policy Limit not to exceed \$250,000 for security costs.	\$250,000		
57	<b>PROFESSIONAL FEES</b>	Yes/No, Limit	Yes \$100,000	\$100,000	\$100,000		
58	<b>SEWER BACK-UP</b>	Yes/No, Limit	Yes Included in \$100,000,000 Flood coverage	Policy Limit, unless caused by Flood, then \$100,000,000			
59	<b>SOFT COSTS</b>	Yes/No, Limit	Yes \$100,000	\$250,000	\$100,000		
60	<b>TENANTS LEGAL LIABILITY</b>	Yes/No, Limit	Yes \$100,000	\$100,000	\$100,000		
61	<b>TRANSIT</b>	Yes/No, Limit	Yes \$1,000,000	\$1,000,000 not to exceed \$250,000 for BI	\$500,000		
62	<b>TERRORISM COVERAGE AND SUPPLEMENTAL TRIA</b>	Yes/No, Limit	Yes	Policy Limit if purchased	included		
63	<b>TREES, SHRUBS, PLANTS AND LAWNS</b>	Yes/No, Limit	Yes \$100,000	Policy Limit			
64	<b>UNNAMED LOCATIONS COVERAGE</b>	Yes/No, Limit	Yes \$1,000,000	\$2,500,000	\$1,000,000		

A. PROPERTY	RESPOND:	AGENT/BROKER: Hylant Group	MCGOWAN INSURANCE	OPTIONS	OPTIONS	AGENT/BROKER: (Aaron Shankman)
65 VALUABLE PAPERS	Yes/No, Limit	Yes \$1,250,000 plus all Print and Non-Print Materials are included in the Personal Property Limit	Varies, please refer to quote	1250000; 14,236,804 Stokes; 81,754,111 Main; 56,643,022 memorial; 2,105,115 City hall		
66 VALUATION: INSURED TO RETAIN RIGHT TO ELECT <u>NOT</u> TO REPLACE REAL OR PERSONAL PROPERTY	Provided/Not provided	Provided	Provided	provided		
67 EXTRA EXPENSE TO BE ACTUAL LOSS SUSTAINED W/O LIMITATION; IF MONTHLY LIMITATION, THEN IT MUST BE 100%/100%/100%	Yes/No	Yes - Actual Loss Sustained	\$3,000,000 Extra Expense Limit	yes, for POI; \$3M sub limit; 60 days POI		
68 BUILDINGS ARE TO BE REPAIRED/REPLACED USING SAME MATERIALS, WORKMANSHIP, ARCHITECTURAL/HISTORICAL DETAILS	Yes/No	Yes	Yes, but using modern methods & materials	yes		
69 EDP TO BE REPLACEMENT COST VALUATION	Yes/No	Yes	Yes			
70 FLOOD REQUIREMENTS: BROAD PERILS FLOOD COVERAGE, AS DEFINED IN RFP	No/Yes, Form #	Yes Form #250000 01 13 and #250065	Yes	yes		
71 FLOOD ZONE RESTRICTIONS CLEARLY STATED	Yes/No	Yes	Yes - No flood zone restriction	yes		
72 COST TO PROVIDE FLOOD COVERAGE	Premium	Included in Total Premium Below	Included	included		
73 EARTHQUAKE REQUIREMENTS: 74 ANY NATURAL OR MAN-MADE EARTH MOVEMENT, AS DEFINED IN RFP	No/Yes, Form #	Yes Form #250000 01 13 and #250065	Yes	yes		
75 COLLAPSE - PREFER ALL RISK VERSUS SPECIFIED PERILS	No/Yes, Form #	Yes	Yes	yes		
76 EARTHQUAKE ZONE RESTRICTIONS CLEARLY STATED	Yes/No	Yes	Yes - No EQ zone restriction	yes		
77 COST TO PROVIDE EARTHQUAKE COVERAGE	Premium	Included in Total Premium Below	Included	Included		
78 TRANSIT COVERAGE EXTENDS TO VALUABLE PAPERS AND RECORDS INCLUDING RARE BOOK COLLECTION THAT ARE BEING CONVEYED OUTSIDE MAIN BLDG AND/OR STOKES BLDG AND WHILE TEMPORARILY WITHIN OTHER PREMISES EXCEPT STORAGE	Yes/No	Yes	Yes	yes		
79 OTHER: DELETE ANY LIMITATIONS FOR THE FOLLOWING: 80 VACANCY CONDITION, RESTRICTION OR CLAUSE	Yes/ No	All Vacancy Limitations have been deleted	No	no clause in form		
81 STATE ANY DEVIATION TO PROPERTY DESCRIPTION INCLUDED IN SECTION III. A. 1 (p. 25) OF THE RFP - ADD DESCRIPTION OF ANY SUCH DEVIATION UNDER THE "TOTAL" LINE ON THE LAST PAGE OF THIS SPREADSHEET	Yes/No	Yes - See Below	None			
82 PREMIUM	Dollar Amount	\$212,062	\$200,000 w/ TRIA	\$277,644/annual w/tria		
83 TAXES	Dollar Amount	n/a	\$0			
84 FEES	Dollar Amount	n/a	\$8,000 Engineer Fee	\$4,000 engineer fee		
85 BROKER/AGENT FEES	Dollar Amount	\$31,809				
86 TOTAL PREMIUM INCLUDING ALL FEES, TAXES AND CHARGES	Dollar Amount	\$212,062	\$208,000	\$281,644		

B	CRIME	RESPOND:	AGENT/BROKER: Hylant Group	MCGOWAN INSURANCE	OPTIONS	OPTIONS	AGENT/BROKER: (Aaron Shankman)
1	<b>CARRIER</b>	Name	Great American Insurance Company	TRAVELERS	Philadelphia Indemnity Insurance Company		
2	<b>AM BEST RATING AND FINANCIAL SIZE</b>	Rating/Size	A+ XV	A++ XV	A++ XV		
3	<b>ADMITTED/NON-ADMITTED IN STATE OF OHIO</b>	Yes/No	Yes - Admitted	YES	YES		
4	<b>FORM NUMBER</b>	Form #	SP002	CRI-3001-0109	PI-CRP-01		
5	<b>MARKET ACCESS - DIRECT/INDIRECT</b>	If indirect, identify access	Direct	DIRECT	DIRECT		
6	<b>EMPLOYEE THEFT PER LOSS</b>	Limit	\$2,000,000	\$2,000,000	\$2,000,000		
7	<b>EMPLOYEE THEFT DEDUCTIBLE</b>	Deductible amount	\$10,000	\$10,000	\$10,000		
8	<b>FORGERY OR ALTERATION</b>	Limit	\$2,000,000	\$2,000,000	\$2,000,000		
9	<b>FORGERY OR ALTERATION DEDUCTIBLE</b>	Deductible amount	\$10,000	\$10,000	\$10,000		
10	<b>COMPUTER FRAUD</b>	Limit	\$2,000,000	\$1,000,000	\$1,000,000		
11	<b>COMPUTER FRAUD DEDUCTIBLE</b>	Deductible amount	\$10,000	\$10,000	\$10,000		
12	<b>COMPUTER PROGRAM &amp; ELECTRONIC DATA RESTORATION EXPENSE</b>	Limit	\$0	\$100,000			
13	<b>COMPUTER PROGRAM &amp; ELECTRONIC DATA RESTORATION EXPENSE DEDUCTIBLE</b>	Deductible amount	N/A	\$10,000			
14	<b>WIRE FUNDS TRANSFER FRAUD</b>	Limit	\$2,000,000	\$1,000,000	Included in Computer Fraud		
15	<b>WIRE FUNDS TRANSFER FRAUD DEDUCTIBLE</b>	Deductible amount	\$10,000	\$10,000			
16	<b>ON PREMISES</b>	Limit	\$2,000,000	\$100,000	\$100,000		
17	<b>ON PREMISES DEDUCTIBLE</b>	Deductible amount	\$10,000	\$10,000	\$10,000		
18	<b>TRANSIT</b>	Limit	\$0	\$100,000			
19	<b>TRANSIT DEDUCTIBLE</b>	Deductible amount	N/A	\$10,000			
20	<b>MONEY ORDERS AND COUNTERFIT MONEY</b>	Limit	\$2,000,000	\$100,000	\$1,000,000		
21	<b>MONEY ORDERS AND COUNTERFIT MONEY DEDUCTIBLE</b>	Deductible amount	\$10,000	\$10,000	\$10,000		
22	<b>PERSONAL ACCOUNTS PROTECTION</b>	Limit	\$0	\$100,000			
23	<b>PERSONAL ACCOUNTS PROTECTION DEDUCTIBLE</b>	Deductible amount	N/A	\$500			
24	<b>IDENTITY FRAUD EXPENSE REIMBURSEMENT</b>	Limit	\$0	\$25,000	\$50,000		
25	<b>IDENTITY FRAUD EXPENSE REIMBURSEMENT DEDUCTIBLE</b>	Deductible amount	N/A	\$0	\$0		
26	<b>CLAIM EXPENSE</b>	Limit	\$10,000	\$5,000			
27	<b>CLAIM EXPENSE DEDUCTIBLE</b>	Deductible amount	\$0	\$0			
28	<b>SOCIAL ENGINEERING SINGLE LOSS AND AGGREGATE</b>	Limit	\$250,000	\$100,000			
29	<b>SOCIAL ENGINEERING SINGLE LOSS AND AGGREGATE DEDUCTIBLE</b>	Deductible amount	\$50,000	\$10,000			
30	<b>LOSS SUSTAINED OR LOSS DISCOVERED</b>	State Which	Loss Sustained	DISCOVERED	SUSTAINED		
31	<b>REQUIRED POLICY REQUIREMENTS/OTHER:</b>						
32	<b>EMPLOYEE DEFINED TO INCLUDE ALL OFFICERS, VOLUNTEERS, EMPLOYEES, INCLUDING PEACE OFFICERS, POLICE OFFICERS</b>	No/Yes, Form #	Employee defined to include directors, non-compensated officers, trustees, volunteers, students and interns, Form SA 70 89	Yes, except peace officers & police officers			
33	<b>DELETE EXCLUSIONS FOR BONDED EMPLOYEES, SUCH AS FINANCE DIRECTOR, OR ANY OTHER EMPLOYEE REQUIRED BY LAW TO BE BONDED</b>	No/Yes, Form #	Coverage excludes bonded employees, Form SP 00 02				
34	<b>FAITHFUL PERFORMANCE OF DUTY</b>	Yes/No	No	YES - \$1,000,000			
35	<b>LOSS UNDER PRIOR BOND</b>	Yes/No	No				
36	<b>PREMIUM</b>	Dollar Amount	\$6,494	\$9,850	\$4,407		
37	<b>TAXES</b>	Dollar Amount	n/a	\$0	\$0		
38	<b>FEES</b>	Dollar Amount	n/a	\$0	\$0		
33	<b>BROKER/AGENT FEES</b>	Dollar Amount	\$974	\$0	\$0		
34	<b>TOTAL PREMIUM INCLUDING ALL FEES, TAXES AND CHARGES</b>	Dollar Amount	\$6,494	\$9,850	\$4,407		
1	<b>TERRORISM - STATE IF PREMIUM FOR TERRORISM IS EXCLUDED OR INCLUDED WITHIN THE PREMIUM FOR THE FOLLOWING COVERAGES:</b>						
2	<b>GENERAL LIABILITY</b>	Excluded/Included; Cost	Included \$307	included: 1%			
3	<b>AUTO</b>	Excluded/Included; Cost	Automatically Included				
4	<b>UMBRELLA LIABILITY</b>	Excluded/Included; Cost	Included \$255				
5	<b>PROPERTY</b>	Excluded/Included; Cost	Included \$708	Included: \$16,500	Included: \$8,086		
6	<b>CRIME</b>	Excluded/Included; Cost	Automatically Included				