

CALL FOR BIDS

Agents are invited to submit bids for the Birchard Library property, liability, crime, auto, and boiler insurance package. Specs and loss run are below.

Bids must be submitted by noon on June 14 to:

Attention: Suzanne Wiersma  
Administration Office at  
423 Croghan Street  
Fremont, OH 43420

## SUMMARY OF COVERAGE

PROPERTY COVERAGE	LIMITS
Building and Personal Property	\$1,922,482
Specific Building and Personal Property	\$7,080,594
<i>See the Property Schedule for those locations covered on a blanket limit vs. specific basis.</i>	
Flood and Mudslide	Not Covered
Earthquake and Volcanic Eruption	Not Covered
Business Income with Extra Expense	\$250,000
Legal Liability – Real Property	\$1,000,000
Ordinance or Law Coverage	\$250,000
Deductibles	
Building and Personal Property	\$1,000
Electric Substations and Transformers	\$10,000
Flood and Mudslide	Not Covered
Earthquake and Volcanic Eruption	Not Covered
Causes of Loss	Special Form
Coinsurance	Agreed Amount
Valuation	See Property Schedule
<u>Additional Property Coverage/Extensions</u>	
Accounts Receivable	\$250,000
Animal Mortality/Injury	\$10,000
Arson Reward	\$5,000
Builders Risk	\$500,000
Cemetery Buildings	\$10,000
Fine Arts	\$133,275
Fire Department Service Charge	\$1,000
Fire Protective Devices	\$5,000
Lock Re-Keying	\$2,500

## SUMMARY OF COVERAGE

### Additional Property Coverage/Extensions

Newly Acquired/Constructed	
Building	\$2,000,000
Personal Property	\$1,000,000
Outdoor Property	\$100,000
Paved Surfaces	\$50,000
Personal Effects of Employees – Per Claim	\$2,500
Pollutant Clean-up	\$100,000
Property in Transit	\$100,000
Property Off Premises	\$10,000
Underground Pipes, Flues or Drains	\$1,000,000
Unnamed Location	\$250,000
Utility Services (Off Premises Power Interruption)	\$25,000
Valuable Papers – Cost to Research	\$250,000
No Foundations Exclusion	

### **EQUIPMENT BREAKDOWN COVERAGE**

### **LIMITS**

Property Damage – Any One Accident	\$12,625,503
Deductibles	
Property Damage	\$1,000
Deep Well Pumps, Electrical Substations and Transformers	\$10,000

## PROPERTY SCHEDULE

PREM #	BLDG #	DESCRIPTION	ADDRESS	BUILDING LIMIT	PERSONAL PROPERTY LIMIT	PROPERTY IN OPEN LIMIT	VALUATION <sup>(1)</sup>	SPECIFIC LIMIT
1	1	Gibsonburg Branch	100 North Webster St	\$867,440	\$69,184	\$6,000	RC	
1	2	Sculpture- Gibsonburg Branch	100 North Webster St	\$ 0	\$ 0	\$8,957	RC	
2	1	Woodville Branch	101 East Main Street	\$ 0	\$90,569	\$ 0	RC	
3	1	Green Springs Branch	217 North Broadway	\$692,961	\$43,699	\$ 353	RC	
4	1	Main Library	423 Croghan St	\$6,334,050	\$682,529	\$64,015	RC	X
4	2	Old Betsy Cannon- Birchard Public Library	423 Croghan St	\$ 0	\$ 0	\$23,887	RC	
4	3	Monument -Birchard Public Library	423 Croghan St	\$ 0	\$ 0	\$119,432	RC	
<b>TOTAL</b>				<b>\$7,894,451</b>	<b>\$885,981</b>	<b>\$222,644</b>		

- (1) RC Replacement Cost  
 ACV Actual Cash Value  
 FRC Functional Replacement Cost  
 HV Historical Value

## SUMMARY OF COVERAGE

### SPECIAL PROPERTY COVERAGE

### LIMITS

Special Property - Scheduled	
Special Property - Unscheduled Equipment (Any one item \$5,000 or less)	\$5,000
Deductible	\$250
Causes of Loss	Special Form
Valuation	Replacement Cost

### COMPUTER COVERAGE

### LIMITS

Computer Equipment	\$263,876
Media and Data	\$5,151
Property Away from Premises	\$5,000
Computer Virus	\$1,000
Business Income	Not Covered
Extra Expense	\$5,000
Deductibles	
Computer Equipment	\$500
Business Income	Not Covered
Extra Expense	None
Causes of Loss	Special Form
Valuation	
Computer Equipment	Replacement Cost
Data and Media	Reconstruction Cost

## SUMMARY OF COVERAGE

<b>LIBRARY MATERIALS COVERAGE</b>	<b>LIMITS</b>
Scheduled Library Materials	\$3,596,427
Library Materials in Storage	\$5,000
Library Materials on Exhibition	\$5,000
Library Materials in Transit	\$5,000
Library Materials on Loan	\$5,000
All Other Library Materials Away from Premises	\$5,000
Unscheduled Rare Books and Periodicals	\$1,000
Scheduled Rare Books and Periodicals	Not Covered
Library Fine Arts	Not Covered
Deductible	\$1,000

## LIBRARY MATERIALS SCHEDULES

PREM#	BLDG#	PROPERTY ADDRESS	LIMIT	SPECIFIC LIMIT
1	1	100 North Webster	\$289,027	
2	1	101 E. Main Street	\$357,431	
3	1	217 North Broadway	\$281,799	
4	1	423 Croghan Street	\$2,668,170	X
<b>TOTAL</b>			<b>\$3,596,427</b>	

## SUMMARY OF COVERAGE

CRIME COVERAGE	LIMITS
Public Employee Dishonesty	\$50,000
Theft, Disappearance and Destruction	\$10,000
Forgery and Alterations	\$5,000
Computer Fraud	\$5,000
Funds Transfer Fraud	\$5,000
Deductibles	
Public Employee Dishonesty	\$0
Theft, Disappearance and Destruction	\$0
Forgery and Alterations	\$0
Computer Fraud	\$100
Funds Transfer Fraud	\$0

LIABILITY COVERAGE	LIMITS
General Liability	
Bodily Injury and Property Damage – Each Occurrence	\$2,000,000
General Aggregate	\$4,000,000
Personal & Advertising Injury – Each Offense	\$2,000,000
Medical Expense – Per Person	\$10,000
Medical Expense – Any One Accident	\$50,000
Deductible	\$0
<u>Coverage Extensions</u>	
Cemetery Professional	
Governmental Medical	
See Liability Exposures Schedule, if applicable	



## SUMMARY OF COVERAGE

<b>Employee Benefits Liability</b>	
Each Incident	\$2,000,000
Annual Aggregate	\$4,000,000
Deductible	\$0
<b>Employers Liability</b>	
Bodily Injury by Accident – Each Accident	\$2,000,000
Bodily Injury by Disease – Each Employee	\$2,000,000
Bodily Injury by Disease – Aggregate	\$2,000,000
Deductible	\$0

### PRIOR ACTS COVERAGE

### RETROACTIVE DATES

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Public Officials and Employment Practices Liability	09/15/05
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## SUMMARY OF COVERAGE

### LIABILITY COVERAGE

### LIMITS

Public Officials Errors and Omissions Liability	
Each Wrongful Act	\$2,000,000
Annual Aggregate	\$4,000,000
Errors and Omissions Deductible	\$1,000
Employment Practices Liability	
Each Wrongful Act	\$2,000,000
Annual Aggregate	\$4,000,000
Employment Practices Deductible	\$1,000
Back Wages – Annual Aggregate	\$25,000
Back Wages Deductible	\$1,000
Non-Monetary Defense	
Annual Aggregate	\$25,000
Deductible	\$1,000
Law Enforcement Liability	
Each Wrongful Act	Not Covered
Annual Aggregate	Not Covered
Medical Expense – Per Person	Not Covered
Medical Expense – Any One Accident	Not Covered
Deductible	Not Covered

### AUTOMOBILE COVERAGE

### LIMITS

Bodily Injury and Property Damage Liability	
Combined Single Limit – Each Accident	\$2,000,000
Uninsured/Underinsured Motorists Bodily Injury	\$1,000,000
Medical Payments – Each Accident	\$5,000
Automobiles	Refer to Auto Schedule
Deductibles	Refer to Auto Schedule

The automobile coverage included in this quotation is subject to acceptable state motor vehicle reports. Automobile coverage may subsequently be excluded for any covered auto while being operated by a driver with an unacceptable report.

## AUTOMOBILE SCHEDULE

VEH#	INV#	YEAR	DESCRIPTION	VIN#	COST NEW	REPLACE- MENT COST	DEPT	COMP DED.	COLL DED.
1		2012	Chevrolet Express Van	8829	\$29,004		Administration	\$250	\$500
2		2016	Dodge Caravan	1773	\$26,000		Administration	\$250	\$500
<b>TOTAL</b>					\$55,004	\$ 0			

# SUMMARY OF COVERAGE

CYBER	LIMITS
Data Breach and Privacy Liability – Each Claim	\$250,000
Data Breach Loss to Member – Each Unauthorized Access	\$250,000
Electronic Media Liability – Each Claim	\$250,000
Breach Mitigation Expense – Each Unintentional Data Compromise	\$250,000
Policy Aggregate	\$250,000
Deductibles	
Data Breach and Privacy Liability	\$25,000
Data Breach Loss to Member	\$25,000
Electronic Media Liability	\$25,000
Breach Mitigation Expense	\$25,000

TERRORISM COVERAGE	LIMITS
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Terrorism means an act, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organizations(s) committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

Coverage Term – November 1, 2016 to November 1, 2017

Property

Building and Personal Property	\$13,159,530 <sup>(1)</sup>
Deductible	\$25,000

<sup>(1)</sup> Subject to a \$100,000,000 per occurrence limit and a \$100,000,000 aggregate limit per member for all covered losses with the exception of a \$1,000,000 Ohio Plan annual aggregate sublimit for Biological and Chemical Cleanup.

Liability

Each Occurrence per Member	\$2,000,000
Annual Aggregate per Member	\$4,000,000
Deductible	\$10,000

# Client Loss Run

Client loss run for Birchard Public Library, with a valuation date as of 5/14/2018



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Line	Subline	Claim Number	Status	Description	Occurrence Date	Policy Effective Date	Claimant	Date Closed	Notify Date	Expense Reserve	Expense Paid	Expense Incurred	Loss Reserve	Loss Paid	Loss Incurred	Total Reserve	Recoveries	Total Incurred	
				Claimant exiting raised pickup truck at library handicap spot, fell on exiting the vehicle, possible fx ankle/leg. Suit now filed	12/27/2012	09/15/2012	[REDACTED]	04/16/2015	12/27/2012	\$165.00	\$6,480.00	\$6,645.00	\$0.00	\$7,500.00	\$7,500.00	\$165.00	\$0.00	\$0.00	\$14,145.00
General Liability - BI		OH1095012-C001	Closed																
				claimant fall and cut chin	08/09/2013	09/15/2013	[REDACTED]	09/10/2013	08/12/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
General Liability - BI		OH1095012-C002	Closed																
				bumper damaged by rebar sticking up from parking bumper	02/13/2014	09/15/2013	[REDACTED]	02/18/2014	02/13/2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
General Liability - BI		OH1095012-C003	Closed																
				Declaratory, injunctive and equitable relief	08/29/2014	09/15/2013	[REDACTED]	08/24/2015	09/09/2014	\$0.00	\$3,209.90	\$3,209.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00	\$2,209.90
General Liability - BI		10002529-C5	Closed																
				possible injury	08/01/2017	09/15/2016	[REDACTED]	02/21/2018	02/21/2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
AND TOTALS										\$165.00	\$9,689.90	\$9,854.90	\$0.00	\$7,500.00	\$7,500.00	\$165.00	\$1,000.00	\$16,354.90	
General Liability			# of Claims	Expense Reserve	Expense Paid	Expense Incurred	Loss Reserve	Loss Paid	Loss Incurred	Total Reserve	Recoveries	Total Incurred							

# Client Loss Run

Client loss run for Birchard Public Library, with a valuation date as of 5/14/2018



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Policy Effective	# of Claims	Expense Reserve	Expense Paid	Expense Incurred	Loss Reserve	Loss Paid	Loss Incurred	Total Reserve	Recoveries	Total Incurred
5/2012	2	\$0.00	\$6,480.00	\$6,645.00	\$0.00	\$7,500.00	\$7,500.00	\$0.00	\$0.00	\$14,145.00
5/2013	1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5/2016	1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4	\$0.00	\$6,480.00	\$6,645.00	\$0.00	\$7,500.00	\$7,500.00	\$0.00	\$0.00	\$14,145.00

Official's Liability										
5/2013	1	\$0.00	\$3,209.90	\$3,209.90	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00	\$2,209.90
	1	\$0.00	\$3,209.90	\$3,209.90	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00	\$2,209.90