

EXHIBIT “A”

City of Brecksville

Insurance and Risk Management Proposal

Policy Period: May 25, 2024 to May 25, 2025

Carriers: Selective Insurance Company
Cincinnati Insurance Company
Greenwich Insurance Company
Travelers Casualty & Surety Company

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PREMIUM SUMMARY

Property	Included
Inland Marine	Included
Automobile	Included
General Liability	Included
Abuse/Molestation	Included
Public Officials & Employment Practices Liability	Included
Umbrella	Included
Total Selective Package Policy	\$254,999
Boiler & Machinery	\$12,623
Law Enforcemnt Liability	\$16,336
Cyber Liability & Governmental Crime	\$24,735
TOTAL PREMIUM	\$308,693

COMPANIES:

SELECTIVE INSURANCE COMPANY
A. M. BEST'S RATING: A+: XV
(all coverages except Law Enforcement, Boiler, Crime & Cyber)

CINCINNATI INSURANCE COMPANY
A .M. BEST'S RATING: A+: XV
(Boiler & Machinery)

GREENWICH INSURANCE COMPANY
A. M. BEST'S RATING: A+: XV
(Law Enforcement Liability)

TRAVELERS CASUALTY & SURETY COMPANY
A. M. BEST'S RATING: A++: XV
(Crime & Cyber Liability)

Note: Coverage for "Certified Acts of Terrorism" is included on all policies.

***Disclaimer:** This presentation represents a general description of proposed insurance coverage. This summary is necessarily brief and is meant only as a supplement to the actual policies. The information presented limits itself to the highlights of various coverages and cannot be applied as a substitute for the actual insurance policies. Further clarification of coverages, conditions, or exclusions may be obtained from the specific insurance policies and forms.*

I. PROPERTY

A.	Blanket Building, Business Personal Property & PIO	\$105,072,605
B.	27 Public Square, Former Central School – ACV	\$2,322,634
C.	8929 Highland Drive, Comstock House – ACV.....	\$460,706
D.	Special Form Perils.....	Included
E.	Replacement Cost Coverage.....	Included
F.	Agreed Amount.....	Included
G.	Deductible (disappearing).....	\$5,000
H.	Extensions:	
1.	Accounts Receivable	\$250,000
	Fire Department	Actual Loss Sustained
2.	Arson, Theft and Vandalism Rewards	\$25,000
3.	Automated External Defibrillators	\$10,000
4.	Back Up of Sewer, Drain or Sump Direct Damage.....	\$100,000
5.	Building Owner –Tenant Move Back Expenses	\$25,000
6.	Business Income/Extra Expense (no deductible).....	Actual Loss Sustained
7.	Business Income at Newly Acquired Location	\$250,000
8.	Canine Coverage	\$10,000/\$25,000
9.	Claim Expenses	\$50,000
10.	Commandeered Property (*)	Actual Loss Sustained
11.	Computer Equipment & Electronic Data (*).....	\$200,000
	Fire Department	Actual Loss Sustained
12.	Computer – Virus or Harmful Code	\$25,000/\$75,000
13.	Confiscated Property – Any One Year	\$100,000
14.	Debris Removal.....	\$50,000
	Fire Department	Actual Loss Sustained
15.	Fine Arts (*)	\$25,000
	Fire Department	Actual Loss Sustained
16.	Fire Extinguisher Equipment (no deductible)	Actual Loss Sustained
17.	Grave Markers & Headstones (\$250 deductible)	\$25,000/\$50,000
18.	Installation Property.....	\$25,000
19.	Lock Replacement if keys are stolen (no deductible).....	\$10,000
20.	Loss Reduction Rewards	
	10% of loss or maximum (no deductible)	\$25,000
21.	Mobile Equipment (*).....	\$25,000
22.	Money and Securities Off Premises/On Premises (*).....	\$25,000
23.	Newly Acquired or Constructed Buildings	\$2,000,000
	(if reported within 180 days)	
24.	Ordinance or Law (A) –Undamaged Parts of Building (*).....	Included in Bldg Limit
	(B) – Demolition Costs	\$500,000
	(C) – Increased Cost of Construction	\$500,000
	Ordinance or Law for Fire Dept (A, B & C).....	Actual Loss Sustained
25.	Outdoor Property (*)	\$500,000

PROPERTY EXTENSIONS CONTINUED

26.	Outdoor trees, shrubs & plants (\$2,500 any one item) (*)	\$25,000/100,000
27.	Personal Effects (no deductible)	\$5,000/\$25,000
	Fire Department	Actual Loss Sustained
28.	Personal Property at Newly Acquired Locations (if reported within 180 days)	\$1,000,000
29.	Personal Property at Unnamed Premises (*)	\$100,000
30.	Pollutant Clean Up and Removal	\$25,000
	Fire Department	Actual Expenses Incurred
31.	Property In Transit (*)	\$50,000
32.	Spoilage due to utility failure (*)	\$25,000
33.	Tools & Equipment (*)	\$10,000
34.	Underground Fiber Optic Cable (\$2,500 deductible)	\$10,000/\$50,000
35.	Unscheduled bleachers, grandstands, scoreboards, refreshment stands, etc. (*)	\$100,000
36.	Valuable Papers and Records	\$250,000
	Fire Department	Actual Loss Sustained

*Coverage extensions apply to property located in or on the building described in the Declarations or in the open (or in a vehicle) within 1,500 feet of the described premises.
(*) denotes \$500 deductible*

II. BOILER AND MACHINERY

A.	Network Systems Coverage (Excluding production machinery)	Unlimited
B.	Business Interruption/ALS/Extra Expense 12 Months	Unlimited
C.	Deductible	\$5,000

Sublimts:

Water Damage	\$100,000
Ammonia Contamination	\$100,000
Electronic Data, Media and Software Restoration	\$100,000
Expediting Expense Coverage Extension	Unlimited
Hazardous Substance Limitation	\$100,000
Ordinance or Law	\$100,000
Mold, Fungus, Mildew	\$100,000

III. INLAND MARINE

A. Contractors Equipment, \$1,000 Deductible	\$2,250,435
B. Leased & Rented Equipment, \$1,000 Deductible	\$300,000
C. Volunteer Emergency Portable Equipment (VESP) \$500 Ded	\$125,000
D. Flood & Earthquake, \$25,000 Deductible	\$10,000,000
E. Scheduled Property, \$100 Deductible	\$88,426

No flood coverage provided for flood zones A or V or prefixed V

IV. GOVERNMENTAL CRIME

A. Blanket Employee Dishonesty	\$1,000,000
Deductible	\$10,000
Faithful Performance of Duty	\$50,000
Excess Theft Coverage over Statutory Bonded Officials	Included
Treasurers/Tax Collectors as Employees	Included
B. Forgery or Alteration	\$100,000
C. On Premises	\$25,000
D. In Transit	\$250,000
Deductible	\$1,000
E. Computer Fraud	\$500,000
F. Computer Programs & Electronic Data Restoration Expense	\$250,000
G. Funds Transfer Fraud	\$500,000
Deductible	\$5,000
H. Claims Expense	\$5,000
Deductible	\$0

V. CYBER LIABILITY

Liability

Privacy and Security Liability	\$2,000,000
Payment Card Costs	\$2,000,000
Media Liability	\$2,000,000
Regulatory Proceedings & Fines.....	\$2,000,000

Breach Response

Privacy Breach Notification.....	\$2,000,000
Computer and Legal Experts	\$2,000,000
Betterment	\$100,000
Cyber Extortion.....	\$2,000,000
Data Restoration.....	\$2,000,000
Public Relations.....	\$2,000,000

Cyber Crime

Social Engineering Fraud	\$100,000
Telecom Fraud	\$100,000

Business Loss

Business Interruption.....	\$2,000,000
Dependent Business Interruption	\$100,000
Dependent Business Interruption System Failure	\$100,000
Dependent Business Interruption Outsource Provider	\$100,000
Reputation Harm	\$250,000
System Failure.....	\$2,000,000
Retention	\$25,000
CyberRisk Aggregate Limit.....	\$2,000,000

VI. AUTOMOBILE LIABILITY

- A. Limit Per Occurrence \$1,000,000
 - 1. Combined Single Limit Bodily Injury and Property Damage Liability
 - 2. All Owned Autos
 - 3. Hired and Non-Owned Auto

- B. Comprehensive Deductible..... \$500
Per Schedule of Vehicles including hired cars

- C. Collision Deductible \$500
Per Schedule of Vehicles including hired cars

- D. Garagekeepers Legal Liability \$120,000
Deductible Comprehensive & Collision..... \$500/\$2,500

Extensions of Coverage:

- 1. Pollution exclusion does not apply to “emergency operations” or “training operations”
- 2. Hired car physical damage \$250,000 sublimit
- 3. Lease-Gap coverage included for any leased vehicle
- 4. Deductible reimbursement for volunteers’ vehicles up to \$1,000
- 5. Deductible reimbursement for fire dept. volunteers vehicles up to \$2,500
- 6. Towing and Labor up to \$500 for disabled ambulance
- 7. Freezing coverage for permanently attached equipment
- 8. Glass deductible waived for all vehicles
- 9. Value Guard on all Fire Vehicles

Value Guard Endorsement on all Fire Trucks and Ambulances providing payment for loss or damage to be the lesser of:

- What it would cost to repair covered auto or part
- What it would cost to replace a part or parts with like kind without depreciation
- What it would cost to replace vehicle with new vehicle of like kind & quality
- Limit of coverage scheduled on endorsement

Please provide list of drivers including drivers license numbers

VII. GENERAL LIABILITY

A. Limit Per Occurrence	\$1,000,000
B. Bodily Injury and Property Damage	Included
C. Personal Injury/Advertising Injury	\$1,000,000
D. Products/Completed Operations Aggregate	\$2,000,000
E. General Aggregate	\$2,000,000
F. Fire Damage Legal Liability	\$1,000,000
G. Employee Benefits Liability (\$1,000 ded).....	\$1,000,000
H. Employer's Liability Stop-Gap.....	\$1,000,000

Additional Coverages Included:

1. Premises & Operations
2. Products & Completed Operations
3. Independent Contractors
4. Employees, Elected Officials & Volunteers as Additional Insureds
5. Temporary Liquor liability
6. Blanket Contractual Liability
7. Broad Form Property Damage
8. Hostile Fire Pollution Liability
9. Non-Owned Aircraft
10. Non-Owned Watercraft (without size limit)
11. Fire Department Errors & Omissions
12. Cemetery Liability

Exclusions:

1. Riot, Civil Commotion or Mob Action
2. Inverse Condemnation
3. Asbestos
4. Injury to Volunteer Firemen
5. Law Enforcement Activities
6. Failure to Supply
7. Pollution
8. Medical Payments
9. Mechanically operated amusement device
10. Employment Related Practices

VIII. ABUSE/MOLESTATION COVERAGE

A. Per Occurrence.....	\$1,000,000
B. Aggregate Limit.....	\$1,000,000

IX. PUBLIC OFFICIALS/EMPLOYMENT PRACTICES LIABILITY

- A. Limit Each Wrongful Act \$1,000,000
- B. Annual Aggregate \$1,000,000
- C. Deductible \$15,000
- D. Includes Employment Practices Liability
- E. Claims Made Coverage with no retro date

Includes:

- 1. Land Use Planning and Zoning
- 2. Mental Anguish/Emotional Distress/Personal Injury
- 3. Consent to Settle
- 4. Loss of Wages
 - Per Claim \$1,000,000
 - Aggregate \$1,000,000
- 5. Employment Non-Monetary Defense
 - Per Claim \$100,000
 - Aggregate \$100,000
- 6. Public Officials Non-Monetary Defense
 - Per Claim \$10,000
 - Aggregate \$50,000
- 7. Limited Civil Legal Expense Endorsement
 - Per Claim \$50,000
 - Aggregate \$300,000
- 8. Regulatory Taking of Private Property
 - Per Claim \$100,000
 - Aggregate \$100,000
- 9. Property Damage Definition Endorsement
 - Per Claim \$100,000
 - Aggregate \$100,000

X. UMBRELLA LIABILITY

A. Limit Each Occurrence	\$10,000,000
B. Annual Aggregate	\$10,000,000
C. Self-Insured Retention	\$0

Aggregate limit applies separately per line of coverage and per location

Coverage over:

General Liability (including Fire Department E&O and EMT Malpractice)
Automobile Liability
Law Enforcement Liability
Public Officials Liability
Employment Practices Liability

OPTION

- Increase Forgery or Alteration Limit to \$500,000 – Additional \$365

OTHER MARKETING EFFORTS

Law Enforcement:

- Selective Insurance Company - Quote \$23,281
- Lexington Insurance Company - Quote \$27,515

Public Officials Liability:

- Greenwich Insurance Company – Quote \$24,541
- Lexington Insurance Company - Declined