



# **TRUSTEE MEETING AGENDA 10/16/2024**

**6:00 PM**

- Roll Call
- Pledge of Allegiance
- Approve of the Clerk's Journal and Accept the audio/video recording as the Official Minutes of the October 2<sup>nd</sup> Board of Trustees regular meeting.
- Bills before the Board

## **Public Comments**

## **New Business**

### **Resolutions**

- Resolution No. 2024-1016A – Authorizing Appropriation Increase in the Fire & EMS Special Levy Fund and EMS Billing Fund

### **Motions**

- Join Ohio Plan Risk Management, Inc. for the purpose of property and casualty insurance coverage
- Authorizing the Administrator to Sign a MOU for Salt Supply with the Village of Maineville
- Approve the Hamilton Township roster as presented

## **Public Comments**

## **Fiscal Officer's Report**

## **Administrator's Report**

## **Trustee Comments**

**Executive Session** Motion to adjourn into executive session at \_\_\_\_ in accordance with ORC 121.22(G)(8a) to discuss economic development and ORC 121.22(G)(1) to discuss the appointment, employment and compensation of public employees.

## **Adjournment**

The agenda is to give an idea of the various discussions before the Board. The time and order of Agenda items is subject to change in order to maintain efficiency and timeliness of the meetings. Citizens may address the Board under the Public Comment section of the agenda.

The following guidelines protect your rights as well as those of others:

1. Speakers must state their name and full address for the record.
2. The Board Chair will recognize each speaker, and only one person may speak at a time.
3. Speakers will address any and all comments to the Board of Trustees and Fiscal Officer. The Board may request further information from staff at their discretion.
4. Anyone who willfully disrupts a Board meeting may be barred from speaking further or may be removed from the meeting and detained by officers of the Hamilton Township Police Department. (ORC 505.09; ORC 2917.12)

## **HAMILTON TOWNSHIP ADMINISTRATION**

Darryl Cordrey – *Board Chair*

Joseph Rozzi – *Vice Chair*

Mark Sousa – *Trustee*

Leah Elliott - *Fiscal Officer*

7780 South State Route 48

Maineville, Ohio 45039

Phone: (513) 683-8520

### **Township Administrator**

Jeff Wright

(513) 683-8520

### **Police Department**

Scott Hughes – Police Chief

Phone: (513) 683-0538

### **Fire and Emergency Services**

Jason Jewett– Fire Chief

7684 South State Route 48

Maineville, Ohio 45039

Phone: (513) 683-1622

### **Public Works**

Don Pelfrey– Director

Phone: (513) 683-5320

### **Assist. Fiscal Officer**

Ellen Horman

Phone: (513) 239-2377

### **Human Resources**

Cheryl Allgeyer

Phone: (513) 239-2384

### **Zoning Administrator**

Cathy Walton

Phone: (513) 683-8520

### **Parks and Recreation**

Nicole Earley

(513) 683-5360

Hamilton Township Trustee Meeting  
October 2, 2024

Trustee Board Chairman, Darryl Cordrey, called the meeting to order at 6:00 p.m. Mr. Cordrey and Mr. Rozzi were present.

Roll call as follows: Darryl Cordrey  
Joe Rozzi  
Mark Sousa Absent

The Pledge of Allegiance was recited by all.

A motion was made by Mr. Cordrey, with a second by Mr. Rozzi, to approve the clerk's journal as the Official Meeting Minutes of the September 18, 2024, Trustee Meeting.

Roll call as follows: Joe Rozzi Yes  
Darryl Cordrey Yes

A motion was made by Mr. Cordrey, with a second by Mr. Rozzi, to approve the bills as presented before the Board.

Roll call as follows: Darryl Cordrey Yes  
Joe Rozzi Yes

**Swearing-In Ceremony**

Full-time Firefighter EMT Austin Boraten-

Austin Boraten, the youngest of three boys, was born and raised in the Cincinnati suburbs. He graduated from Archbishop Moeller High School and earned a bachelor's degree from Ohio University. In 2022, he completed the Great Oaks Fire Academy, obtaining his Fire 1&2 and EMT certifications. Since then, Austin has worked part-time for Hamilton Township Fire and Rescue and has recently transitioned to a full-time position. He takes pride in serving the community and is currently attending Paramedic School at Butler Tech, with plans to take his Paramedic registry test in August 2025. Austin aims to keep learning throughout his life and has goals in the fire service to join the Ohio Task Force and become an instructor for new firefighters. In his free time, he enjoys following sports, collecting sports cards, running, and spending time with family and friends. He was pinned by his brother Cory.

Full-time Firefighter Paramedic Luke Dressler-

Luke Dressler began his fire service career by graduating from Great Oaks Fire Academy in August 2022, earning certifications in Firefighter 2, EMT, and Hazmat Technician. He started working part-time for Hamilton Township immediately after fire school, which he credits for his professional growth. On September 6, 2023, Luke received the meritorious service award for rescuing a victim from a house fire. He recently completed paramedic school with support from his department and now works full-time as a Firefighter Paramedic. Luke thanks his family—his father Harry, mother Michele, and sister Erin—as well as close friends for their support. In his free time, he enjoys playing basketball, lifting weights, snowboarding, working on cars, and spending time with loved ones. He was pinned by Jacob Spears.

Full-time Police Officer Brian Hounshell-

Brian brings over 25 years of law enforcement experience from the Warren County Sheriff's Office, where he served as a Road Patrol Deputy, Detective, and Sergeant. After retiring, he worked in car sales but soon felt the call to return to law enforcement. We're excited to welcome Brian back into the field and proud to have him serve as a local resident of the Township!

Full-time Police Officer Tristan Burkitt –

Tristan's interest in public safety began while he was a volunteer firefighter during school. He later attended the Greene County Career Center, earning his OPOTA certificate in March 2022. After completing the Police Academy, Tristan worked as a Road Patrol Deputy with the Clinton County Sheriff's Office from 2022 to 2024.

Full-time Police Officer Cameron Baker-

Cameron Baker joins us from the Clinton County Sheriff's Office, where he began his public safety career in 2023 as a dispatcher. During his time in dispatch, Cameron realized his passion for being on the other side of the radio, prompting him to attend the Police Academy at the Greene County Career Center. After graduating, he joined the Clinton County Sheriff's Office as a deputy in March 2024.

### **Public Comments**

Mr. Cordrey opened the floor to public comments at 6:26 pm.

Mr. Joe Walker questioned the status of the Community Center and if there is any word of when it will reopen.

Law Director Ben Yoder explained that the case is still ongoing and is proceeding according to the court's timeline.

Ms. Wilma Sanders suspects that her neighbor is operating a dispensary on Schlottman Road and is questioning whether they are permitted to do so under an agricultural exemption.



- Discussion with representatives of The Impact Group for Strategic Plan and Rebranding projects for the Fire Department was tabled until the November 5<sup>th</sup> regular scheduled meeting.
- Resolution No. 2024-1002A – Acceptance of Rivercrest: Section Three-Phase A, Section Four-Phases A, B & C and Providence: Section Thirteen

Mr. Pelfrey stated that the Township would be adding nearly a mile of roadway to its system with the inclusion of the new streets in this acceptance.

Mr. Cordrey made a motion with a second from Mr. Rozzi to approve Resolution 2024-1002A, a resolution accepting of Rivercrest: Section Three- Phase A, Section Four-Phase A, B, C and Providence: Section Thirteen.

Roll call as follows:	Darryl Cordrey	Yes
	Joe Rozzi	Yes

- Resolution No. 2024-1002B- Declaring a Nuisance and Removal of Debris

Mr. Jeff Wright said that he was in communication with the Attorney of the property owner for 1715 Amberwood Drive and asking for 30 days to bring the yard into compliance.

Mr. Cordrey made a motion with a second from Mr. Rozzi to approve Resolution 2024-1002B, a resolution declaring parcel 1611454042 at 1715 Amberwood Drive a nuisance and providing for the abatement, removal, or control of said nuisance.

Roll call as follows:	Joe Rozzi	Yes
	Darryl Cordrey	Yes

- Resolution No. 2024-102C – Authorizing Private Sale of Unneeded and Unfit-For-Use Property

Mr. Cordrey made a motion with a second from Mr. Rozzi to approve Resolution 2024-0918C, a resolution authorizing private sale of unneeded and unfit-for-use property in the Police Department.

Roll call as follows:	Darryl Cordrey	Yes
	Joe Rozzi	Yes

- Resolution No. 2024- 1002D- Confirming the Appointment of Patrol Officers and Other Employees by the Hamilton Township Police District





**Office of Township Administrator**  
**10/16/24 Trustee Meeting**

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The following motion is requested by the Board of Hamilton Township Trustees from the Administrator.

**Motion to approve Resolution 24-1016A- a resolution approving an increase in appropriations in the Fire & EMS Fund and EMS Billing Fund to reconcile budgets for the calendar year 2024.**

Chief Jewett and I need to request that the Board adopt a resolution to appropriate funds for salaries and health insurance for two funds. There are sufficient amounts in unencumbered funds. The reasons for these amounts include EMS contracted services for school and other special events for which offsetting income is received; a payout of accruals for two former fulltime employees who either retired or left laterally after an extended period; and for lump sum HSA requirements for three new full-time employees.

The Township of Hamilton, Warren County, Ohio Board of Trustees met in regular session on October 16, 2024, at 6:00 p.m. at Hamilton Township, Warren County, Ohio, with the following Trustees present:

- Darryl Cordrey – Trustee, *Chair*
- Joseph P. Rozzi – Trustee, *Vice Chair*
- Mark Sousa – Trustee

Mr. \_\_\_\_\_ presented the following Resolution and moved its adoption:

**HAMILTON TOWNSHIP, WARREN COUNTY, OHIO  
RESOLUTION NUMBER 24-1016A**

**A RESOLUTION APPROVING AN INCREASE IN TOWNSHIP APPROPRIATIONS IN THE FIRE & EMS FUND AND EMS BILLING FUND TO RECONCILE BUDGETS FOR THE CALENDAR YEAR 2024**

**WHEREAS**, the Board of Township Trustees wishes to authorize and approve an increase in appropriations in order to reconcile budgets and appropriations for the calendar year 2024;

**NOW, THEREFORE, BE IT RESOLVED**, by the Board of Trustees of Hamilton Township, Warren County, Ohio that:

**SECTION 1.** The Fiscal Officer is hereby authorized and directed to increase the appropriations for the Fire & EMS Special Levy Other Salaries line item 2283-220-190-0000 in the amount of \$56,000; in the Fire & EMS Special Levy Insurance line item 2283-220-220-0000 in the amount of \$30,000; and in the EMS Billing Fund line item 2284-230-100-0000 EMS Salaries in the amount of \$2,500.

**SECTION 2.** The Fiscal Officer is hereby authorized and directed to approve a Blanket Certificate in the amount reflected in Section 1 of this Resolution.

**SECTION 3.** This Resolution shall take effect on the earliest date allowed by law.

Mr. \_\_\_\_\_ seconded the Resolution and the following being called upon the question of its adoption, the vote resulted as follows:

Joseph P. Rozzi –	Aye _____	Nay _____
Mark Sousa	Aye _____	Nay _____
Darryl Cordrey	Aye _____	Nay _____



Resolution adopted this 16<sup>th</sup> day of October, 2024.

Attest:

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Leah M. Elliott, Fiscal Officer

Approved as to form:

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Benjamin J. Yoder, Law Director

I, Leah M. Elliott, Fiscal Officer of Hamilton Township, Warren County, Ohio, hereby certify that this is a true and accurate copy of a Resolution duly adopted by the Board of October 16, 2024.

Date: \_\_\_\_\_

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Leah M. Elliott, Fiscal Officer



## **Administrator - 10/16/24 Trustee Meeting**

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The following motion is requested of the Board of Hamilton Township Trustees from the Township Administrator:

### **Motion to join Ohio Plan Risk Management, Inc. for the purpose of property and casualty insurance coverage.**

The Township's current property and casualty insurance plan is provided by a risk pool known as OTARMA. I recommend that every few years the Township compare the plan, its terms and attributes to other options since it is one of our largest purchases. More though, than just the costs of plans, it is critical to receive the best service and guidance for something as important as avoiding loss and being covered appropriately for losses when they do happen. To the best of my knowledge based on Board records I have reviewed it appears that the Township joined OTARMA in November of 2017.

OTARMA uses a variety of consultants and brokers for every facet of the plan that members work with. Underwriting is out of Michigan, a broker out of another company, the risk consultants are another company and the local agents in Terrace Park are yet another corporation. I have also received a detailed quote for coverage from a pool of local governments in Ohio called the Ohio Plan.

In contrast, the Ohio Plan services every part of the plan with employees of the same organization so that every one of them has direct accountability and focus on fewer plans. Local government coverage is their focus. If we join the Ohio Plan, the risk assessor assigned to us will be a Hamilton Township resident and the client executive is a resident of another township in Warren County.

The biggest distinction between the two plans is that OTARMA is only a claims paid coverage, which is like renting coverage. If you leave OTARMA and are notified that you have a lawsuit or claim for an action that occurred prior to leaving OTARMA, OTARMA will not provide coverage for that claim. The Ohio Plan has coverage that is called occurrence coverage. Even if you leave Ohio Plan you continue to have coverage for claims that occurred during that period.

Brokers from other plans have termed that unusual distinction of claims paid by OTARMA as losing your dignity of choice. It is easier to shop around and compare other options when you are not a member of OTARMA. Since Hamilton Township has had very low claims the last few years, this may be a rare opportunity to have the dignity of a choice.

Another reason why I am making this recommendation is for the stronger risk management services that the Ohio Plan offers as compared to those contracted by OTARMA. Being more prepared, aware and diligent with our operations and practices better aligns with the direction our organization has taken as we continue to be more progressive. Quite frankly, the leadership team has had some frustrations in the past couple of years with that component of OTARMA. While I have faith in Hamilton Township's ability to be careful and diligent, I would feel better if we were a part of a pool in which all members of the pool are encouraged and incentivized to be as diligent as us.

One of the programs that the Ohio Plan has in place to encourage professionalism and reduce liability among members is to offer a 10% discount on the annual subscription to Lexipol. Our Police Department is a member of Lexipol to benefit from its law enforcement policy manual and daily training bulletins. The additional 10% discount will save the PD an additional approximately \$1,650 annually.

We are currently subscribers to the Ohio Plan Management Resources program to have access to some of the HR compliance resources, leadership and HR supervisory training, cyber security and risk management tools. If we were to switch to the Ohio Plan for property and casualty insurance, we would drop our subscription and save \$2,500.

Premium Costs:

	Ohio Plan:	OTARMA:
	\$110,549	\$98,356
Less credit	<u>- 550</u>	<u>-8,761</u>
	\$109,999	\$89,594
Less Lexipol credit	-\$1,650	
Less dropping OPMR	<u>-\$2,500</u>	
Net amount:	\$105,849	

(The Ohio Plan also offers a similar loyalty credit to members, so in future years if we were to stay with the Ohio Plan the credit would increase.)

In addition to Lexipol, there are many other training courses provided by the Ohio Plan to reduce risk and increase employees' diligence. Cyber security is a component that is now perhaps more critical than the other types of coverage. The Ohio Plan coverage is triggered immediately by a breach. In contrast, cyber liability coverage with OTARMA is triggered by a personal injury, which could take years to determine, and the Township is responsible for expenses in the interim.

I have heard representatives of other OTARMA members express that it is common for there to be inaccurate loss runs for OTARMA members. I had that same experience recently when I asked for our loss runs and two or three listed should have been closed out according to our department heads. Also worth pointing out is that the total value covered by the Ohio Plan is approximately \$2million more than OTARMA has listed.

Finally, retired Administrator Pegram was preparing to make this same recommendation a year ago before he left the Township. I recommend that the Township go to market to compare rates and services every three or four years to determine if we are receiving the best option and service for our insurance. It is more difficult to preserve the option of a choice if we always stay with a plan that is Claims Paid form of insurance. Being a member of the Ohio Plan for a short term of years will preserve our ability to switch to options more frequently if they benefit us.

## Ohio Plan vs. OTARMA

### OTARMA

- Claims Paid – Coverage is only provided while a member of the plan (**Renting Coverage**)
- Members share limits that are reinsured by a risk pool
- Required to sign a contract to enter this pool. The Intergovernmental Agreement supersedes the actual OTARMA insurance contract. (**Read Thoroughly**)
- You agree to hold OTARMA's board of directors harmless and agree to defend them using pool funds in the event of negligence, mistake or judgment
- If the Cumulative Reserve Fund is deficient the pool can replenish these funds by adjusting your Annual Budgetary Contributions for subsequent years to make up that deficiency.
- Administered by Sedgwick in Southfield, Michigan.
- Cyber Liability Trigger is a Personal Injury. Could take years to determine while expenses come out of township's pocket.

### Ohio Plan

- Occurrence – Coverage for claims that occurred while a member. Even if you leave the plan you continue to have coverage for claims that occurred during that period. (**Permanent Coverage**)
- Each member has their own separate aggregate limits for each coverage and reinsurance is provided by A.M. Best A or better rated insurance companies.
- No contract required. Just an Acknowledgement of Membership which is included in your proposal.
- The Ohio Plan Board carries their own separate Directors & Officers Liability and Errors Insurance as they fully expect to be held accountable to all of their members.
- You will never be asked to pay more than your quoted premium. All policy changes made throughout the year are done with no additional premium or return premium. (There are exceptions with additions and deletions of large exposures.)
- Administered in Toledo, Ohio by Hylant Administrative Services. We have our own in-house Risk Managers and Claims Adjusters who are experts in public entities.
- Cyber Trigger is the Breach. Coverage starts immediately.



## Ohio Plan Package Proposal

### Hamilton Township

7780 South State Route 48

Maineville, OH 45039

**Effective Date of Coverage:** 10/27/24 to 10/27/25

▶ **Prepared by:**  
*Hylant Administrative Services, LLC*  
*811 Madison Ave., 11th Floor*  
*Toledo, OH 43603-2083*



## BOARD OF DIRECTORS

With history dating back to 1988, the Ohio Plan Risk Management, Inc. (Ohio Plan) was formed to provide affordable, comprehensive property and liability coverage to Ohio’s public entities. The Ohio Plan is managed by a board of directors composed of individual representatives from a diverse selection of local governments. The board of directors ensures the Ohio Plan meets the common needs of all its members.

### Board Officers

<p><b><u>Chris Gilbert</u></b>  <b>Ohio Plan - President</b>          Springfield Township          Hamilton County          cgilbert@springfieldtwp.org</p>	<p><b><u>Joel Montgomery</u></b>  <b>Ohio Plan – Vice President</b>          City of Wooster          Wayne County          jmontgomery@woosteroh.com</p>	<p><b><u>Jamie Giguere</u></b>  <b>Ohio Plan - Secretary</b>          City of Wauseon          Fulton County          jamie.giguere@cityofwauseon.com</p>
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### Board Members

<p><b><u>John Applegate</u></b>          City of Union          Montgomery County          japplegate@unionoh.org</p>	<p><b><u>Erika Buri</u></b>          Outdoor Sylvania Community Parks          Lucas County          eburi@olanderpark.com</p>	<p><b><u>Jim Crandall, CPA</u></b>          Muskingum Watershed          Conservancy District          Tuscarawas County          jcrandall@mwcd.org</p>
<p><b><u>Katie Eviston</u></b>          City of Springfield          Clarke County          keviston@springfieldohio.gov</p>	<p><b><u>Mike Mallis</u></b>          City of Bedford          Cuyahoga County          mmallis@bedfordoh.gov</p>	<p><b><u>Joseph F. Stefanov</u></b>          City of New Albany          Franklin County          jstefanov@newalbanyohio.org</p>
	<p><b><u>Jennifer Wilder</u></b>          City of Oakwood          Montgomery County          wilder@oakwood.oh.us</p>	



## MEMBER BENEFITS | PRODUCT & SERVICES

A majority of the Ohio Plan members stay with the Ohio Plan Risk Management Inc. year after year. The following are some of the reasons for their long-term commitment to the program.

### MEMBER BENEFITS

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- Membership retention is over 95% each year.
- Liability coverages are “Occurrence” forms.
- Policies are non-auditable.
- Ohio Plan is NOT an assessable program.
- Ohio Plan services are provided from Toledo, Ohio by the administrator, Hylant Administrative Services (HAS).
- Regional roundtables are sponsored throughout the year to promote membership benefit awareness, and to meet other members along with the local Ohio Plan board member, Ohio Plan regional representative, claim adjusters, servicing underwriters and risk managers.

### RISK MANAGEMENT SERVICES

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- Each member is provided with a risk manager responsible for identifying probable sources of risk and recommending improvement strategies.
- Risk Managers review established policy and procedure manuals and offer writing opinions.
- Committed to staying abreast of the changing conditions affecting Ohio’s public entities, while anticipating and planning for changes in state law, technological developments and new insurance services
- Ohio Plan publishes a newsletter three times a year, containing informative articles of interest to public entities. Features include legislative updates, training and seminar schedules, and in-depth stories on how best to manage risk and provide adequate, up-to-date coverage.

### CLAIM SERVICES

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- Professional claim service personnel specializing exclusively in public entity claims.
- Expertise in claim defenses and Ohio immunities.
- Panel of attorneys throughout Ohio specializing in public entity litigation.
- Legal hot line for member inquiries.

## MEMBER BENEFITS | PLAN ADVANTAGE

The Ohio Plan Advantage is a premium contribution that may be rewarded to a member on an annual basis based upon that member’s consecutive years of membership, loss ratio calculation and risk management practices.

Membership Years	Premium Contribution <sup>(1)</sup>
1 <sup>st</sup> Year with OPRM	Flat \$550
2 consecutive years	Flat \$550
3 consecutive years	Flat \$650
4 consecutive years	Maximum 3% - Minimum \$750
5 consecutive years	Maximum 3% - Minimum \$750
6 consecutive years	Maximum 4% - Minimum \$750
7 consecutive years	Maximum 5% - Minimum \$750
8 consecutive years	Maximum 6% - Minimum \$750
9 consecutive years	Maximum 7% - Minimum \$750
10 consecutive years	Maximum 8% - Minimum \$750
11 – 16 consecutive years	Maximum 9% - Minimum \$750
17 – 21 consecutive years	Maximum 11% - Minimum \$750
22 – 26 consecutive years	Maximum 14% - Minimum \$750
27 – 31 consecutive years	Maximum 16% - Minimum \$750
32+ consecutive years	Maximum 19% - Minimum \$750

<sup>(1)</sup> Lexipol subscribers/users receive an additional 1% contribution after completion of their three year initial Lexipol period.

### Loss Ratio Calculation - Maximum Points 60:

The loss ratio score is equal to the difference between 60, the maximum points available, and the member’s loss ratio for the most recent 5 completed policy years preceding the policy term during which the renewal premium of the member is calculated. (For members with less than 5 consecutive policy years of membership, the loss ratio will be based on the number of completed Ohio Plan policy years preceding the policy term during which the renewal premium of the member is calculated.) A member’s loss ratio is calculated by dividing the member’s incurred losses by the premium.





## MEMBER BENEFITS | PLAN ADVANTAGE

### **Risk Management Calculation - Maximum Points 40:**

The risk management score is a calculation based upon actions taken by a member to address 8 core areas of risk. Each area of risk will be weighted equally and each area will be rated separately. Scoring within each area will either be a 0, 1, 3, or 5 (i.e. if a member has all 3 elements in a core area, they will receive 5 points. If they have no elements, they will receive a 0.)

A member must provide a response to risk management recommendations in order to qualify for the Risk Management portion of the Plan Advantage.

### **Eight Core Areas of Risk**

#### **1 Employee Manuals**

- Employee Manual is current
- Distributed to employees with an acknowledgement that they received the manual
- Employees have been trained on the manual

#### **2 Background Checks**

- Performed as part of the hiring process
- Annual Motor Vehicle Report process
- Volunteers

#### **3 Contracts**

- Contracts are written and include the appropriate hold harmless and additional insured language (when applicable)
- They have been reviewed by the member's legal counsel
- Member has obtained the necessary certificates of insurance

#### **4 Inspections (performed for each area below are documented and correction actions being taken)**

- Building
- Vehicles
- Grounds

#### **5 Citizen Complaints**

- A formal process exists and has been communicated
- A method of documentation exists
- Complaints are responded to and being resolved

#### **6 Cyber Data Protection**

- Multiple layers of authentication
- Isolated systems for financial transactions

- A robust process to detect and prevent malicious programs from embedding themselves into data systems

## **7 Public Records**

- Records Retention Matrix
- Records properly stored and secured
- Public records request policy

## **8 Employee Training**

- Complete Hazcom Training update from OSHA
- Updated PPE assessment for reflective clothing
- Job Descriptions



## MEMBER BENEFITS | LEXIPOL

The Ohio Plan has partnered with Lexipol in order to offer Ohio Plan members enhanced risk management tools for their public safety departments. Lexipol is America’s leading provider of risk management solutions for public safety organizations. They provide **law enforcement** and **fire departments** with comprehensive, customizable, state-specific policies on a broad range of risk-centric topics, along with integrated Daily Training Bulletins that address department-specific policy areas – all through a unique web-based system.

The partnership with Lexipol provides Ohio Plan members a discount off their Lexipol subscription fees.<sup>(1)</sup> In addition, to further encourage proactive risk management and assist members with the expense of this invaluable service, the Ohio Plan established a Lexipol Subscription Subsidy program.<sup>(2)</sup>

Lexipol Subscription Subsidy Program	
<b>1<sup>st</sup> Year Lexipol Subscription Fee</b>	50% Ohio Plan Reimbursement
<b>2<sup>nd</sup> Year Lexipol Subscription Fee</b>	30% Ohio Plan Reimbursement
<b>3<sup>rd</sup> Year Lexipol Subscription Fee</b>	20% Ohio Plan Reimbursement

<sup>(1)</sup> Lexipol’s fee and discount structure is provided separately.

<sup>(2)</sup> Subject to receipt of the Ohio Plan’s Lexipol Subscription Subsidy Program Participation Agreement.

Lexipol brings the following advantages to law enforcement and/or fire agencies:

- The Lexipol system helps public safety organizations reduce risk and stay ahead of litigation trends.
- Provides regular client alerts in response to precedent-setting court decisions. Urgent updates are provided when needed.
- Public safety agencies have a clear, straightforward, professional policy manual that is legally defensible.
- The Lexipol state-specific policy manual is easily accessible by all members of your department because it is web-based and available 24/7.

To learn more about the Ohio Plan’s Lexipol Subscription Subsidy Program please visit [ohioplan.org](http://ohioplan.org) or to learn more about Lexipol’s services go to [Lexipol.com](http://Lexipol.com).



**Entity Name:** Hamilton Township

## PROPERTY

COVERAGE DESCRIPTION	LIMITS
Building and Personal Property	\$20,459,901
Specific Building and Personal Property <i>See the Property Schedule for those locations covered on a blanket limit vs. specific basis.</i>	\$131,419
Flood and Mudslide	\$5,000,000
Earthquake and Volcanic Eruption	\$5,000,000
Business Income with Extra Expense	\$500,000
Legal Liability – Real Property	\$1,000,000
Ordinance or Law Coverage	\$500,000

**CAUSES OF LOSS:** Special Form – Risks of direct physical loss subject to specified exclusions and limitations.

**COINSURANCE:** Agreed Amount

**VALUATION:** See Property Schedule

**DEDUCTIBLES:**

- Per Occurrence: \$1,000
- Electric Substations and Transformers: \$10,000
- Flood and Mudslide: \$25,000
- Earthquake and Volcanic Eruption: \$25,000
- Unmanned Aerial Systems:

**MAJOR EXCLUSIONS:**

- Terrorism
- Pollution
- Mold
- Electronic Functionality
- Flood zones A and V, even if flood coverage is purchased


**Entity Name:** Hamilton Township

## PROPERTY

### ADDITIONAL COVERAGE/ EXTENSIONS:

• Accounts Receivable	\$250,000
• Animal Mortality/Injury	\$40,000
• Arson Reward	\$25,000
• Athletic Fields – Natural and Artificial Turf	\$200,000
• Builders Risk	\$500,000
• Building Glass Coverage	Included
• Cemetery Buildings	\$25,000
• Claim Preparation Expense	\$50,000
• Commandeered Property	\$100,000
• Crime Reward	\$1,000 Per Person Subject to \$5,000 Maximum
• Electronic Data	\$1,000
• Expediting Expense	\$250,000
• Debris Removal	25% of Loss
• Fine Arts	\$25,000
• Fire Department Service Charge	Actual Fire Department Service Charge
• Fire Protective Devices	\$5,000
• Inflation Guard	6%
• Lock Re-Keying	\$2,500
• Newly Acquired/Constructed Property	
Building	\$2,000,000/180 days
Personal Property	\$1,000,000/180 days
• Non-owned Detached Trailers	\$5,000
• Outdoor Property	\$100,000
Any One Tree, Shrub or Plan	\$1,000
Any Other Single Item	\$5,000
• Paved Surfaces	\$100,000
• Personal Effects of Employees – Per Claim	\$2,500
• Preservation of Property	Included
• Pollution Clean-up	\$100,000
• Property in Transit	\$100,000

Disclaimer: The abbreviated outlines of coverage used throughout this document are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverage and do not detail all policy terms nor do they alter any policy conditions. Please read your policy for specific coverages, limitations and restrictions and call us with questions.



Entity Name: Hamilton Township

## PROPERTY SCHEDULE

PREM #	BLDG #	DESCRIPTION	ADDRESS	BUILDING LIMIT	PERSONAL PROPERTY LIMIT	PROPERTY IN OPEN LIMIT	VALUATION <sup>(1)</sup>	SPECIFIC LIMIT
1	1	Fire Station #77	2000 E US 22 & 3	\$4,410,000	\$154,350	\$ 0	RC	
1	3	Fire Training Deck	2000 E US 22 & 3	\$6,084	\$ 0	\$ 0	RC	
2	1	Administration Building	7780 S. State Route 48	\$5,822,774	\$589,838	\$ 0	RC	
3	1	Storage/Concession/Pavillion	8273 Loveland Avenue	\$66,558	\$11,025	\$ 0	RC	
4	1	Office	8373 Loveland Avenue	\$484,208	\$113,558	\$ 0	RC	
4	2	Quonset Storage	8373 Loveland Avenue	\$150,860	\$27,563	\$ 0	RC	
4	3	Quonset Storage	8373 Loveland Avenue	\$61,995	\$ 0	\$ 0	RC	
4	4	Playground Equipment	8373 Maineville Road	\$ 0	\$ 0	\$55,125	RC	
4	5	Misc PIO incl benches, shelters, fencing, et al	8373 Maineville Road	\$ 0	\$ 0	\$100,000	RC	
4	6	Pickleball and Tennis Courts	8373 Maineville Road	\$ 0	\$ 0	\$55,125	RC	
5	1	Garage 2	8425 Loveland Avenue	\$79,569	\$15,435	\$ 0	RC	
5	2	Garage 1	8425 Loveland Avenue	\$261,370	\$15,435	\$ 0	RC	
5	3	Salt Storage	8425 Loveland Avenue	\$123,466	\$ 0	\$ 0	RC	
6	1	Community Center	131 W. US Route 22 & 3	\$286,833	\$28,665	\$ 0	RC	

PREM #	BLDG #	DESCRIPTION	ADDRESS	BUILDING LIMIT	PERSONAL PROPERTY LIMIT	PROPERTY IN OPEN LIMIT	VALUATION <sup>(1)</sup>	SPECIFIC LIMIT
7	1	Dwelling	914 Nunner Road	\$506,298	\$ 0	\$ 0	RC	
7	2	Barn	914 Nunner Road	\$115,714	\$ 0	\$ 0	ACV	X
7	3	Barn - Vacant	914 Nunner Road	\$15,705	\$ 0	\$ 0	ACV	X
7	4	Playground Equipment	912 Nunner Road	\$ 0	\$ 0	\$55,125	RC	
7	5	Misc PIO incl benches, shelters, fencing, et al	912 Nunner Road	\$ 0	\$ 0	\$39,427	RC	
8	1	Fire Training Tower	912 Nunner Road	\$826,875	\$ 0	\$ 0	RC	
9	1	Misc PIO incl signs, lighting, fencing, flagpoles, gen	Throughout Township	\$ 0	\$ 0	\$551,250	RC	
10	1	Fire Station #76	7684 South State Route 48	\$5,368,152	\$165,375	\$ 0	RC	
11	1	Misc PIO incl benches, shelters, fencing, et al	4851 Stubbs Mill Road	\$ 0	\$ 0	\$27,563	RC	
<b>TOTAL</b>				<b>\$18,586,461</b>	<b>\$1,121,244</b>	<b>\$883,615</b>		

- <sup>(1)</sup> RC Replacement Cost
- ACV Actual Cash Value
- FRC Functional Replacement Cost
- HV Historical Value



**Entity Name:** Hamilton Township

## EQUIPMENT BREAKDOWN

COVERAGE DESCRIPTION	LIMITS
Property Damage - Any One Accident	\$20,591,320
Ammonia Contamination	\$250,000
Consequential Damage	\$250,000
Expediting Expenses	\$250,000
Hazardous Substance	\$250,000
Utility Interruption	\$250,000

**COVERED LOCATIONS:** As Scheduled on Application

**COVERAGE:** Comprehensive

**RECOVERY:** Repair or Replace

**DEDUCTIBLES:**

- Property Damage: \$1,000
- Deep Well Pumps, Electrical Substations and Transformers: \$10,000

**MAJOR EXCLUSIONS:**

- Terrorism
- Mold
- Electronic Functionality

**INSPECTIONS:** State Boiler Inspections are required annually. Boiler Inspections are completed by Chubb through the Ohio Plan at no charge. Contact your Ohio Plan representative to schedule an appointment.

**Entity Name:** Hamilton Township

## SPECIAL PROPERTY (INLAND MARINE)

COVERAGE DESCRIPTION	LIMITS
Special Property - Scheduled	\$1,664,840
Special Property - Unscheduled (Any One Item \$15,000 or less)	\$100,000

**CAUSES OF LOSS:** Special Form – Risks of direct physical loss subject to specified exclusions and limitations.

**COINSURANCE:** None

**VALUATION:** Replacement Cost – Scheduled Values

**DEDUCTIBLE:** \$ 500

**COVERAGE INCLUDES:** Newly acquired equipment up to \$100,000 for 30 days after purchase.

**MAJOR EXCLUSIONS:**

- Terrorism
- Mold
- Electronic Functionality

## SCHEDULED FINE ARTS

COVERAGE DESCRIPTION	LIMITS
Fine Arts - Scheduled	0

**CAUSES OF LOSS:** Risks of direct physical loss subject to specified exclusions and limitations.

**COINSURANCE:** None

**VALUATION:** Market Value

- DEDUCTIBLE:** Not Covered
- COVERAGE INCLUDES:** Newly acquired property up to \$5,000 for 30 days after purchase, pair, sets and parts clause and redisplay.
- MAJOR EXCLUSIONS:**
- Breakage of Fragile Property
  - Earthquake
  - Fungus
  - Mold
  - Water

## TRANSMISSION AND DELIVERY LINES

COVERAGE DESCRIPTION	LIMITS
Transmission And Delivery Lines	0

- CAUSES OF LOSS:** Risks of direct physical loss subject to specified exclusions and limitations.
- COINSURANCE:** None
- VALUATION:** Replacement Cost
- DEDUCTIBLE:** Not Covered
- COVERAGE INCLUDES:** Newly acquired equipment up to \$10,000, Debris Removal and Pollution Clean Up.
- MAJOR EXCLUSIONS:**
- Government Action
  - Nuclear hazard
  - Collapse
  - Faulty, Inadequate Or Defective Planning, Zoning, Development, Design, Construction And Maintenance
  - Wear And Tear

**Entity Name:** Hamilton Township

## SPECIAL PROPERTY SCHEDULE

ITEM#	DESCRIPTION	SERIAL NO.	VALUE
1	(4) Stryker Power Cots		\$180,000
2	2022 Bobcat T770T4 Loader	3245	\$94,507
3	Ver-Mac PCMS-1210 Pro Message Board Trailer	2479	\$18,186
4	Ver-Mac PCMS-1210 Pro Message Board Trailer	2477	\$18,186
5	Genesis Mach 11 Outlaw Hydro/Pump		\$8,489
6	Unimac Gear Washer		\$7,166
7	2018 Case 580SN Tier 4 Final Loader Backhoe w/Acc.	2535	\$97,301
8	(13) Portable Radios		\$63,091
9	(3) Lucas Devices		\$42,998
10	(6) FLIR Cameras		\$16,538
11	2016 Mahindra 2450 Tractor	0019	\$24,355
12	2012 Case 95U Tractor	9650	\$62,649
13	250 GPM Gasoline Portable Pump		\$5,465
14	Trimble S5 Total Station, Data Collector & Acc.	0628/0636	\$38,588
15	2016 Mahindra 2450 Tractor	0946	\$24,355
16	(2) Genesis Cutter		\$14,994
17	(28) MSA GI SCBA's		\$196,000
18	RIT Bag w/SCBA		\$4,961
19	Kubota KX080-452R3A Excavator	1552	\$110,272
20	2011 John Deere 6330 Tractor	9256	\$82,685
21	(2) Genesis Spreader Battery Operated		\$15,656
22	(3) LifePak 15 Monitors		\$135,000
23	(2) Combi Tool Battery Tool		\$15,656
24	Battery Backup		\$9,371
25	(2) Flir Thermal Imaging Cameras		\$16,538

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ITEM#	DESCRIPTION	SERIAL NO.	VALUE
26	2017 Stepp SPH2.0 Hotbox		\$38,588
27	2015 John Deere 9570M Zero Turn Mower		\$11,576
28	2017 John Deere 9570M Zero Turn Mower		\$11,576
29	2022 Scag Cheetah 2 Zero Turn Mower		\$14,553
30	2023 Scag Cheetah 2 Zero Turn Mower		\$14,533
31	2024 Landpride AFM4216 batwing mower		\$32,422
32	1991 Case 695 Tractor		\$11,576
33	1990 Beuthling B60 Asphalt Roller		\$3,859
34	2023 Bomag BW120sl-5 Ashpalt Roller		\$51,252
35	2007 John Deere Gator		\$13,230
36	2020 Yacht Club Pressure Washer/Trailer		\$16,285
37	2023 Vermeer 1000XL Chipper		\$52,068
38	2024 Kubota KX033-4 Excavator		\$67,620
39	2023 Sure Trac 32k drag		\$22,695
<b>TOTAL</b>			<b>\$1,664,840</b>

## FINE ARTS SCHEDULE

ITEM#	DESCRIPTION	VALUE
<b>TOTAL</b>		<b>\$ 0</b>

**Entity Name:** Hamilton Township

# COMPUTER

COVERAGE DESCRIPTION	LIMITS
Computer Equipment	\$148,281
Media and Data	\$5,250
Property Away from Premises	\$5,000
Computer Virus	\$1,000
Business Income	Not Covered
Extra Expense	\$5,000

**CAUSES OF LOSS:** Special Form – Risks of direct physical loss subject to specified exclusions and limitations.

**COINSURANCE:** None

**VALUATION:**

- Computer Equipment – Replacement Cost
- Data and Media – Reconstruction Cost

**DEDUCTIBLES:**

- Equipment/Media and Data: \$ 500
- Business Income: Not Covered
- Extra Expense: None

**COVERAGE INCLUDES:**

- Short Circuit/Electrical Disturbance – Up to \$25,000
- Computer Equipment in Transit

**MAJOR EXCLUSIONS:**

- Terrorism
- Mold
- Electronic Functionality

**Entity Name:** Hamilton Township

## SUMMARY OF COVERAGE

CRIME COVERAGE	LIMITS
Public Employee Dishonesty <sup>1</sup>	\$250,000
Inside the Premises – Theft of Money and Security	\$50,000
Outside the Premise	\$50,000
Forgery and Alterations	\$50,000
Computer Fraud <sup>1</sup>	\$50,000
Funds Transfer Fraud <sup>1</sup>	\$50,000
Social Engineering Fraud <sup>2</sup>	\$25,000
Destruction of Electronic Data or Computer Programs	\$5,000
Telephone Toll Fraud	\$5,000
Credit, Debit or Charge Cards	\$5,000

**Deductibles**

Public Employee Dishonesty	\$2,500
Inside the Premises	\$ 250
Outside the Premise	\$ 250
Forgery and Alterations	\$ 250
Computer Fraud	\$ 250
Funds Transfer Fraud	\$ 250
Social Engineering Fraud	\$ 250
Destruction of Electronic Data or Computer Programs	\$ 250
Telephone Toll Fraud	\$ 250
Credit, Debit or Charge Cards	\$ 250

- Social Engineering Fraud is specifically excluded from the noted coverage agreements and only available under the separate Social Engineering Fraud coverage agreement.*
- Employees must make a reasonable effort to verify, but not through email, the authenticity of any change of account request or transfer instruction.*

CRIME POSITION/INDIVIDUAL SCHEDULE			
POSITION	INDIVIDUAL'S FULL NAME	LIMIT	EXCESS OF BOND
Administrator	Jeff Wright	\$250,000	No
Fiscal Officer	Leah Elliot	\$250,000	No

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Assistant Fiscal Officer	Ellen Horman	\$250,000	No
Trustee	Darryl Cordrey	\$250,000	No
Trustee	Joseph Rozzi	\$250,000	No
Trustee	Mark Sousa	\$250,000	No
Road Superintendent	Don Pelfrey	\$250,000	No
Zoning Administrator	Cathy Walton	\$250,000	No
Zoning & Fire Inspector	Cory Sanders	\$250,000	No



# GENERAL LIABILITY

**NAMED MEMBER:** HAMILTON TOWNSHIP

**POLICY TERM:** 10/27/24 to 10/27/25

COVERAGE DESCRIPTION	LIMITS
Bodily Injury and Property Damage – Each Occurrence	\$5,000,000
General Aggregate	\$7,000,000
Products – Completed Operations Aggregate	\$7,000,000
Personal & Advertising Injury – Each Offense	\$5,000,000
Medical Expense – Per Person	\$10,000
Medical Expense – Any One Accident	\$50,000
Unmanned Aerial Systems	0

**COVERAGE FORM:** Occurrence

**COVERAGE:** Pays amounts you are legally required to pay resulting from bodily injury to others or damage to property of others.

**DEDUCTIBLE:** \$0

**DEFENSE COSTS:** In addition to the Coverage Limit

- WHO IS COVERED:**
- Named Member
  - Members of the Governing Body
  - Members of any Boards or Commissions
  - Elected or Appointed Officials
  - Employees
  - Volunteers

## GENERAL LIABILITY

### COVERAGE INCLUDES:

- Host Liquor Liability
- Special Events Liability – Excludes firework displays unless listed as a separate exposure on the application
- Contractual Liability for Covered Contracts
- No Fellow Employee Exclusion
- Care, Custody and Control Coverage - \$100,000 Limit
- Sewer Backup
- Governmental Medical Liability
- Cemetery Professional Liability (Does not apply to Libraries)
- See Liability Exposures Schedule, if applicable

### MAJOR EXCLUSIONS:

- Terrorism
- Asbestos Hazard
- Lead
- Medical Payments for Athletic Events
- Nuclear
- Electronic Functionality
- Mold
- Pollution

### POLLUTION EXCEPTIONS:

- Pesticide or Herbicide Application: Included
- Water Treatment Chemical Application: Excluded
- Swimming Pool Chemical Application: Excluded
- Streets and Roads Chemical Application: Included
- Fire and Hazmat Chemical Application: Included
- Mace, Pepper Spray, Tear Gas Release: Included

**Entity Name:** Hamilton Township

## EMPLOYEE BENEFITS LIABILITY

COVERAGE DESCRIPTION	LIMITS
Each Incident	\$5,000,000
Annual Aggregate	\$7,000,000

**COVERAGE FORM:** Occurrence

**COVERAGE:** Pays amounts you are legally required to pay resulting from an act, error or omission in the administration of your employee benefits.

**DEDUCTIBLE:** Not Applicable

**DEFENSE COSTS:** In addition to the Coverage Limit

**WHO IS COVERED:**

- Named Member
- Members of the Governing Body
- Members of any Boards or Commissions
- Elected or Appointed Officials
- Employees

**MAJOR EXCLUSIONS:**

- Terrorism
- Mold

**Entity Name:** Hamilton Township

## EMPLOYERS LIABILITY

COVERAGE DESCRIPTION	LIMITS
Bodily Injury by Accident – Each Accident	\$5,000,000
Bodily Injury by Disease – Each Employee	\$5,000,000
Bodily Injury by Disease – Aggregate	\$5,000,000

**COVERAGE FORM:** Occurrence

**COVERAGE:** Pays amounts you are legally required to pay resulting from bodily injury, sickness or disease by accident or disease arising out of your employment.

**DEDUCTIBLE:** Not Applicable

**DEFENSE COSTS:** In addition to the Coverage Limit

**WHO IS COVERED:**

- Named Member
- Members of the Governing Body
- Members of any Boards or Commissions
- Elected or Appointed Officials

**MAJOR EXCLUSIONS:**

- Terrorism
- Mold

**Entity Name:** Hamilton Township

## LIABILITY EXPOSURES SCHEDULE

OPERATIONS/EXPOSURE AND EXPOSURE BASE	SUBCONTRACTED (YES/NO)	DESCRIPTION	EXPOSURE AMOUNT
Street & Roads - Miles	No	Road Miles	106
Residential Facilities	Yes	Each	1
Vacant Buildings	No	Each	1
Inflatable Amusement Devices - Nonowned, Rented		Rented Inflatables	2

**Entity Name:** Hamilton Township

## PUBLIC OFFICIALS ERRORS AND OMISSIONS & EMPLOYMENT PRACTICES LIABILITY

COVERAGE DESCRIPTION	LIMITS
Errors & Omissions – Each Wrongful Act	\$5,000,000
Errors & Omissions – Annual Aggregate	\$7,000,000
Employment Practices – Each Wrongful Act	\$5,000,000
Employment Practices – Annual Aggregate	\$7,000,000
Back Wages – Annual Aggregate	\$25,000
Non-Monetary Defense – Annual Aggregate	\$25,000

- DEDUCTIBLE:**
- Errors and Omissions: \$1,000
  - Employment Practices \$1,000
  - Back Wages: \$1,000
  - Non-Monetary Defense: \$1,000

**COVERAGE FORM:** Occurrence

**COVERAGE:** Pays amounts you are legally required to pay resulting from any error, omission, neglect, breach of duty or violation of Federal Civil or State Civil Rights laws committed in the discharge of duties.

**DEFENSE COSTS:** In addition to the Coverage Limit with the exception of Back Wages.

- WHO IS COVERED:**
- Named Member
  - Members of the Governing Body
  - Members of any Boards or Commissions
  - Elected or Appointed Officials
  - Employees

- MAJOR EXCLUSIONS**
- Terrorism
  - Mold
  - Electronic Functionality

**Entity Name:** Hamilton Township

## LAW ENFORCEMENT OFFICERS LIABILITY

COVERAGE DESCRIPTION	LIMITS
Each Wrongful Act	\$5,000,000
Annual Aggregate	\$7,000,000
Medical Expense – Per Person	\$10,000
Medical Expense – Any One Accident	\$50,000

**DEDUCTIBLE:** \$1,000

**COVERAGE FORM:** Occurrence

**COVERAGE:** Pays amounts you are legally required to pay resulting from any act, error or omission, neglect or breach of duty while conducting law enforcement activities.

**DEFENSE COSTS:** In addition to the Coverage Limit

**WHO IS COVERED:**

- Named Member
- Members of the Governing Body
- Members of any Boards or Commissions
- Elected or Appointed Officials
- Employees

**COVERAGE INCLUDES:** Moonlighting of Officers, subject to department approval.

**MAJOR EXCLUSIONS:**

- Terrorism
- Mold

**Entity Name:** Hamilton Township

## AUTOMOBILE

COVERAGE DESCRIPTION	LIMITS
Bodily Injury Liability and Property Damage Liability Combined Single Limit – Each Accident	\$5,000,000
Uninsured/Underinsured Motorists Bodily Injury	\$50,000
Medical Payments – Each Accident	\$5,000

<b>DEDUCTIBLE:</b>	Liability	0
	Comprehensive and Collision	Refer to Auto Schedule

**AUTOMOBILES:** Refer to Auto Schedule

- COVERAGE INCLUDES:**
- Non-Owned and Hired Automobile Liability
  - No Fellow Employee Exclusion
  - Hired Auto Physical Damage - \$50,000  
Comprehensive Deductible - \$250  
Collision Deductible - \$500
  - Lease Gap Coverage - \$25,000
  - Rental Reimbursement - \$50 per day/\$1,500 max.
  - Freezing or extreme temperatures for equipment used for street, road or sewer construction, maintenance or cleaning

### EMERGENCY AUTOS

- COVERAGE INCLUDES:**
- Emergency Hired Auto Physical Damage - \$100,000  
Comprehensive Deductible - \$500  
Collision Deductible - \$500
  - Rental Reimbursement - \$500 per day/\$10,000 max.
  - Freezing or Extreme Temperatures
  - Recertification

- MAJOR EXCLUSIONS:**
- Terrorism
  - Mold

Automobile coverage is subject to acceptable state motor vehicle reports. Coverage will be excluded for any covered auto while being operated by a driver that does not meet the Ohio Plan's acceptability standards.

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Entity Name: Hamilton Township

## AUTOMOBILE SCHEDULE

VEH#	INV#	YEAR	DESCRIPTION	VIN#	COST NEW	REPLACEMENT COST/STATED AMOUNT	DEPT	COMP DED.	COLL DED.	VALUATION
1		2004	International Dump Truck	7559	\$71,904		Streets	\$500	\$500	ACV
2		2007	International Dump Truck	8582	\$51,264		Streets	\$500	\$500	ACV
3		1994	International Pumper	6822		\$250,000	Fire	\$500	\$500	RC
4		2007	Haulmark Safety Trailer	5277			Streets	Not Covered	Not Covered	ACV
5		2006	Sutphen Aerial Fire Truck	3080		\$600,000	Fire	\$500	\$500	RC
6		2009	International Dump Truck	6611	\$57,936		Streets	\$500	\$500	ACV
7		2008	Navistar Ambulance	8681		\$200,000	EMS	\$500	\$500	RC
8		2009	Ford F350 Brush Truck	6107		\$50,000	Fire	\$500	\$500	RC
10		2011	Ford F450 Super Duty Pickup	1628	\$59,760		Streets	\$500	\$500	ACV
11		2011	Chevrolet Tahoe Fire Car	7421	\$25,000		Fire	\$500	\$500	ACV
12		2011	Chevrolet 3500 Fire Truck	6584	\$40,000		Fire	\$500	\$500	ACV
13		2012	GMC Sierra Fire Truck	6498		\$32,000	Fire	\$500	\$500	RC
14		2012	Chevrolet Pickup	6950	\$25,000			\$500	\$500	ACV
15		2012	United Expressline Trailer	7426			Streets	Not Covered	Not Covered	ACV
16		2013	GMC Yukon	9282		\$45,000	Fire	\$500	\$500	RC

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VEH#	INV#	YEAR	DESCRIPTION	VIN#	COST NEW	REPLACEMENT COST/STATED AMOUNT	DEPT	COMP DED.	COLL DED.	VALUATION
			Fire Car							
17		2013	Look Trailer	1090	\$3,070		Streets	\$500	\$500	ACV
19		2012	Corn Pro Trailer	577	\$5,595		Streets	\$500	\$500	ACV
20		2015	International 4300 Medic	6947		\$400,000	EMS	\$500	\$500	RC
21		2015	Sutphen Pumper	3043		\$900,000	Fire	\$500	\$500	RC
22		2016	Chevrolet Silverado	1744	\$39,604			\$500	\$500	ACV
23		2016	Ford Interceptor	3618	\$40,000		Police	\$500	\$500	ACV
24		2018	International Snow Plow Truck	2291	\$136,404		Streets	\$500	\$500	ACV
25		2019	Chevrolet Silverado 2500 HD	4285	\$59,000			\$500	\$500	ACV
26		2019	Ford F550 Medic	961		\$234,000	EMS	\$500	\$500	RC
27		2018	Carry-On Trailer	1171	\$1,500		Streets	\$500	\$500	ACV
28		2009	Horton Sign Truck	2583	\$60,000		Streets	\$500	\$500	ACV
29		1991	Sutphen Pumper	3853		\$65,000	Fire	\$500	\$500	RC
30		2019	Ford F150	9976	\$47,300		Police	\$500	\$500	ACV
31		2021	Ford Explorer w/Equipment	2695	\$50,000		Police	\$500	\$500	ACV
32		2021	Ford Explorer w/Equipment	2694	\$50,000		Police	\$500	\$500	ACV
33		2021	Ford Explorer w/Equipment	3046	\$50,000		Police	\$500	\$500	ACV
34		2021	Ford Explorer w/Equipment	3045	\$50,000		Police	\$500	\$500	ACV
35		2021	Ford Explorer	1031	\$50,000		Police	\$500	\$500	ACV
36		2021	Ford Explorer	3047	\$50,000		Police	\$500	\$500	ACV

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VEH#	INV#	YEAR	DESCRIPTION	VIN#	COST NEW	REPLACEMENT COST/STATED AMOUNT	DEPT	COMP DED.	COLL DED.	VALUATION
37		2021	Dodge Ram 2500	4743	\$35,867		Streets	\$500	\$500	ACV
38		2021	Chevrolet C5500 Dump Truck	9720	\$92,690		Streets	\$500	\$500	ACV
39		2021	Ford Explorer	2695	\$32,478		Police	\$500	\$500	ACV
40		2021	Ford Explorer	1030	\$26,092		Police	\$500	\$500	ACV
41		2020	Sutphen Custom Pumper	3079		\$900,000	Fire	\$500	\$500	RC
42		2021	Chevrolet Tahoe SSV 4WD	8268	\$38,394		Other	\$500	\$500	ACV
43		2021	Chevrolet Tahoe 4WD	896	\$51,000		Fire	\$500	\$500	ACV
44		2021	Chevrolet Tahoe	9963	\$55,000		Fire	\$500	\$500	ACV
45		2021	Ford 550 Horton Medic Unit 2-21	9616		\$400,000	EMS	\$500	\$500	RC
46		2021	Chevrolet Tahoe	3144	\$49,616		Police	\$500	\$500	ACV
47		2021	Chevrolet Tahoe	2595	\$49,766		Police	\$500	\$500	ACV
48		2021	Chevrolet Tahoe	5948	\$59,066		Police	\$500	\$500	ACV
49		2021	Chevrolet Tahoe	3293	\$59,066		Police	\$500	\$500	ACV
50		2021	Chevrolet Tahoe	4925	\$59,066		Police	\$500	\$500	ACV
51		2021	Chevrolet Tahoe	3390	\$59,066		Police	\$500	\$500	ACV
52		2022	Chevrolet Silverado 2500	9853	\$51,570			\$500	\$500	ACV
53		2022	Dodge Durango	3667	\$50,000		Police	\$500	\$500	ACV
54	3205	2000	International		\$3,500		Streets	\$500	\$500	ACV

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VEH#	INV#	YEAR	DESCRIPTION	VIN#	COST NEW	REPLACEMENT COST/STATED AMOUNT	DEPT	COMP DED.	COLL DED.	VALUATION
			19' Trailer							
55		2023	Ford F550 Dump Truck		\$130,000		Streets	\$500	\$500	ACV
<b>TOTAL</b>					\$1,925,574	\$4,076,000				

**Entity Name:** Hamilton Township

# CYBER

COVERAGE DESCRIPTION	LIMITS
Data Breach and Privacy Liability – Each Claim	\$1,000,000
Data Breach Loss to Member – Each Unauthorized Access	\$1,000,000
Electronic Media Liability – Each Claim	\$1,000,000
Breach Mitigation Expense – Each Unintentional Data Compromise	\$1,000,000
Bricking Sublimit	\$50,000
Policy Aggregate	\$1,000,000

**COVERAGE FORM:** Claims Made

DEDUCTIBLE:		
	Data Breach and Privacy Liability	\$5,000
	Data Breach Loss to Member	\$5,000
	Electronic Media Liability	\$5,000
	Breach Mitigation Expense	\$5,000
	Bricking	\$5,000

RETROACTIVE DATE:		
	Data Breach and Privacy Liability	10/27/24
	Electronic Media Liability	10/27/24

**DEFENSE COSTS:** Included within the Coverage Limit

**EXTENDED REPORTING PERIOD:** 12 Months for 100% of Cyber Premium

- WHO IS COVERED:**
- Named Member
  - Members of the Governing Body
  - Members of any Boards or Commissions
  - Elected or Appointed Officials
  - Employees
  - Volunteers

Disclaimer: The abbreviated outlines of coverage used throughout this document are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverage and do not detail all policy terms nor do they alter any policy conditions. Please read your policy for specific coverages, limitations and restrictions and call us with questions.

**Entity Name:** Hamilton Township

## TERRORISM | PROPERTY

COVERAGE DESCRIPTION	LIMITS
Building and Personal Property	\$23,019,691 <sup>(1)</sup>

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.

<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.

**TERM:** November 1, 2023 to November 1, 2024

**VALUATION:** Replacement Cost

**DEDUCTIBLE:** \$25,000

**ADDITIONAL COVERAGE:**

- Biological and Chemical Cleanup
- Debris Removal
- Extra Expense
- Business Interruption

The additional coverage afforded does not increase the per location aggregate, the Ohio Plan's aggregate limit or the sublimit shown above.

**Entity Name:** Hamilton Township

## TERRORISM | PROPERTY

**MAJOR EXCLUSIONS:**

- Nuclear
- War
- Seizure or Illegal Occupation
- Chemical or Biological
- Electronic
- Vandals
- Increased Cost
- Consequential
- Loss of Use
- Failure to Supply
- Threat or Hoax
- Burglary

**EXCLUDED PROPERTY:**

- Land
- Power Transmission Lines
- Vacant Buildings
- Aircraft, Watercraft
- Vehicles
- Animals, Plants
- Property in Transit

**Entity Name:** Hamilton Township

## TERRORISM | LIABILITY

COVERAGE DESCRIPTION	LIMITS
Each Occurrence per Member	\$5,000,000
Annual Aggregate per Member	\$7,000,000

**TERM:** November 1, 2023 to November 1, 2024

**DEDUCTIBLE:** \$10,000

**COVERAGE FORM:** Claims Made

**COVERAGE:** Bodily Injury and Property Damage

**DEFENSE COSTS:** Included in the Coverage Limit

**WHO IS COVERED:** Named Member

**ADDITIONAL COVERAGE:**

- Nuclear
- War
- Seizure or Illegal Occupation
- Pollutants
- Chemical or Biological
- Electronic
- Vandals
- Failure to Supply
- Threat or Hoax
- Punitive Damages



**Entity Name:** Hamilton Township

## MALICIOUS ACT

COVERAGE DESCRIPTION	LIMITS
Malicious Act General Aggregate Limit	\$1,000,000
Death Benefit Aggregate Limit	\$1,000,000
Death Benefit Limit - Per Member	\$25,000
Medical Expense Aggregate Limit	\$25,000
Medical Expense Limit - Per Member	\$5,000
Funeral Services Aggregate Limit	\$25,000
Funeral Services Limit - Per Member	\$1,000
Personal Counseling Aggregate Limit	\$10,000
Personal Counseling Limit - Per Member	\$2,500
Travel Services Aggregate Limit	\$25,000
Travel Services Limit - Per Member	\$5,000

### SUPPLEMENTARY PAYMENTS:

- Group Trauma Counseling Services
- Extra Security
- Temporary Workers
- Rental Substitute
- Job Retraining Expenses
- Recruitment Costs
- Crisis Management

### COVERAGE:

Pays a death benefit, medical expenses and additional expenses in addition to the Supplementary Payments noted above as a result of bodily injury arising out of a malicious act including hostage taking.

### WHO IS A MEMBER:

- Elected or Appointed Officials
- Employees, Temporary Workers, Authorized Volunteers
- Visitors, Customer, Contractors, and Vendors

Disclaimer: The abbreviated outlines of coverage used throughout this document are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverage and do not detail all policy terms nor do they alter any policy conditions. Please read your policy for specific coverages, limitations and restrictions and call us with questions.

**MAJOR EXCLUSIONS:**

- Asbestos
- Lead
- Fungi or Bacteria
- Gang Members
- Pollution
- Suicide
- Toxic Materials
- War

**Entity Name:** Hamilton Township

## PRIOR ACTS

COVERAGE DESCRIPTION	RETROACTIVE DATE
General Liability	10/27/17
Employee Benefits	10/27/17
Employers' Liability	10/27/17
Public Officials and Employment Practices Liability	10/27/17
Law Enforcement Liability	10/27/17
Auto Liability	10/27/17

**COVERAGE DEFINED:** Extends the policy to apply to covered claims occurring between the retroactive date and the policy effective date, which are reported during the policy term.

**COVERAGE:** Follows the terms and conditions of the coverage designated as included above.

**LIMITS:** Subject to the limits of coverage designated as included above.

**EXCLUSIONS:** Subject to the exclusions of the coverage designated as included above.

**EXTENDED REPORTING PERIOD:**

- Automatic Coverage
  - Basic Extended Reporting Period – 90 days
- Optional Coverage
  - Supplemental Extended Reporting Period – 3 or 5 years
  - Premium determined upon request of coverage.
  - Request must be made within 90 days of cancellation.

**Entity Name:** Hamilton Township

## GENERAL CONDITIONS

**NOTICE OF CANCELLATION:**

The company will provide sixty (60) days written notice of cancellation or non-renewal except for non-payment of premium, which remains ten (10) days written notice.

**POLICY CHANGES:**

The policy contains all the agreements between the member and the Ohio Plan Risk Management Inc. concerning the property and liability coverage afforded. The Named Member is authorized to make changes in the terms of the policy with the consent of the Ohio Plan.

**POLICY PREMIUM:**

See Premium Summary

Once bound, premiums are fully earned unless the policy is cancelled by Ohio Plan Risk Management Inc. or a subsequent policy with no lapse in coverage issued. If Ohio Plan Risk Management Inc. cancel the policy the refund will be pro rata.

Premium financing is available upon request.

**COMMUNICABLE DISEASE EXCLUSION**

This policy contains a communicable disease exclusion which excludes all liability, loss, injury or damage arising out of or contributed to or in connection with a communicable disease or fear or threat of a communicable disease. Please review your policy language fully to determine the extent of coverage.

**PERFLUOROALKYL OR POLYFLUOROALKYL SUBSTANCES (PFAS) EXCLUSION**

This policy contains an exclusion which excludes all liability, loss, injury or damage arising out of or contributed to or in connection with a Perfluoroalkyl Or Polyfluoroalkyl Substances (PFAS's). Please review your policy language fully to determine the extent of coverage.

**SILICA**

This policy contains an exclusion which excludes all liability, loss, injury or damage arising out of or contributed to or in connection with a Silica. Please review your policy language fully to determine the extent of coverage.

**Entity Name:** Hamilton Township

## PAYMENT SUMMARY

COVERAGE	PREMIUM
Package	\$110,549
Ohio Plan Advantage Premium Contribution	\$ 550
<b>Total Annual Payment</b>	<b>\$109,999</b>

### OHIO PLAN ADVANTAGE

The Ohio Plan Advantage is available to members with 4 or more consecutive years of membership with the Ohio Plan. The Named Member received the following premium contribution.

Active Ohio Plan Member since	
Loss Ratio Points (Up to 60 points) (60 – = Advantage Loss Ratio Points)	60
Risk Management Points (Up to 40 points)	
Advantage Potential Premium Contribution	\$ 0
Advantage Final Premium Contribution	\$ 550

### OPTIONS

### NOTES

- Premium includes Ohio Plan's risk management services.

## CLAIM SERVICES

As the claims administrator of the Ohio Plan Risk Management, HAS Claim Services has been essential in the success of the Ohio Plan. Their proactive approach in resolving claims both efficiently and economically has produced superior customer satisfaction.

HAS Claim Services has a network of attorneys throughout the state of Ohio that specialize in defending public entities. Many of the attorneys have provided defense to the Ohio Plan members nearly 20 years. As with HAS Claim Services staff, the attorneys are current on the latest in public entity litigation, immunities and defenses.

Ohio Plan members should report any occurrences or claims directly to their Regional Representative or to HAS Claim Services as soon as possible. A claims examiner will receive the claim within 1-hour of completion of the claims report and the Ohio Plan member will be contacted within 24-hours of receipt of claim by the claim examiner.

### REPORTING A CLAIM

---

- 1 In the event of a claim, Ohio Plan members should notify their regional representative and provide the following information **as soon as possible**:
  - Entity's name (Covered Member)
  - Date of Occurrence
  - Description of Occurrence
  - Location of Occurrence
  - Loss information (Description of loss and damage to your property or property of others)
- 2 The regional representative completes a claims report and forwards the information to HAS Claim Services at which time the claim is assigned to a HAS claim representative.
- 3 HAS Claim Services performs an investigation to positively determine policy coverage, legal liability and damages sustained.
- 4 Within 24-hours of receipt of the claim, the HAS claim representative will contact the Ohio Plan member and review coverage availability and the presence of any excess exposures.
- 5 If a claim involves a severe injury or litigation and will remain open for an extended period of time, a resolution plan is developed by the HAS claim representative within 10 to 30 days of receipt of claim. HAS Claim Services management reviews the settlement plan to ensure the proper course of action is taken.
- 6 HAS claim representative will continue maintenance and follow-up with defense counsel and the covered member until the file is closed or resolved.

## RISK MANAGEMENT SERVICES

Using many years of claims and loss control experience, the Ohio Plan's risk management department collaborates with each Plan member to create a unique risk management profile. The profiles are created by categorizing typical loss exposures into the core areas of risk. Focusing loss prevention efforts into five core areas allows all public entities, regardless of size or number of services, to concentrate their efforts on real loss control methods. Ohio Plan's risk management service includes:

### Employee Handbook Review

We review current employee handbooks looking for:

- A recent review date
- A defined process for employee selection and on boarding
- Definition of employment expectations
- A signed acknowledgement of receipt by all personnel

### Background Checks

We specifically ask the entity to describe any and all opportunities for the use of volunteers. Volunteers are a great resource. We view them as unpaid staff and recommend their backgrounds be reviewed similar to that of the employment background review.

### Contracts

Most public entities have a policy allowing use of their facilities by the general public. The types of events held can vary greatly. We recommend a process by which the entity executes a facility usage agreement to adequately transfer liability to the third party user. Many times, these agreements are already in place and we simply review the language.

### Inspections

We request a tour of all entity buildings and ask for documentation of facility and property inspections. We specifically look for and can assist you with:

- Facility maintenance and inspections
- Certified Playground Safety Inspections
- Fire department, health department or workers compensation inspections
- Vehicle routine maintenance and inspection documentation
- Water & Wastewater inspection documentation
- Police & Fire department inspection / certification documentation

### Citizen Complaint Process

We review the member's process for receiving, recording and responding to citizen inquiries. Properly handled, citizen inquiries can become an asset. Poorly handled, citizen inquiries can become a liability. We specifically look for documentation of the activity generated to respond to the inquiry.

Upon completion of a risk management survey, members are provided with resource materials to assist with managing and/or mitigating the exposures identified during the visit.

Ohio Plan risk managers are available to provide technical assistance and conduct training on a variety of topics including playground safety, sexual harassment, and defensive driving to name a few. The Ohio Plan's goal is to collaborate with its members to teach them to actively manage their own risks.

# REINSURANCE

The following companies are the reinsurance companies providing strength to the Ohio Plan Risk Management Inc. including their A.M. Best ratings.

**American Agricultural Insurance Company**

AM Best Rating, A, X  
Reinsuring the Ohio Plan since 2011

**Berkley Insurance Company**

AM Best Rating: A+, XV  
Reinsuring the Ohio Plan since 2021

**Berk Re Fac**

AM Best Rating: A++, XV  
Reinsuring the Ohio Plan since 2019

**Chubb Group of Insurance Companies**

AM Best Rating: A++, XV  
Reinsuring the Ohio Plan since 2001

**Convex Re Limited**

A.M. Best Rating: A-, XIV  
Reinsuring the Ohio Plan since 2020

**Great American Insurance Company**

AM Best Rating: A+, XIV  
Reinsuring the Ohio Plan since 2012

**Hannover Re**

AM Best Rating: A+, XV  
Reinsuring the Ohio Plan since 2017

**Lloyd’s of London**

AM Best Rating: A, XV  
Reinsuring the Ohio Plan since 2005

**Markel Global Reinsurance Company**

AM Best Rating: A, XIII  
Reinsuring the Ohio Plan since 2006

**Odyssey Reinsurance Company**

AM Best Rating: A, XV  
Reinsuring the Ohio Plan since 2007

**Peak Reinsurance**

AM Best Rating: A-, XII  
Reinsuring the OSP since: 2023

**Ryan Re**

AM Best Rating: A+, XV  
Reinsuring the Ohio Plan since 2019

**Sompo Insurance Company**

AM Best Rating: A+, XV  
Reinsuring the Ohio Plan since 2003

**Swiss Reinsurance America Corporation**

AM Best Rating: A+, XV  
Reinsuring the Ohio Plan since 2004

**A.M. Best Rating Classifications**

**Secure Ratings**

A++ and A+ .....Superior  
A and A- .....Excellent  
B++ and B+ .....Very Good

**Vulnerable Ratings**

B and B- .....Fair  
C++ and C+ .....Marginal  
D .....Poor  
S .....Rating Suspended

**Poor Ratings**

E.....Under State Supervision  
F .....In Liquidation

**Financial Size Category**

XV	\$2 Billion or Greater
XIV	\$1.5 Billion to \$2 Billion
XIII	\$1.25 Billion to \$1.5 Billion
XII	\$1 Billion to \$1.25 Billion
XI	\$750 Million to \$1 Billion
X	\$500 Million to \$750 Million
IX	\$250 Million to \$500 Million
VIII	\$100 Million to \$250 Million

**Note:** Effective 11/1/2022, the Ohio Plan collects premium and makes claims payments for liability losses up to \$250,000 and covered property losses up to \$200,000.



## INSURANCE TERMS

<b>Actual Cash Value</b>	Actual cash value is the cost to repair or replace the damaged property with materials of like kind and quality, less depreciation of the damaged property.
<b>Aggregate Limit</b>	A limit in an insurance policy stipulating the most it will pay for all covered losses sustained during a specified period of time.
<b>Blanket Limit</b>	A single limit of insurance that applies over more than one location or more than one type of coverage, or both. A blanket limit can be a hedge against the possibility of inaccurate property value estimates since the entire blanket limit can be applied to a loss at a single location.
<b>Business Income</b>	Insurance covering loss of income suffered by a business as a result of not being able to use property damaged by a covered cause of loss, during the time required to repair or replace it.
<b>Claim</b>	A demand by an individual or corporation to recover for loss.
<b>Claims Made Form</b>	<p>Under a claims-made policy, policyholders are covered for any incident that takes place and is <b>reported</b> to the carrier on or after the earliest date to which a specific insurance policy applies, as long as the policy is still in force. That date may be the effective (inception) date of the policy, or it may be an earlier (retroactive) date, which results from the purchase of retroactive (prior acts) coverage for a policyholder transferring from one claims-made carrier to another. (Examples to follow.)</p> <p><u>Because claims made policies are designed to cover only those incidents and claims that occur and reported while a specific policy is in effect,</u> policyholders must take special care when switching from one carrier to another. Upon termination of a claims-made policy with one carrier, policyholders should obtain either “tail” coverage (extended reporting coverage) from the carrier they are leaving or retroactive (Prior Acts) coverage from their new carrier. Either of these coverages insures against claims that are made in the future due to incidents that took place but were not reported while the previous claims made policy was in effect.</p>
<b>Claims Paid Form</b>	Under a claims-paid policy, policyholders are insured for a covered incident that takes place, reported to the carrier and paid by the carrier on or after the earliest date to which the a specific insurance policy applies and before the termination of coverage.



## INSURANCE TERMS

**Claims Paid Form -  
Continued**

Because claims-paid policies are designed to cover only those incidents and claims that occur, reported and paid while a specific policy is in effect, policyholders must take special care when switching from one carrier to another. Upon termination of a claims-paid policy with one carrier, policyholders must verify that all outstanding claims have been paid by the current carrier. If a claim has not been paid by the current carrier, upon changing carriers, the claim will become the responsibility of the insured. If it has been determined that the insured has no open or pending claims, the insured should obtain retroactive (Prior Acts) coverage from their new carrier. This will insure against claims that are made in the future due to incidents that took place but were not reported while the previous claims made policy was in effect. (Examples to follow.)

**Declaratory, Injunctive  
and Equitable Relief**

Pays loss adjustment expense incurred by the insured for claims that seek non monetary results or actions including declaratory judgment, injunctions and equitable relief.

**Employers Liability**

Pays on behalf of the insured (employer) all sums that the insured shall become legally obligated to pay as damages because of bodily injury by accident or disease sustained by any employee of the insured arising out of and in the course of his employment by the insured.

**Employee Benefits  
Liability**

Liability of an employer for an error or omission in the administration of an employee benefit program, such as failure to advise employees of benefit programs.

**Equipment Breakdown**

Coverage for loss caused by mechanical or electrical equipment breakdown, including damage to the equipment, damage to other property of the insured, and damage to property of others.

**Extra Expense**

Coverage for expenses in excess of normal operating expenses that are incurred to continue operations after a direct damage loss.

**Functional Replacement  
Cost**

The cost to replace damaged property or destroyed property with property that serves the same function. It is used when replacement of damaged property with substantially identical property is either impossible or unnecessary.

**Medical Payments  
(Auto)**

Coverage to pay for medical expenses for an insured whom sustains bodily injury caused by an auto accident, without regard to fault.



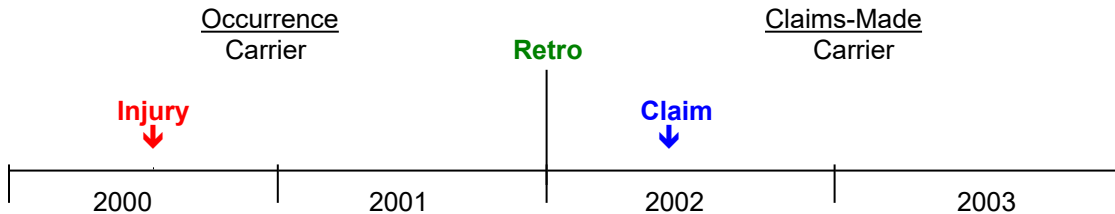
## INSURANCE TERMS

<b>Medical Expense (General Liability)</b>	Coverage that reimburses others, without regard to the insured's liability, for medical or funeral expenses incurred by such persons as a result of bodily injury or death sustained by accident under the conditions specified in the policy.
<b>Occurrence</b>	An accident, including continuous or repeated exposure to substantially the same general harmful conditions.
<b>Occurrence Form</b>	<p>An occurrence form covers claims that arise out of damage or injury that took during the policy period, regardless of when claims are made. (Examples to follow.)</p> <p>The advantage of occurrence coverage is that neither retroactive (prior acts) nor tail coverage is needed when switching to another occurrence carrier or to a claims-made carrier. Coverage continues for any claims that are reported in the future as a result of incidents that took place while the occurrence policy was in effect.</p>
<b>Ordinance or Law</b>	Coverage to insure against loss caused by enforcement of ordinances or laws regulating construction and repair of damaged buildings.
<b>Pay on Behalf</b>	The insurer pays on behalf of the insured for claims and claim costs that the insured is obligated to pay.
<b>Prior Acts</b>	A feature of claims-made policies that have either no retroactive date or a retroactive date earlier than the inception date of the policy. Such a policy covers claims during the policy period arising out of events that precede the policy period. Without such a feature, the policy's retroactive date would preclude coverage with respect to these "prior acts".
<b>Replacement Cost (RC)</b>	The cost to replace damaged property today with property of like kind and quality without deduction for depreciation.



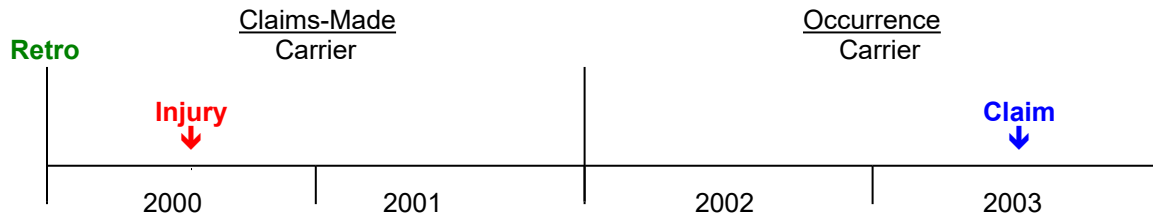
## INSURANCE TERMS

### OCCURRENCE FORM - Example



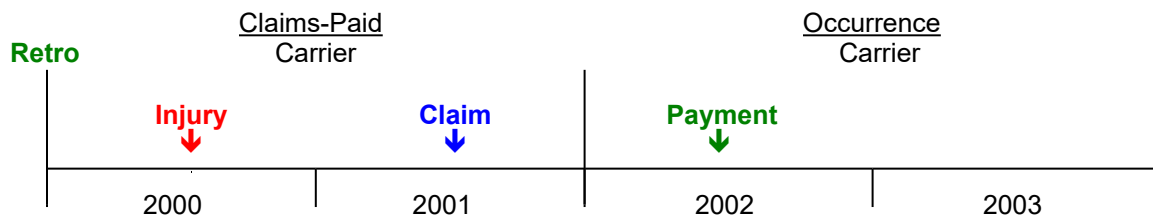
The Occurrence policy would respond to claim. Injury must take place during the policy period of the occurrence policy, but the claim may be made anytime thereafter.

### CLAIMS MADE FORM - Example



The claims-made policy would not respond to claim. The injury and claim must take place after the retro date and before inception of the Occurrence Policy. The Occurrence policy would not respond because the injury did not occur during the coverage period of the occurrence policy. However, if the occurrence policy had "prior acts" dated back to the Retro Date, the Occurrence policy would respond to claim.

### CLAIMS PAID FORM – Example



The Claims-Paid policy would not pay the Claim. The injury, claim and payment must take place after the retro date and before inception of the Occurrence Policy. The Occurrence policy would not pay the claim because the injury did not occur during the coverage period of the occurrence policy. The payment of the claim is therefore the responsibility of the insured. However, if the injury took place during the claims-paid policy and the claim was made during the Occurrence policy, the Occurrence policy would respond to claim provided the policy included prior acts coverage.



## MEMBERSHIP

We are pleased to present for your execution the Acknowledgment of Membership for Ohio Plan Risk Management, Inc. ("Ohio Plan") under which you receive risk coverage specifically designed for your governmental entity. This Acknowledgement evidences your entity's decision to become a member of the Ohio Plan. Only upon such membership can a political subdivision become eligible for the risk coverage offered by the Plan.

The law under which the Ohio Plan operates requires each political subdivision joining the Ohio Plan to enter a written agreement providing for the administration of the Ohio Plan. The signature of an authorized representative of your governmental entity upon the Acknowledgement constitutes the required written agreement.

As indicated in the Ohio Plan's Code of Regulations, the Ohio Plan is managed by a Board of Directors, which is composed of individual representatives from various Ohio Plan members. Participation by Ohio Plan members is through attendance at the meetings of the Ohio Plan's Board and/or communication with your Ohio Plan agent or Administrator.

Finally, membership in the Ohio Plan does not affect the premium payable by each political subdivision for risk coverage. Dues collected by the Ohio Plan have already been included in your premium calculation. Therefore, no increase in premium or any assessment is involved in Ohio Plan membership.

If you have any questions, please see your Ohio Plan agent, or the Administrator of the Ohio Plan. If he or she cannot address your concerns, you may be directed to the Ohio Plan's general counsel for further information.

Please sign two copies of the Acknowledgement of Membership, maintain one for your files and return the other to your Ohio Plan agent.

Thank you for your consideration and attention to this matter.

**Program Administered by Hylant Administrative Services, LLC**



## ACKNOWLEDGEMENT OF MEMBERSHIP

WHEREAS, the undersigned political subdivision wishes to become a member of Ohio Plan Risk Management, Inc.: and

WHEREAS, the decision making body of the undersigned political subdivision has reviewed the terms contained in the Code of Regulations of Ohio Plan Risk Management, Inc.

NOW, THEREFORE, on behalf of the undersigned political subdivision, I hereby acknowledge and attest that this political subdivision:

1. Has agreed to join Ohio Plan Risk Management, Inc.;
2. Accepts and agrees to abide by the Code of Regulations of Ohio Plan Risk Management, Inc.;
3. Acknowledges receipt of the Ohio Plan Risk Management, Inc.'s Code of Regulations; and
4. Has taken all action in accordance with law to effect this acknowledgement and execution.

By: \_\_\_\_\_

Title: \_\_\_\_\_

Subdivision: \_\_\_\_\_

Date: \_\_\_\_\_



## WARRANTY & DISCLOSURE STATEMENT

Coverage	Retroactive Date
General Liability	10/27/2017
Employee Benefits	10/27/2017
Employers' Liability	10/27/2017
Public Officials and Employment Practices Liability	10/27/2017
Law Enforcement Liability	10/27/2017
Auto Liability	10/27/2017

The undersigned being authorized by and acting on behalf of, \_\_\_\_\_ and all persons or concerns seeking coverage, has read and understands the following, and declares all statements set forth hereunder are true, complete and accurate. The undersigned further declares and represents that any occurrence or event taking place prior to the issuance of the policy applied for, which may render inaccurate, untrue or incomplete any statement made hereunder will immediately be reported in writing to the Program Administrator. The undersigned acknowledges and agrees that the submission and the Program Administrator's receipt of such written report, prior to the inception of the policy applied for, is condition precedent to coverage.

This signing of the Warranty & Disclosure Statement does not bind the undersigned to join Ohio Plan Risk Management, Inc. nor does the review of the Warranty & Disclosure Statement bind Ohio Plan Risk Management, Inc. to issue a policy. It is agreed that this Warranty & Disclosure Statement shall be the basis of the contract should a policy be issued, and this form will be attached to and become a part of the policy.

Does any official or employee have knowledge of any act, error or omission, which might give rise to a claim against them other than those detailed to the representative of Ohio Plan Risk Management, Inc.?

Yes  No

No fact, circumstance or situation indicating the probability of a claim or action is now known to any Public Official or Employee: and it is agreed by all concerned that if there be knowledge of such fact, circumstance, or situation, any claim or action subsequently emanating therefrom shall be excluded from coverage under the coverage here being applied for.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Signed

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date





## ***Comprehensive Risk Management for Public Safety Organizations***

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Lexipol is America's leading provider of risk management solutions for public safety organizations. They provide police and fire departments with comprehensive, customizable, state-specific policies on a broad range of risk-centric topics, along with integrated Daily Training Bulletins that address department-specific policy areas – all through a unique web-based system.

Lexipol can help you address issues related to risk, liability, safety and best practices for your safety service departments. They also can help you comply with current laws and regulations and then document that you have trained your staff on approved policies.

### ***Key Features and Benefits***

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There is no other system that offers the following integration in one package:

1. Lexipol provides comprehensive Ohio-specific policies written by legal and safety service professionals.
2. Supervisors can track staff training using reporting tools.
3. Lexipol experts constantly monitor major court decisions, legislation, and emerging trends affecting safety service operations and provide policy updates in response.
4. Lexipol archives your department's policy manual and Daily Training Bulletin records to provide an invaluable resource in defense litigation or personnel matters.
5. The Lexipol system allows cross-referencing to any accreditation standard.
6. Policy and training components are 100% web-based. There is no software to purchase or maintain.

Nationwide collaboration between the largest private network of legal and public safety experts and Lexipol's risk management tools provide agencies the most complete solution for policy manual management, training and documentation.

### ***Customized Solutions***

---

Lexipol now has a law enforcement policy manual designed specifically for small departments with 15 sworn officers or less. The manual is the same Ohio -Specific policy manual provided to larger departments, but the policies are configured for use by a typical small agency making the policy manual faster to implement. Let Lexipol do the heavy lifting and provide you with the policies your agency needs when you need them.

### ***Lexipol Subscription Subsidy Program***

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All Ohio Plan members receive a 10% discount on Lexipol's subscription pricing. In addition, the Ohio Plan Board of Directors established a subsidy program to further assist members in maintaining:

- 1st Year Lexipol Subscription - 50% reimbursement
- 2nd Year Lexipol Subscription - 30% reimbursement
- 3rd Year Lexipol Subscription - 20% reimbursement

Ready for a demonstration to discuss the benefits for your agency? Contact



## Important Member Benefits

<p style="text-align: center;"><b><u>Cyber Security eRisk Hub</u></b></p> <p>Plan members have access to cyber security resources, training and best practices.</p> <p><b>Service offerings include:</b></p> <ul style="list-style-type: none"> <li>• Cyber Security Assessment</li> <li>• Cyber Security Policy Builder</li> <li>• Cyber Security Training and Awareness</li> </ul>	<p style="text-align: center;"><b><u>Training</u></b></p> <ul style="list-style-type: none"> <li>• <b>Free online training platform</b></li> <li>• <b>Public employee training on:</b> <ul style="list-style-type: none"> <li>○ Sexual and Unlawful Harassment</li> <li>○ Social Media and Communications</li> <li>○ Hiring Process</li> <li>○ Cyber Security</li> <li>○ Hazard Communication</li> <li>○ Hazard Assessment and PPE Selection</li> <li>○ Open Meetings Act</li> </ul> </li> </ul>		
<p><b><u>Ohio Plans Partner Programs</u></b></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top; padding: 5px;"> <p><b>Community Energy Services</b> Community Aggregation Building Commission</p> </td> <td style="width: 50%; vertical-align: top; padding: 5px;"> <p><b>Supplemental Employee Insurance</b> Critical Illness Accidental</p> </td> </tr> </table>		<p><b>Community Energy Services</b> Community Aggregation Building Commission</p>	<p><b>Supplemental Employee Insurance</b> Critical Illness Accidental</p>
<p><b>Community Energy Services</b> Community Aggregation Building Commission</p>	<p><b>Supplemental Employee Insurance</b> Critical Illness Accidental</p>		
<p><b><u>Other Available Services</u></b></p> <p>Offered at a discounted rate to all Ohio Plan Members</p>			
<ul style="list-style-type: none"> <li>• Executive and Staff Hiring and Assessment Centers</li> <li>• Legal Consultation</li> <li>• HR Consultation</li> <li>• Emergency Operations Plan Development and Training</li> <li>• Labor Negotiation Assistance</li> <li>• Board/Council Meeting and Retreat Facilitation</li> <li>• Strategic Planning</li> <li>• Grant Writing</li> </ul>	<ul style="list-style-type: none"> <li>• Competitive Bidding/RFP Assistance</li> <li>• Levy/Campaign Strategy Assistance</li> <li>• Bond/Capital Financing Consultation</li> <li>• Police and Fire Organizational and Personnel Studies</li> <li>• Zoning, Planning and Economic Development Studies and Consultation</li> <li>• Staff and Special Study Assessments</li> <li>• Other Special-Needs Request</li> </ul>		

For more information on these programs and services, log onto your Member Dashboard at OhioPlan.com.





OHIO TOWNSHIP ASSOCIATION RISK MANAGEMENT AUTHORITY  
Service Center  
315 S. Kalamazoo Mall  
Kalamazoo, MI 49007-4806

## INVOICE

October 14, 2024

Hamilton Township, Warren County  
Mr. Steve Pegram  
7780 South State Route 48  
Maineville, OH 45039

Effective Date	Description	Amount
10/27/2024	2024-2025 Anniversary Contribution	\$98,356.00
	OTARMA Loyalty Credit	<b>-\$8,761.40</b>
	<i>Annual Contribution Due:</i>	<hr/> \$89,594.60

If you wish to add any of the optional quotes provided on the coverage summary, please write the additional amount in the space provided to calculate the final balance due:

\$ \_\_\_\_\_

BALANCE DUE (if any options selected)

\$ \_\_\_\_\_

Payment due upon receipt

# Ohio Township Association Risk Management Authority

General Liability Breakout  
Hamilton Township, Warren County  
Anniversary: 10/27/2024

	<b>Total Contribution</b>	<b>% of Total</b>
<b>Net Operating Expenditures</b>	\$25,256	97.49%
<b>Secondary Loading</b>		
Ambulances	\$202	0.78%
Fungi	\$150	0.58%
Firefighters - Basic	\$142	0.55%
Firefighters - E&O	\$90	0.35%
Firefighters - Washdown	\$64	0.25%
<b>Herbicide Pesticide</b>	\$0	0.00%
<b>GL Excess</b>	\$6,105	
<b>Total</b>	\$32,009	
<b>Public Officials Wrongful Acts</b>	\$1,655	
<b>POL Excess</b>	\$390	
<b>Total</b>	\$2,045	
<b>Law Enforcement</b>	\$3,797	
<b>LEL Excess</b>	\$895	
<b>Total</b>	\$4,692	

# Ohio Township Association Risk Management Authority

Auto Liability Breakout  
Hamilton Township, Warren County  
Anniversary: 10/27/2024

<b>Vehicle Type</b>	<b>Total Contribution</b>	<b># of Vehicles</b>	
Ambulances	\$266	3	\$88.67
Dump Trucks	\$540	5	\$108.00
Fire Trucks	\$590	7	\$84.29
Heavy	\$102	1	\$102.00
Lt. Med Trucks	\$131	2	\$65.50
Passenger Car/Vans/Pickups	\$576	10	\$57.60
Police	\$1,585	20	\$79.25
<b>Med Pay</b>	\$142		
<b>Uninsured/Underinsured Motorists</b>	\$26		
<b>Excess</b>	\$933		
<b>Total</b>	\$4,891		
<b>CDL Credit</b>	\$0		
<b>MVR Credit</b>	\$0		
<b>Final Contribution</b>	\$4,891		

**Ohio Township Association Risk Management Authority**  
**Automobile Physical Damage Breakout**  
**Hamilton Township, Warren County**  
**Anniversary: 10/27/2024**

<u>Veh. No.</u>	<u>Year</u>	<u>Make</u>	<u>Model</u>	<u>Value</u>	<u>Contribution</u>
1	2004	International	Dump Truck	\$71,904	\$222
2	2007	International	Dump Truck	\$51,264	\$158
4	2009	International	Dump Truck	\$57,936	\$178
5	2008	Navistar	Ambulance	\$200,000	\$616
6	2009	Ford	F350 Brush Truck	\$75,000	\$231
7	2011	Ford	F450 Super Duty Pickup	\$59,760	\$184
8	2011	Chevrolet	3500 Fire Truck	\$40,000	\$123
9	2012	GMC	Sierra Fire Truck	\$32,000	\$99
10	2012	Chevrolet	Silverado Pickup	\$25,000	\$77
12	2013	Trailer	Look Trailer	\$3,070	\$9
13	2012	Trailer	Corn Pro Trailer	\$5,595	\$17
14	2015	Sutphen	Pumper	\$900,000	\$2,773
15	2016	Chevrolet	Silverado Pickup	\$39,604	\$122
16	2016	Ford	Interceptor	\$40,000	\$123
17	2018	International	Snow Plow Truck	\$136,404	\$420
18	2019	Chevrolet	Silverado 2500 HD	\$59,000	\$182
19	2019	Ford	F550 Medic	\$350,000	\$1,078
20	2018	Trailer	Carry-On Trailer	\$1,500	\$5
21	2009	Horton	Sign Truck (Prior Ambulance)	\$60,000	\$185
22	2019	Ford	F150	\$47,300	\$146
23	2021	Ford	Explorer w/ Equipment	\$50,000	\$154
24	2021	Ford	Explorer w/ Equipment	\$50,000	\$154
25	2021	Ford	Explorer w/ Equipment	\$50,000	\$154
26	2021	Ford	Explorer w/ Equipment	\$50,000	\$154
27	2021	Ford	Explorer w/ Equipment	\$50,000	\$154
28	2021	Ford	Explorer	\$50,000	\$154
29	2021	Ford	Explorer	\$50,000	\$154
30	2021	Dodge	Ram 2500 Tradesman Crew Cab (Public Works)	\$35,867	\$110
31	2021	Chevrolet	C5500 Dump Truck	\$92,690	\$286
32	2021	Ford	Explorer	\$32,478	\$100
33	2020	Sutphen	Custom Pumper	\$900,000	\$2,773
34	2021	Chevrolet	Tahoe SSV 4WD (Public Works)	\$38,394	\$118
35	2021	Chevrolet	Tahoe w/Equipment 4WD (Fire)	\$65,000	\$200
36	2021	Chevrolet	Tahoe w/Equipment (Fire)	\$65,000	\$200
37	2021	Ford	550 Horton Medic Unit 2- 21 (Medic 77)	\$350,000	\$1,078

38	2021	Chevrolet	Tahoe	\$49,616	\$153
39	2021	Chevrolet	Tahoe	\$49,766	\$153
40	2021	Chevrolet	Tahoe	\$59,066	\$182
41	2021	Chevrolet	Tahoe	\$59,066	\$182
42	2021	Chevrolet	Tahoe	\$59,066	\$182
43	2021	Chevrolet	Tahoe	\$59,066	\$182
44	2022	Chevrolet	Silverado 2500 Utility Truck	\$51,570	\$159
45	2022	Dodge	Durango (Police)	\$50,000	\$154
46	2022	Trailer	Ver-Mac Digital Sign Trailer	\$16,495	\$51
47	2022	Trailer	Ver-Mac Digital Sign Trailer	\$16,495	\$51
48	2022	Trailer	Sure Trac 32K Trailer	\$22,695	\$70
49	2006	Sutphen	Aerial Fire Truck	\$1,545,000	\$4,761
50	1994	International	Pumper	\$412,000	\$1,269
51	2022	Chevrolet	Equinox Police	\$15,000	\$46
52	2023	Chevrolet	Tahoe SSV Police w/ Equipment	\$60,000	\$185
53	2023	Chevrolet	Tahoe SSV w/Equipment Fire Car	\$65,000	\$200
54	2022	Ford	Ranger (Admin)	\$30,000	\$92
55	2000	International	19' Trailer	\$3,500	\$11
56	2023	Chevrolet	Tahoe (K-9 Unit) Police Car	\$65,000	\$200
57	2023	Ford	F550 Dump Truck	\$130,000	\$401
<b>TOTALS</b>				<b>\$7,003,167</b>	<b>\$21,575</b>

# Ohio Township Association Risk Management Authority

## Property Breakout

Hamilton Township, Warren County

Anniversary: 10/27/2024

<u>Location</u>	<u>Address</u>	<u>Total TIV</u>	<u>Contribution</u>
1-1: 2000 E US 22 & 3	2000 E US 22 & 3 Maineville, OH 45039	\$1,349,900	\$2,449
1-2: 2000 E US 22 & 3	2000 E US 22 & 3 Maineville, OH 45039	\$45,400	\$27
3-1: 7780 S State Route 48	7780 S State Route 48 Maineville, OH 45039	\$7,467,300	\$4,517
3-2: 7780 S State Route 48	7780 S State Route 48 Maineville, OH 45039	\$105,900	\$192
4-1: 8273 Loveland Avenue	8273 Loveland Avenue Maineville, OH 45039	\$203,300	\$369
4-2: 8273 Loveland Avenue	8273 Loveland Avenue Maineville, OH 45039	\$739,400	\$1,342
5-1: 8373 Loveland Avenue	8373 Loveland Avenue Maineville, OH 45039	\$775,500	\$1,407
5-2: 8373 Loveland Avenue	8373 Loveland Avenue Maineville, OH 45039	\$102,600	\$62
5-3: 8373 Loveland Avenue	8373 Loveland Avenue Maineville, OH 45039	\$110,400	\$67
5-4: 8373 Loveland Avenue	8373 Loveland Avenue Maineville, OH 45039	\$4,600	\$3
6-1: 8425 Loveland Avenue	8425 Loveland Avenue Maineville, OH 45039	\$148,500	\$269
6-2: 8425 Loveland Avenue	8425 Loveland Avenue Maineville, OH 45039	\$372,900	\$677
6-3: 8425 Loveland Avenue	8425 Loveland Avenue Maineville, OH 45039	\$259,800	\$157
6-4: 8425 Loveland Avenue	8425 Loveland Avenue Maineville, OH 45039	\$49,700	\$90
7-1: 131 W US Route 22 & 3	131 W US Route 22 & 3 Maineville, OH 45039	\$169,380	\$307
7-2: 131 W US Route 22 & 3	131 W US Route 22 & 3 Maineville, OH 45039	\$25,000	\$45
8-1: 912 Nunner Road	912 Nunner Road Maineville, OH 45039	\$721,600	\$436
8-2: 912 Nunner Road	912 Nunner Road Maineville, OH 45039	\$0	\$0
8-3: 912 Nunner Road	912 Nunner Road Maineville, OH 45039	\$0	\$0
8-4: 912 Nunner Road	912 Nunner Road Maineville, OH 45039	\$54,370	\$99
9-1: 914 Nunner Road	914 Nunner Road Maineville, OH 45039	\$402,600	\$730

9-2: 914 Nunner Road	914 Nunner Road Maineville, OH 45039	\$142,000	\$258
9-3: 914 Nunner Road	914 Nunner Road Maineville, OH 45039	\$17,237	\$31
11-1: 7684 South State Route 48	7684 South State Route 48 Maineville, OH 45039	\$5,784,100	\$3,498
11-2: 7684 South State Route 48	7684 South State Route 48 Maineville, OH 45039	\$40,200	\$73

Crime	\$0
Earthquake	\$3,780
Equipment Breakdown	\$784
Flood	\$3,780
Faithful Performance of Duty	\$660



# Ohio Township Association Risk Management Authority

## Additional Property Breakout

Hamilton Township, Warren County

Anniversary: 10/27/2024

<b>Description</b>	<b>Location</b>	<b>Value</b>	<b>Contribution</b>
(2) Flir Thermal Imaging Cameras		\$16,500	\$50
250 GPM Gasoline Portable Pump		\$5,453	\$16
(28) MSA GI SCBA's		\$196,000	\$595
(6) FLIR Cameras		\$16,500	\$50
Blanket EDP Equipment, including Software		\$110,000	\$200
2007 John Deere Gator		\$13,200	\$40
2016 Mahindra 2450 Tractor		\$24,299	\$73
(2) Genesis Spreaders Battery Operated		\$16,280	\$49
2023 Scag Cheetah 2 Zero Turn Mower		\$14,520	\$44
2015 John Deere 9570M Zero Turn Mower		\$11,550	\$35
Vermeer BC1000XL Brush Chipper Battery Backup		\$58,023	\$175
1990 Beuthling B60 Asphalt Roller		\$9,350	\$28
2017 John Deere 9570M Zero Turn Mower		\$3,850	\$12
2022 Laztec WZ1000 Zero Turn Mower		\$11,550	\$35
(13) Portable Radios		\$52,250	\$158
(3) Lucas Devices		\$62,949	\$190
(2) Genesis Cutters		\$42,900	\$130
1991 Case 695 Tractor		\$14,960	\$45
Kubota KX080-4S2R3A Excavator		\$11,550	\$35
(2) Combi Tool Battery Tools		\$110,022	\$333
2024 Kubota KX033-4 Excavator		\$15,620	\$47
2022 Scag Cheetah 2 Zero Turn Mower		\$55,027	\$166
RIT Bag w/SCBA		\$14,520	\$44
Genesis Mach 11 Outlaw Hydro/Pump		\$4,950	\$15
Unscheduled Miscellaneous Property-Limit per Occurrence, \$5,000. Maximum limit per any one item		\$8,470	\$26
(2) Ver-Mac PCMS-1210 Pro Full Size Message Boards Trailers		\$110,000	\$333
2023 Bomag BW120sl-5 Asphalt Roller		\$36,289	\$110
(4) Stryker Power Cots		\$51,136	\$155
(3) LifePak 15 Monitors		\$180,000	\$544
2022 Bobcat T770T4 Loader		\$135,000	\$408
		\$94,293	\$285





OHIO TOWNSHIP ASSOCIATION RISK MANAGEMENT  
AUTHORITY  
Service Center  
315 S. Kalamazoo Mall  
Kalamazoo, MI 49007-4806

October 10, 2024

Hamilton Township, Warren County  
7780 South State Route 48  
Maineville, OH 45039

Dear Member:

I've enclosed your anniversary coverage outline and contribution invoice. To continue your membership and coverage, please return the following items in the enclosed envelope, by or prior to your anniversary date of **10/27/2024**:

- Anniversary payment
- Original signed Anniversary Information Acknowledgement form
- Any schedule changes on a separate sheet of paper (required for endorsement)

Once all of the above information has been received, your anniversary agreement will be issued and mailed to you. If you have any questions, please contact your local OTARMA representative, or call me at 1.888.748.7966, ext. 3136.

As always, it is our pleasure serving you. Thank you for your loyalty to OTARMA. Together, we will continue to lead the way for Ohio Townships.

Sincerely,

Wendy French  
Customer Service Representative  
wf/enclosures



## Anniversary Information Acknowledgement

The undersigned representative of the Hamilton Township, Warren County acknowledges that he/she:

- Reviewed the information provided on all Ohio Township Association Risk Management Authority applications and all applicable supplemental applications.
- Reviewed all applicable property and vehicle schedules.
- Confirms, to the best of his/her knowledge, that all information provided is complete and accurate.
- Reviewed the optional coverage(s) offered by the Ohio Township Association Risk Management Authority for increased limits. After consideration of the coverage(s) offered and the contribution for same, Hamilton Township, Warren County has elected to:
  - Waive any and all coverage(s) and any applicable contribution charges. Hamilton Township, Warren County understands that to add increased limits coverage in the future, it will be subject to Ohio Township Association Risk Management Authority's approval and underwriting guidelines at the time of the request and that such request must be made in writing. In addition, Hamilton Township, Warren County will not hold the Ohio Township Association Risk Management Authority responsible for this decision to waive optional coverage(s).
  - Accept the increased limits: \_\_\_\_\_  
(Limit of Liability Accepted)

Executed on the \_\_\_\_\_ day of \_\_\_\_\_, in the year \_\_\_\_\_, by the undersigned duly authorized officer of the Governmental Subdivision Hamilton Township, Warren County indicated below:

By: \_\_\_\_\_

Title: \_\_\_\_\_

Member: Hamilton Township, Warren County

Member Number: 3187

Anniversary Date: 10/27/2024



## **SUMMARY OF COVERAGES**

FOR

### **Hamilton Township, Warren County**

PREPARED BY:

Brown & Brown Insurance Services, Inc.

Burnham & Flower of Ohio

6500 Taylor Road  
Blacklick, OH 43004  
800.748.0554

<http://otarma.org>



**FOR: *Hamilton Township, Warren County***

**EFFECTIVE: 10/27/2024**

Broad definition of a “**member**” which includes:

- Any member of the governing body,
- Any member of boards or commissions,
- Any elected or appointed official,
- Any employee acting within the scope of their employment,
- Any volunteer or student who performs a service for you at your request

### **SUMMARY OF COVERAGE LIMITS**

*We will pay those amounts that a member becomes legally obligated to pay as damages, caused by an occurrence to which this Agreement applies:*

<b>Legal Liability for General Liability Claims</b>	\$5,000,000 Each occurrence \$0 Deductible
• <i>Advertising injury, bodily injury, personal injury, or property damage, arising out of your covered operations or premises.</i>	
<b>Legal Liability for Automobile Claims</b>	\$5,000,000 Each occurrence \$0 Deductible
• <i>Ownership, maintenance or use of an automobile in the conduct of your covered operations.</i>	
<b>Legal Liability for Law Enforcement Claims</b>	\$5,000,000 Each occurrence \$1,000 Deductible
• <i>Bodily injury, personal injury or property damage, arising out of your law enforcement operations.</i>	
<b>Public Officials Wrongful Acts</b>	\$5,000,000 Each occurrence \$1,000 Deductible
• <i>A public officials wrongful act rendered in discharging duties on your behalf.</i>	

*No aggregate limit on any major lines of coverage unless indicated in the schedule of benefits.*



**FOR: *Hamilton Township, Warren County***

**EFFECTIVE: *10/27/2024***

**\*Property Coverages**

Blanket Total Insured Values	\$18,905,070	
Building	\$17,634,287	\$5,000 Deductible
Personal Property	\$1,457,400	\$5,000 Deductible
Miscellaneous Property Scheduled	\$1,700,759	\$5,000 Deductible
EDP - Hardware	\$155,342	\$5,000 Deductible
Miscellaneous Property Unscheduled	\$110,000	\$5,000 Deductible

\*The deductibles for Real and Personal Property, as well as Additional Property have been changed to \$5,000 based on the minimum deductible required for the total insured values.

**Total Insured Value** **\$21,057,788**

Earthquake Limit	\$5,000,000	
Deductible	\$25,000	
Equipment Breakdown Property Damage	\$19,091,687	
Deductible	\$5,000	
Flood Limit	\$5,000,000	
Deductible	\$25,000	

**Crime Coverage**

Crime Limit	\$10,000
Deductible	\$0

**Faithful Performance of Duty Coverage**

Limit	\$250,000
Deductible	\$0



**FOR:** *Hamilton Township, Warren County*

**EFFECTIVE:** *10/27/2024*

<b>Title</b>	<b>Name</b>
Administrator	Jeff Wright
Assistant Fiscal Officer	Ellen Horman
Fiscal Officer	Leah Elliot
Other Employee	Fire/Zoning Inspector-Cory Sanders
Road Superintendent	Don Pelfrey
Trustee	Joseph P. Rozzi
Trustee	Darryl Cordrey II
Trustee	Mark Sousa
Zoning Inspector	Cathy Walton





**FOR:** *Hamilton Township, Warren County*

**EFFECTIVE:** *10/27/2024*

### **Automobile Coverages**

#### **Liability**

Legal Liability for Automobile Claims	\$5,000,000
Covered Pollution Cost or Expense for Automobiles	\$5,000,000
Medical Expenses - Automobile	\$5,000
Uninsured and Underinsured Motorist Per Person	\$100,000
Uninsured and Underinsured Motorist Per Occurrence	\$100,000

#### **Physical Damage**

Total Insured Value	\$7,003,167
Comprehensive Deductible	\$500
Collision Deductible	\$500

### **Cyber Coverages**

Third Party Cyber Liability	\$1,000,000 occurrence / \$1,000,000 aggregate	\$10,000 Deductible
First Party Cyber Breach	\$1,000,000 occurrence / \$1,000,000 aggregate	\$10,000 Deductible
Cyber Crime	\$200,000 occurrence / \$200,000 aggregate	\$10,000 Deductible



## Hamilton Township, Warren County

Effective Date: 10/27/2024

<u>Coverage</u>	<u>Contribution</u>	<u>Limit of Coverage</u>
General Liability	\$25,906	\$5,000,000
Automobile Liability	\$3,958	\$5,000,000
Automobile Physical Damage	\$21,575	\$7,003,167
Law Enforcement Liability	\$3,797	\$5,000,000
Public Officials Wrongful Acts & Employment Practices	\$1,655	\$5,000,000
Excess Liability	\$8,323	Included
Property	\$31,207	\$21,057,788
Equipment Breakdown	Included	Included
Employee Dishonesty	\$0	\$10,000
Faithful Performance of Duty	\$660	\$250,000
<b>Total Contribution</b>	<b>\$97,081</b>	
CDL Credit	\$0.00	
MVR Credit	\$0.00	
<b>Final Contribution</b>	<b>\$97,081.00</b>	
	-\$8,761.40 Loyalty Credit	
	Annual Contribution Due: <b>\$88,319.60</b>	

Increased Limits Options

\$6,000,000	\$1,123
\$7,000,000	\$2,178
\$8,000,000	\$3,172



## NOTICE

This proposal is an overview of coverages and is merely descriptive and should be used for reference purposes only. Please refer to the coverage document for specific terms, conditions and exclusions. Any questions should be referred to your Account Manager.

## CONDITIONS

Special Events involving Fireworks, Alcohol/Beer Sales, Bounce Houses and/or inflatables are not included and coverage would need to be endorsed for coverage prior to the event.



***Financial Stability Rating AAA (Unsurpassed)***



***Endorsed by the Ohio Township Association since 1987. Now serving over 1,000 Ohio townships.***



### **SERVICE CENTER**

315 South Kalamazoo Mall  
Kalamazoo, MI 49007

Wendy French  
Ph. 888.748.7966 Ext. 3136  
Fax 269.276.4095  
Email: [wfrench@bfgroup.com](mailto:wfrench@bfgroup.com)

### **LOSS CONTROL**

KLA Risk Consulting  
5890 Sawmill Road, Suite 120  
Dublin, OH 43017

Kim Arnold  
Ph. 866.537.7775  
Email: [klarnold@klaconsulting.com](mailto:klarnold@klaconsulting.com)

### **CLAIM SERVICE**

Public Entity Risk Services of Ohio, Inc. (PERSO)  
6500 Taylor Road, Suite B  
Blacklick, OH 43004

Brad Tucker  
Ph. 866.907.3776  
Fax 614.729.6046  
Email: [Bradley.Tucker@persopool.com](mailto:Bradley.Tucker@persopool.com)



6500 Taylor Road  
Blacklick, OH 43004  
800.748.0554

<http://otarma.org>



FOR: *Hamilton Township, Warren County*

EFFECTIVE: *10/27/2024*

### Legal Defense and Claim Payment Agreement – Schedule of Coverages

<u>Coverage</u>	<u>Effective Date</u>	<u>Limit</u>	<u>Deductible</u>
<b>Legal Liability for Automobile Claims</b>	<b>10/27/2024</b>	<b>\$5,000,000</b>	<b>\$0</b>
Covered Pollution Cost or Expense for Automobiles	10/27/2024	\$5,000,000	\$0
Uninsured and Underinsured Motorist Per Person	10/27/2024	\$100,000	\$0
Uninsured and Underinsured Motorist Per Occurrence	10/27/2024	\$100,000	\$0
Medical Expenses - Automobile	10/27/2024	\$5,000	\$0
<b>Legal Liability for General Liability Claims</b>	<b>10/27/2024</b>	<b>\$5,000,000</b>	<b>\$0</b>
Active Assailant	10/27/2024	See LDCP 0500 (01 19)	\$0
Appeal Bonds	10/27/2024	Unlimited	\$0
Bail Bonds	10/27/2024	Unlimited	\$0
Bonds to Release Property	10/27/2024	Unlimited	\$0
Broad Legal Defense Fund	10/27/2024	\$5,000/\$5,000	\$0
Claim and Defense Expenses	10/27/2024	Unlimited	\$0
Fungi or Bacteria Clean Up	10/27/2024	\$25,000	\$0
Fungi or Bacteria Clean Up Aggregate	10/27/2024	\$50,000	\$0
Fungi or Bacteria Injury	10/27/2024	\$25,000	\$0
Fungi or Bacteria Injury Aggregate	10/27/2024	\$50,000	\$0
Good Samaritan	10/27/2024	\$5,000,000	\$0
Medical Expenses - Other than Automobile	10/27/2024	10,000	\$0
Medical Malpractice	10/27/2024	\$5,000,000	\$0
Member Expenses	10/27/2024	\$10,000	\$0
Moral Obligation to Pay	10/27/2024	\$2,500	\$0
Non-Monetary Relief Defense Expense	10/27/2024	\$50,000	\$0
Post-Judgment Interest	10/27/2024	Unlimited	\$0
Pre-Judgment Interest	10/27/2024	Unlimited	\$0
Stop Gap	10/27/2024	\$5,000,000	\$0
Pollution Liability Coverage - Pesticides	10/27/2024	\$250,000	0
<b>Public Officials Wrongful Acts</b>	<b>10/27/2024</b>	<b>\$5,000,000</b>	<b>\$1,000</b>
Employee Benefit Liability	10/27/2024	\$5,000,000	\$1,000
Employment Expense	10/27/2024	\$5,000,000	\$0
Employment Practices Wrongful Acts	10/27/2024	\$5,000,000	\$1,000
<b>Legal Liability for Law Enforcement Claims</b>	<b>10/27/2024</b>	<b>\$5,000,000</b>	<b>\$1,000</b>
<b><u>Endorsements</u></b>			
Anti-skid Material Storage and Application	10/27/2024	\$5,000,000	\$0
Chlorine	10/27/2024	\$5,000,000	\$0
Fire Department Pollution Coverage	10/27/2024	\$500,000	\$0
Fire Department Training Activities	10/27/2024	\$5,000,000	\$0



**FOR:** *Hamilton Township, Warren County*

**EFFECTIVE:** *10/27/2024*

**Legal Defense and Claim Payment Agreement – Schedule of Coverages**

Sewer Back-up	10/27/2024	\$1,000,000/\$1,000,000	\$0
Underground Gasoline, Diesel and Fuel Oil Storage Tanks Aggregate	10/27/2024	\$55,000	\$0
Underground Gasoline, Diesel and Fuel Oil Storage Tanks Each Occurrence	10/27/2024	\$55,000	\$0



# GOVERNMENT PROPERTY AGREEMENT – SCHEDULE OF BENEFITS

## Ohio Township Association Risk Management Authority

### Hamilton Township, Warren County

Effective Date: 10/27/2024

SECTION	COVERAGE LIMIT	DEDUCTIBLE
<b>SECTION III – PROPERTY DAMAGE</b>		
Buildings*	\$17,634,287	\$5,000
Personal Property*	\$1,457,400	\$5,000
Accounts Receivable	\$250,000	
Animals	\$25,000	
Appearance Allowance	\$25,000	
Arson or Theft Reward	\$10,000	
Athletic Surfaces	\$50,000	
Building or Addition Under Construction	\$1,000,000	\$1,000
Building or Addition Under Construction - Frame Construction Type	Excluded	
Cemetery Property	\$10,000	\$0
Debris Removal	\$250,000	
Decontamination Costs	\$25,000	
Electronic Vandalism	\$250,000	
Equipment Rental Reimbursement	\$250,000	
Errors or Omissions	\$500,000	
Expediting Expenses	\$250,000	
Fine Arts - Unscheduled	\$25,000	
Fire Hydrants (Unscheduled)	\$10,000	
Golf Course Sand Traps, Tee and Greens	10,000/250,000	
Green Coverage	\$100,000	
Guide Rails	\$10,000	
Land and Water Cleanup Expense	\$10,000	
Locks and Keys	\$25,000	
Money and Securities	\$25,000	
New Generation	\$10,000	



# GOVERNMENT PROPERTY AGREEMENT – SCHEDULE OF BENEFITS

## Ohio Township Association Risk Management Authority

### Hamilton Township, Warren County

Effective Date: 10/27/2024

SECTION	COVERAGE LIMIT	DEDUCTIBLE
Newly Constructed or Acquired Property	\$2,000,000	\$1,000
Off-Premises Service Interruption Property Damage	\$25,000	
Off-Premises Storage - Property Under Construction	\$10,000	
Ordinance or Law	\$500,000	
Outdoor Signs	\$10,000	
Outdoor Trees and Shrubs	10,000/250,000	
Parking Meters and Charging Stations	\$5,000	
Personal Prop Not at a Covered Location	\$50,000	
Personal Property at Newly Acquired or Leased Locations	\$1,000,000	\$0
Personal Property of Others	\$250,000	\$1,000
Pollution Cleanup Expense	\$100,000	
Professional Fees	\$5,000	
Property Removed from a Covered Location	\$250,000	
Protection and Preservation of Property	\$250,000	
Terrorism	See GPA 0780	\$0
Transit Coverage	\$100,000	
Underground Fiber Optic Cable	\$10,000	
Unscheduled Misc Property	\$10,000	
Unscheduled Playground Equipment	\$25,000	
Unscheduled Property in the Open	\$100,000	\$1,000
Valuable Papers and Records	\$250,000	
Water and Sewer Backup	\$100,000	

# GOVERNMENT PROPERTY AGREEMENT – SCHEDULE OF BENEFITS

## Ohio Township Association Risk Management Authority

### Hamilton Township, Warren County

Effective Date: 10/27/2024

SECTION	COVERAGE LIMIT	DEDUCTIBLE
<b>SECTION IV - TIME ELEMENT</b>		
Civil Authority	Maximum 30 days	
Civil Authority	\$25,000	
Computer Systems and Non-physical Damage	\$10,000	
Contingent Tax Revenue Interruption	\$25,000	
Contingent Time Element	\$10,000	
Earnings During Protection/Preservation	\$25,000	
Expenses to Reduce Loss	\$25,000	
Extended Earnings, Extra Expense and Cost	\$50,000	
Extended Gross Earnings, Extra Expense and Cost	Maximum 180 days	
Extended Period of Coverage	\$25,000	
Extra Expense and Cost	\$250,000	
Gross Earnings	\$250,000	
Leasehold Interest	\$10,000	
Rental Coverage	\$10,000	
Soft Costs	\$5,000	
Storm Debris Removal	\$5,000	

# GOVERNMENT PROPERTY AGREEMENT – SCHEDULE OF BENEFITS

## Ohio Township Association Risk Management Authority

### Hamilton Township, Warren County

Effective Date: 10/27/2024

SECTION	COVERAGE LIMIT	DEDUCTIBLE
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#### SECTION V - EQUIPMENT BREAKDOWN

Total Limit per one Breakdown*	\$19,091,687	See GPA 0644
Power Generating Equipment	Excluded	
Civil Authority	\$25,000	
Data or Media	\$250,000	
Defense	Unlimited	
Dependent Properties	\$25,000	
Earnings	\$100,000	
Electrical Surge and Electrical Disturbance	\$100,000	
Error in Description	\$500,000	
Expediting Expenses	\$250,000	
Extended Earnings and Extra Expense	\$100,000	
Extra Expense	\$100,000	
Green Alternatives	\$100,000	
Hazardous Substance	\$100,000	
New Generation	\$10,000	
Newly Acquired Locations	\$2,000,000	
Off Premises Equipment	\$50,000	
Ordinance or Law	\$500,000	
Refrigerant Contamination	\$100,000	
Service Interruption	\$100,000	
Spoilage	Included with Refrigerant Contamination	
Water Damage	\$100,000	

#### SECTION VI – CRIME

Crime	\$10,000	\$0
Faithful Performance of Duty	\$250,000	\$0
Computer Fraud and Funds Transfer	\$10,000	
Employee Theft - Per Employee	\$10,000	
Employee Theft - Per Loss	\$10,000	
Forgery or Alteration	\$10,000	
Inside Premises - Robbery or Safe Burglary	\$10,000	
Money Orders and Counterfeit Money	\$10,000	
Outside Premises	\$10,000	
Theft, Disappearance, Destruction of Money	\$10,000	

# GOVERNMENT PROPERTY AGREEMENT – SCHEDULE OF BENEFITS

## Ohio Township Association Risk Management Authority

### Hamilton Township, Warren County

Effective Date: 10/27/2024

SECTION	COVERAGE LIMIT	DEDUCTIBLE
SECTION VII - AUTOMOBILE PHYSICAL DAMAGE		
Airbags	\$5,000	\$0
Commandeered Property	\$250,000	\$0
Emergency Response Automobile	\$25,000	\$0
Freezing of Equipment Coverage	\$25,000	\$0
Hired Automobile Physical Damage	\$50,000	\$0
Lease Gap	\$25,000	\$0
Not At Fault Collision Deductible Waiver	\$2,500	\$0
Personal Automobile (Deductible)	Actual Cost	\$0
Property in an Unattended Auto	\$1,000	\$0
Recertification	Actual Cost	\$0
Rental Automobile Agreement	\$10,000	\$0
Rental Reimbursement Aggregate	\$100,000	\$0
Rental Reimbursement Per Day	\$1,000	\$0
Roadside Assistance	\$5,000	\$0
Temporary Substitute Automobile	\$2,500	\$0
Terrorism	See GPA 0780	\$0

# GOVERNMENT PROPERTY AGREEMENT – SCHEDULE OF BENEFITS

## Ohio Township Association Risk Management Authority

### Hamilton Township, Warren County

Effective Date: 10/27/2024

SECTION	COVERAGE LIMIT	DEDUCTIBLE
<b>SECTION VIII - EARTH MOVEMENT</b>		
Earthquake	\$5,000,000	\$25,000
Earth Movement Accounts Receivable	\$250,000	
Earth Movement Animals	\$25,000	
Earth Movement Athletic Surfaces	\$50,000	\$1,000
Earth Movement Debris Removal	\$250,000	
Earth Movement Decontamination Costs	\$25,000	
Earth Movement Expediting Expense	\$250,000	
Earth Movement Fine Arts - Unscheduled	\$25,000	
Earth Movement Fire Department Service Charge	Actual Cost	
Earth Movement Fire Extinguishing Systems	Actual Cost	
Earth Movement Green Coverage	\$100,000	
Earth Movement Locks and Keys	\$25,000	
Earth Movement Money and Securities	\$25,000	
Earth Movement Off-Premises Service Interruption Property Damage	\$25,000	
Earth Movement Off-Premises Storage - Property Under Construction	\$10,000	
Earth Movement Ordinance or Law	\$500,000	
Earth Movement Outdoor Signs	\$10,000	
Earth Movement Parking Meters and Charging Stations	\$5,000	
Earth Movement Personal Prop Not at a Covered Location	\$50,000	\$1,000
Earth Movement Personal Property at Newly Acquired or Leased Locations	\$1,000,000	
Earth Movement Professional Fees	\$5,000	
Earth Movement Property Removed from a Covered Location	\$250,000	
Earth Movement Protection and Preservation of Property	\$250,000	
Earth Movement Transit Coverage	\$100,000	
Earth Movement Unscheduled Misc Property	\$10,000	
Earth Movement Unscheduled Playground Equipment	\$25,000	
Earth Movement Valuable Papers and Records	\$250,000	

# GOVERNMENT PROPERTY AGREEMENT – SCHEDULE OF BENEFITS

## Ohio Township Association Risk Management Authority

### Hamilton Township, Warren County

Effective Date: 10/27/2024

SECTION	COVERAGE LIMIT	DEDUCTIBLE
<b>SECTION IX – FLOOD</b>		
Flood	\$5,000,000	\$25,000
Flood Accounts Receivable	\$100,000	
Flood Animals	\$25,000	
Flood Athletic Surfaces	\$50,000	
Flood Debris Removal	\$250,000	
Flood Decontamination Costs	\$25,000	
Flood Expediting Expenses	\$250,000	
Flood Fine Arts - Unscheduled	\$5,000	
Flood Fire Department Service Charge	Actual Cost	
Flood Fire Extinguishing Systems	Actual Cost	
Flood Green Coverage	\$100,000	
Flood Locks and Keys	\$25,000	
Flood Money and Securities	\$25,000	
Flood Off-Premises Service Interruption Property Damage	\$25,000	
Flood Off-Premises Storage - Property Under Construction	\$10,000	
Flood Ordinance or Law	\$500,000	
Flood Outdoor Signs	\$10,000	
Flood Parking Meters and Charging Stations	\$5,000	
Flood Personal Prop Not at a Covered Location	\$25,000	
Flood Personal Property at Newly Acquired or Leased Locations	\$1,000,000	
Flood Professional Fees	\$5,000	
Flood Property Removed from a Covered Location	\$250,000	
Flood Protection and Preservation of Property	\$250,000	
Flood Transit Coverage	\$10,000	
Flood Unscheduled Misc Property	\$10,000	
Flood Unscheduled Playground Equipment	\$25,000	
Flood Valuable Papers and Records	\$100,000	



## Statement of Values

Hamilton Township, Warren County

Effective Date: 10/27/2024

Printed on: 10/10/2024

Location Description	Area	# of Firs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
-											
	<b>Value</b>					<b>Valuation</b>					<b>Deductible</b>
EDP - Hardware	\$155,342					RC					\$5,000
Miscellaneous Property Scheduled	\$1,700,759					RC					\$5,000
Miscellaneous Property Unscheduled	\$110,000					RC					\$5,000
<b>Total Location TIV</b>	<b>\$1,966,101</b>										
1 - 1 2000 E US 22 & 3											
Maineville, OH 45039											
5280      1                      2000                      1      4      Y      Y      Y      Y											
Fire Station #77											
	<b>Value</b>					<b>Valuation</b>					<b>Deductible</b>
Building	\$1,195,400					RC					\$5,000
Personal Property	\$154,500										\$5,000
<b>Total Location TIV</b>	<b>\$1,349,900</b>										
1 - 2 2000 E US 22 & 3											
Maineville, OH 45039											
0      0                                      3      4      Y      Y      Y      Y											
Signage, Flagpole, Bollards & Deck											
	<b>Value</b>					<b>Valuation</b>					<b>Deductible</b>
Building	\$45,400					RC					\$5,000
<b>Total Location TIV</b>	<b>\$45,400</b>										



## Statement of Values

Hamilton Township, Warren County

Effective Date: 10/27/2024

Printed on: 10/10/2024

Location Description	Area	# of Firs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
3 - 1 7780 S State Route 48 Maineville, OH 45039 Administration Building & Generator	25232	1		2001		4	4	Y	Y	Y	Y

	Value	Valuation	Deductible
Building	\$6,710,300	RC	\$5,000
Personal Property	\$757,000		\$5,000
<b>Total Location TIV</b>	<b>\$7,467,300</b>		

3 - 2 7780 S State Route 48 Maineville, OH 45039 Signage, Flagpole, Lighting, Fencing, Gazebo & Trash Bins	0	0				1	4	Y	Y	Y	Y
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	Value	Valuation	Deductible
Building	\$105,900	RC	\$5,000
<b>Total Location TIV</b>	<b>\$105,900</b>		

4 - 1 8273 Loveland Avenue Maineville, OH 45039 Storage/Concession/Pavilion	2400	1	1983		1	4	Y	Y	Y	Y
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	Value	Valuation	Deductible
Building	\$190,800	RC	\$5,000
Personal Property	\$12,500		\$5,000
<b>Total Location TIV</b>	<b>\$203,300</b>		





## Statement of Values

Hamilton Township, Warren County

Effective Date: 10/27/2024

Printed on: 10/10/2024

Location Description	Area	# of Firs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
4 - 2 8273 Loveland Avenue Maineville, OH 45039 Property in the Open as per Addendum on File	0	0				1	4	Y	Y	Y	Y
	<b>Value</b>					<b>Valuation</b>					<b>Deductible</b>
Building	\$739,400					RC					\$5,000
<b>Total Location TIV</b>	<b>\$739,400</b>										
5 - 1 8373 Loveland Avenue Maineville, OH 45039 Office & Generator	3780	1		1983		1	4	Y	Y	Y	Y
	<b>Value</b>					<b>Valuation</b>					<b>Deductible</b>
Building	\$625,500					RC					\$5,000
Personal Property	\$150,000										\$5,000
<b>Total Location TIV</b>	<b>\$775,500</b>										
5 - 2 8373 Loveland Avenue Maineville, OH 45039 Quonset Storage #1	1200	1		2004		3	4	Y	Y	Y	Y
	<b>Value</b>					<b>Valuation</b>					<b>Deductible</b>
Building	\$92,600					RC					\$5,000
Personal Property	\$10,000										\$5,000
<b>Total Location TIV</b>	<b>\$102,600</b>										



## Statement of Values

Hamilton Township, Warren County

Effective Date: 10/27/2024

Printed on: 10/10/2024

Location Description	Area	# of Firs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
5 - 3 8373 Loveland Avenue Maineville, OH 45039 Quonset Storage #2	1200	1		2004		3	4	Y	Y	Y	Y
	<b>Value</b>					<b>Valuation</b>					<b>Deductible</b>
Building	\$95,400					RC					\$5,000
Personal Property	\$15,000										\$5,000
<b>Total Location TIV</b>	<b>\$110,400</b>										
5 - 4 8373 Loveland Avenue Maineville, OH 45039 Fencing & Flagpole	0	1		2004		3	4	Y	Y	Y	Y
	<b>Value</b>					<b>Valuation</b>					<b>Deductible</b>
Building	\$4,600					RC					\$5,000
<b>Total Location TIV</b>	<b>\$4,600</b>										
6 - 1 8425 Loveland Avenue Maineville, OH 45039 Garage 2	1200	1		1983		1	4	Y	Y	Y	Y
	<b>Value</b>					<b>Valuation</b>					<b>Deductible</b>
Building	\$98,500					RC					\$5,000
Personal Property	\$50,000										\$5,000
<b>Total Location TIV</b>	<b>\$148,500</b>										



## Statement of Values

Hamilton Township, Warren County

Effective Date: 10/27/2024

Printed on: 10/10/2024

Location Description	Area	# of Flrs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
6 - 2 8425 Loveland Avenue Maineville, OH 45039 Garage 1	4440	1		1983		1	4	Y	Y	Y	Y

	Value	Valuation	Deductible
Building	\$322,900	RC	\$5,000
Personal Property	\$50,000		\$5,000
<b>Total Location TIV</b>	<b>\$372,900</b>		

6 - 3 8425 Loveland Avenue Maineville, OH 45039 Salt Storage Facility	3864	1		2010		3	4	Y	Y	Y	Y
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	Value	Valuation	Deductible
Building	\$259,800	RC	\$5,000
<b>Total Location TIV</b>	<b>\$259,800</b>		

6 - 4 8425 Loveland Avenue Maineville, OH 45039 Fencing, Storage Shed w/contents & Bollards	0	0				1	4	Y	Y	Y	Y
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	Value	Valuation	Deductible
Building	\$49,700	RC	\$5,000
<b>Total Location TIV</b>	<b>\$49,700</b>		



## Statement of Values

Hamilton Township, Warren County

Effective Date: 10/27/2024

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Location Description	Area	# of Firs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
7 - 1 131 W US Route 22 & 3 Maineville, OH 45039 Community Center - Vacant	1408	1		1952		1	4	Y	Y	Y	N
	<b>Value</b>					<b>Valuation</b>					<b>Deductible</b>
Building	\$169,380					ACV					\$5,000
<b>Total Location TIV</b>	<b>\$169,380</b>										
7 - 2 131 W US Route 22 & 3 Maineville, OH 45039 Electronic Signage	0	0				1	4	Y	Y	Y	Y
	<b>Value</b>					<b>Valuation</b>					<b>Deductible</b>
Building	\$25,000					RC					\$5,000
<b>Total Location TIV</b>	<b>\$25,000</b>										
8 - 1 912 Nunner Road Maineville, OH 45039 Fire Training Tower	1760	4		2023		3	4	Y	Y	Y	Y
	<b>Value</b>					<b>Valuation</b>					<b>Deductible</b>
Building	\$721,600					RC					\$5,000
<b>Total Location TIV</b>	<b>\$721,600</b>										



## Statement of Values

Hamilton Township, Warren County

Effective Date: 10/27/2024

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Location Description	Area	# of Firs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
8 - 4 912 Nunner Road Maineville, OH 45039 Shelter	900	0		2024		1	4	Y	Y	Y	Y
	<b>Value</b>					<b>Valuation</b>					<b>Deductible</b>
Building	\$43,370					RC					\$5,000
Personal Property	\$11,000										\$5,000
<b>Total Location TIV</b>	<b>\$54,370</b>										
9 - 1 914 Nunner Road Maineville, OH 45039 Leased Dwelling	2464	2		1978		1	4	Y	Y	Y	Y
	<b>Value</b>					<b>Valuation</b>					<b>Deductible</b>
Building	\$402,600					RC					\$5,000
<b>Total Location TIV</b>	<b>\$402,600</b>										
9 - 2 914 Nunner Road Maineville, OH 45039 Pole Barn	2400	1		1988		1	4	Y	Y	Y	Y
	<b>Value</b>					<b>Valuation</b>					<b>Deductible</b>
Building	\$137,000					RC					\$5,000
Personal Property	\$5,000										\$5,000
<b>Total Location TIV</b>	<b>\$142,000</b>										



## Statement of Values

Hamilton Township, Warren County

Effective Date: 10/27/2024

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Location Description	Area	# of Firs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
9 - 3 914 Nunner Road Maineville, OH 45039 Barn-Vacant	1920	1		1978		1	4	Y	Y	Y	N
	<b>Value</b>					<b>Valuation</b>					<b>Deductible</b>
Building	\$17,237					ACV					\$5,000
<b>Total Location TIV</b>	<b>\$17,237</b>										
11 - 1 7684 South State Route 48 Maineville, OH 45039 Fire Station & Generator	14733	1		2019		4	4	Y	Y	Y	Y
	<b>Value</b>					<b>Valuation</b>					<b>Deductible</b>
Building	\$5,541,700					RC					\$5,000
Personal Property	\$242,400										\$5,000
<b>Total Location TIV</b>	<b>\$5,784,100</b>										
11 - 2 7684 South State Route 48 Maineville, OH 45039 Fencing, Lighting, Trash Enclosure, Flagpole, Signage, Trash Bin & Bollards	0	1		2019		1	4	Y	Y	Y	Y
	<b>Value</b>					<b>Valuation</b>					<b>Deductible</b>
Building	\$40,200					RC					\$5,000
<b>Total Location TIV</b>	<b>\$40,200</b>										
						Total Blanket TIV					\$18,905,070
						Building					\$17,634,287
						Personal Property					\$1,457,400
						EDP - Hardware					\$155,342
						Miscellaneous Property Scheduled					\$1,700,759
						Miscellaneous Property Unscheduled					\$110,000
						<b>Total TIV</b>					<b>\$21,057,788</b>





## Additional Property Statement of Values

Hamilton Township, Warren County

Effective Date: 10/27/2024

Printed on: 10/10/2024

### Location Information N/A

Line	Classification	Description	Serial No	Coverage Limit	Valuation	Deductible
1	Miscellaneous Property Scheduled	(2) Flir Thermal Imaging Cameras		\$16,500	RC	\$5,000
2	Miscellaneous Property Scheduled	250 GPM Gasoline Portable Pump		\$5,453	RC	\$5,000
3	Miscellaneous Property Scheduled	(28) MSA GI SCBA's		\$196,000	RC	\$5,000
4	Miscellaneous Property Scheduled	(6) FLIR Cameras		\$16,500	RC	\$5,000
5	EDP - Hardware	Blanket EDP Equipment, including Software		\$110,000	RC	\$5,000
6	Miscellaneous Property Scheduled	2007 John Deere Gator	S#1259	\$13,200	RC	\$5,000
7	Miscellaneous Property Scheduled	2016 Mahindra 2450 Tractor	S#0019	\$24,299	RC	\$5,000
8	Miscellaneous Property Scheduled	(2) Genesis Spreaders Battery Operated		\$16,280	RC	\$5,000
9	Miscellaneous Property Scheduled	2023 Scag Cheetah 2 Zero Turn Mower	S#9011	\$14,520	RC	\$5,000
10	Miscellaneous Property Scheduled	2015 John Deere 9570M Zero Turn Mower	S#793	\$11,550	RC	\$5,000
11	Miscellaneous Property Scheduled	Vermeer BC1000XL Brush Chipper	S#2874	\$58,023	RC	\$5,000
12	Miscellaneous Property Scheduled	Battery Backup		\$9,350	RC	\$5,000
13	Miscellaneous Property Scheduled	1990 Beuthling B60 Asphalt Roller	S#330	\$3,850	RC	\$5,000
14	Miscellaneous Property Scheduled	2017 John Deere 9570M Zero Turn Mower	S#339	\$11,550	RC	\$5,000
15	Miscellaneous Property Scheduled	2022 Laztec WZ1000 Zero Turn Mower	S#122	\$52,250	RC	\$5,000
16	Miscellaneous Property Scheduled	(13) Portable Radios		\$62,949	RC	\$5,000
17	Miscellaneous Property Scheduled	(3) Lucas Devices		\$42,900	RC	\$5,000
18	Miscellaneous Property Scheduled	(2) Genesis Cutters		\$14,960	RC	\$5,000
19	Miscellaneous Property Scheduled	1991 Case 695 Tractor	S#5904	\$11,550	RC	\$5,000





## Additional Property Statement of Values

Hamilton Township, Warren County

Effective Date: 10/27/2024

Printed on: 10/10/2024

### Location Information N/A

Line	Classification	Description	Serial No	Coverage Limit	Valuation	Deductible
20	Miscellaneous Property Scheduled	Kubota KX080-4S2R3A Excavator	S#1552	\$110,022	RC	\$5,000
21	Miscellaneous Property Scheduled	(2) Combi Tool Battery Tools		\$15,620	RC	\$5,000
22	Miscellaneous Property Scheduled	2024 Kubota KX033-4 Excavator	S#0516	\$55,027	RC	\$5,000
23	Miscellaneous Property Scheduled	2022 Scag Cheetah 2 Zero Turn Mower	S#1789	\$14,520	RC	\$5,000
24	Miscellaneous Property Scheduled	RIT Bag w/SCBA		\$4,950	RC	\$5,000
25	Miscellaneous Property Scheduled	Genesis Mach 11 Outlaw Hydro/Pump		\$8,470	RC	\$5,000
26	Miscellaneous Property Unscheduled	Unscheduled Miscellaneous Property-Limit per Occurrence, \$5,000. Maximum limit per any one item		\$110,000	RC	\$5,000
27	Miscellaneous Property Scheduled	(2) Ver-Mac PCMS-1210 Pro Full Size Message Boards Trailers	S#2479, S#2477	\$36,289	RC	\$5,000
28	Miscellaneous Property Scheduled	2023 Bomag BW120sl-5 Asphalt Roller	S#1231	\$51,136	RC	\$5,000
29	Miscellaneous Property Scheduled	(4) Stryker Power Cots		\$180,000	RC	\$5,000
30	Miscellaneous Property Scheduled	(3) LifePak 15 Monitors		\$135,000	RC	\$5,000
31	Miscellaneous Property Scheduled	2022 Bobcat T770T4 Loader	S#3245	\$94,293	RC	\$5,000
32	Miscellaneous Property Scheduled	2018 Case 580SN Tier 4 Final Loader Backhoe w/Accessories	S#2535	\$97,081	RC	\$5,000
33	Miscellaneous Property Scheduled	2024 Landpride AFM4216 Batwing Mower		\$32,422	RC	\$5,000
34	Miscellaneous Property Scheduled	Trailer Frame w/ Mounted Yacht Club Pressure Washer	S#2286	\$18,590	RC	\$5,000
35	Miscellaneous Property Scheduled	2017 Stepp SPH2.0 Hotbox	S#7035	\$38,500	RC	\$5,000
36	EDP - Hardware	Copier/Printer		\$7,392	RC	\$5,000
37	EDP - Hardware	(3) CF31's and (6) CF20's		\$37,950	RC	\$5,000



## Additional Property Statement of Values

Hamilton Township, Warren County

Effective Date: 10/27/2024

Printed on: 10/10/2024

### Location Information N/A

Line	Classification	Description	Serial No	Coverage Limit	Valuation	Deductible
38	Miscellaneous Property Scheduled	Trimble S5 Total Station, Data Collector & Accessories	S#0628 or S#0636	\$38,500	RC	\$5,000
39	Miscellaneous Property Scheduled	2012 Case 95U Tractor	S#9650	\$62,508	RC	\$5,000
40	Miscellaneous Property Scheduled	2016 Mahindra 2450 Tractor	S#0946	\$24,299	RC	\$5,000
41	Miscellaneous Property Scheduled	2011 John Deere 6330 Tractor	S#9256	\$82,498	RC	\$5,000
42	Miscellaneous Property Scheduled	Unimac Gear Washer		\$7,150	RC	\$5,000
43	Miscellaneous Property Scheduled	Kubota RTV520	S#3933	\$12,200	RC	\$5,000

Total EDP - Hardware	\$155,342
Total Miscellaneous Property Scheduled	\$1,700,759
Total Miscellaneous Property Unscheduled	\$110,000
<b>Total Location Additional Property Scheduled Value</b>	<b>\$1,966,101</b>

Grand Total EDP - Hardware	\$155,342
Grand Total Miscellaneous Property Scheduled	\$1,700,759
Grand Total Miscellaneous Property Unscheduled	\$110,000
<b>Grand Total Additional Property Scheduled Value</b>	<b>\$1,966,101</b>



## Schedule of Covered Vehicles

**Hamilton Township, Warren  
County**

**Effective Date:** 10/27/2024

**Printed on:** 10/10/2024

#	Year	Make	Model	VIN	Type	Value	Valuation	Comp	Ded	Coll	Ded
1	2004	International	Dump Truck	S#7559	Dump Trucks	71,904	ACV	Y	\$500	Y	\$500
2	2007	International	Dump Truck	S#8582	Dump Trucks	51,264	ACV	Y	\$500	Y	\$500
3	2007	Miscellaneous	Haulmark Safety Trailer	S#5277	Trailers		Liability Only	N		N	
4	2009	International	Dump Truck	S#6611	Dump Trucks	57,936	ACV	Y	\$500	Y	\$500
5	2008	Navistar	Ambulance	S#8681	Ambulances	200,000	SA	Y	\$500	Y	\$500
6	2009	Ford	F350 Brush Truck	S#6107	Fire Trucks	75,000	SA	Y	\$500	Y	\$500
7	2011	Ford	F450 Super Duty Pickup	S#1628	Lt. Med Trucks	59,760	ACV	Y	\$500	Y	\$500
8	2011	Chevrolet	3500 Fire Truck	S#6584	Fire Trucks	40,000	SA	Y	\$500	Y	\$500
9	2012	GMC	Sierra Fire Truck	S#6498	Fire Trucks	32,000	SA	Y	\$500	Y	\$500
10	2012	Chevrolet	Silverado Pickup	S#6950	Passenger Car/Vans/Pickups	25,000	ACV	Y	\$500	Y	\$500
11	2012	United	Expressline Trailer	S#7426	Trailers		Liability Only	N		N	



## Schedule of Covered Vehicles

**Hamilton Township, Warren  
County**

**Effective Date:** 10/27/2024

**Printed on:** 10/10/2024

12	2013	Trailer	Look Trailer	S#1090	Trailers	3,070	ACV	Y	\$500	Y	\$500
13	2012	Trailer	Corn Pro Trailer	S#0577	Trailers	5,595	ACV	Y	\$500	Y	\$500
14	2015	Sutphen	Pumper	S#3043	Fire Trucks	900,000	RC	Y	\$500	Y	\$500
15	2016	Chevrolet	Silverado Pickup	S#1744	Passenger Car/Vans/Pickups	39,604	ACV	Y	\$500	Y	\$500
16	2016	Ford	Interceptor	S#3618	Police	40,000	ACV	Y	\$500	Y	\$500
17	2018	International	Snow Plow Truck	S#2291	Heavy	136,404	ACV	Y	\$500	Y	\$500
18	2019	Chevrolet	Silverado 2500 HD	S#4285	Passenger Car/Vans/Pickups	59,000	ACV	Y	\$500	Y	\$500
19	2019	Ford	F550 Medic	S#0961	Ambulances	350,000	RC	Y	\$500	Y	\$500
20	2018	Trailer	Carry-On Trailer	S#1171	Trailers	1,500	ACV	Y	\$500	Y	\$500
21	2009	Horton	Sign Truck (Prior Ambulance)	S#2583	Lt. Med Trucks	60,000	ACV	Y	\$500	Y	\$500
22	2019	Ford	F150	S#9976	Police	47,300	ACV	Y	\$500	Y	\$500
23	2021	Ford	Explorer w/ Equipment	S#2695	Police	50,000	ACV	Y	\$500	Y	\$500
24	2021	Ford	Explorer w/ Equipment	S#2694	Police	50,000	ACV	Y	\$500	Y	\$500



## Schedule of Covered Vehicles

**Hamilton Township, Warren  
County**

**Effective Date:** 10/27/2024

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25	2021	Ford	Explorer w/ Equipment	S#1030	Police	50,000	ACV	Y	\$500	Y	\$500
26	2021	Ford	Explorer w/ Equipment	S#3046	Police	50,000	ACV	Y	\$500	Y	\$500
27	2021	Ford	Explorer w/ Equipment	S#3045	Police	50,000	ACV	Y	\$500	Y	\$500
28	2021	Ford	Explorer	S#1031	Police	50,000	ACV	Y	\$500	Y	\$500
29	2021	Ford	Explorer	S#3047	Police	50,000	ACV	Y	\$500	Y	\$500
30	2021	Dodge	Ram 2500 Tradesman Crew Cab (Public Works)	S#4743	Passenger Car/Vans/Pickups	35,867	ACV	Y	\$500	Y	\$500
31	2021	Chevrolet	C5500 Dump Truck	S#9720	Dump Trucks	92,690	ACV	Y	\$500	Y	\$500
32	2021	Ford	Explorer	S#2695	Police	32,478	ACV	Y	\$500	Y	\$500
33	2020	Sutphen	Custom Pumper	S#3079	Fire Trucks	900,000	RC	Y	\$500	Y	\$500
34	2021	Chevrolet	Tahoe SSV 4WD (Public Works)	S#8268	Passenger Car/Vans/Pickups	38,394	ACV	Y	\$500	Y	\$500
35	2021	Chevrolet	Tahoe w/Equipment 4WD (Fire)	S#0896	Passenger Car/Vans/Pickups	65,000	ACV	Y	\$500	Y	\$500
36	2021	Chevrolet	Tahoe w/Equipment (Fire)	S#9963	Passenger Car/Vans/Pickups	65,000	ACV	Y	\$500	Y	\$500



## Schedule of Covered Vehicles

**Hamilton Township, Warren  
County**

**Effective Date:** 10/27/2024

**Printed on:** 10/10/2024

37	2021	Ford	550 Horton Medic Unit 2-21 (Medic 77)	S#9616	Ambulances	350,000	RC	Y	\$500	Y	\$500
38	2021	Chevrolet	Tahoe	S#3144	Police	49,616	ACV	Y	\$500	Y	\$500
39	2021	Chevrolet	Tahoe	S#2595	Police	49,766	ACV	Y	\$500	Y	\$500
40	2021	Chevrolet	Tahoe	S#5948	Police	59,066	ACV	Y	\$500	Y	\$500
41	2021	Chevrolet	Tahoe	S#3293	Police	59,066	ACV	Y	\$500	Y	\$500
42	2021	Chevrolet	Tahoe	S#4925	Police	59,066	ACV	Y	\$500	Y	\$500
43	2021	Chevrolet	Tahoe	S#3390	Police	59,066	ACV	Y	\$500	Y	\$500
44	2022	Chevrolet	Silverado 2500 Utility Truck	S#9853	Passenger Car/Vans/Pickups	51,570	ACV	Y	\$500	Y	\$500
45	2022	Dodge	Durango (Police)	S#3667	Police	50,000	ACV	Y	\$500	Y	\$500
46	2022	Trailer	Ver-Mac Digital Sign Trailer	S#2477	Trailers	16,495	ACV	Y	\$500	Y	\$500
47	2022	Trailer	Ver-Mac Digital Sign Trailer	S#2479	Trailers	16,495	ACV	Y	\$500	Y	\$500
48	2022	Trailer	Sure Trac 32K Trailer	S#0520	Trailers	22,695	ACV	Y	\$500	Y	\$500
49	2006	Sutphen	Aerial Fire Truck	S#3080	Fire Trucks	1,545,000	RC	Y	\$500	Y	\$500



## Schedule of Covered Vehicles

**Hamilton Township, Warren  
County**

**Effective Date:** 10/27/2024

**Printed on:** 10/10/2024

50	1994	International	Pumper	S#6822	Fire Trucks	412,000	RC	Y	\$500	Y	\$500
51	2022	Chevrolet	Equinox Police	S#9431	Police	15,000	ACV	Y	\$500	Y	\$500
52	2023	Chevrolet	Tahoe SSV Police w/ Equipment	S#4832	Police	60,000	ACV	Y	\$500	Y	\$500
53	2023	Chevrolet	Tahoe SSV w/Equipment Fire Car	S#2778	Passenger Car/Vans/Pickups	65,000	ACV	Y	\$500	Y	\$500
54	2022	Ford	Ranger (Admin)	S#2661	Passenger Car/Vans/Pickups	30,000	ACV	Y	\$500	Y	\$500
55	2000	International	19' Trailer	S#3205	Trailers	3,500	ACV	Y	\$500	Y	\$500
56	2023	Chevrolet	Tahoe (K-9 Unit) Police Car	S#0554	Police	65,000	ACV	Y	\$500	Y	\$500
57	2023	Ford	F550 Dump Truck	S#8549	Dump Trucks	130,000	ACV	Y	\$500	Y	\$500

Total Location Vehicle Value: 7,003,167

**Total ACV Value:** 2,199,167    **Total RC Value:** 4,457,000    **Total SA Value:** 347,000    **Grand Total Vehicle Value:** 7,003,167



**Office of the Township Administrator**  
**10/16/24 Trustee Meeting**

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The following motion is requested by the Board of Hamilton Township Trustees from the Administrator.

**Motion to authorize the township administrator to execute the Memorandum of Understanding with the Village of Maineville for the supplying and loading of road salt.**

For the past few years the Township and Village of Maineville have had an agreement whereby the Township sells excess road salt to the Village for their purposes of snow and salt treatment. We wish to continue that arrangement and have proposed an MOU that outlines the expectations and operations of each entity. Since the Township stores and loads the salt using our heavy equipment and operators, we will sell the salt at cost plus ten percent for each ton sold. Coordination will be exercised to make it as efficient as possible for both parties.



## MEMORANDUM OF UNDERSTANDING

This **MEMORANDUM OF UNDERSTANDING** (this “MOU”) is made and entered into as of the date of the last Party’s signature below (the “Effective Date”) by and between **HAMILTON TOWNSHIP, WARREN COUNTY, OHIO** (the “Township”) and the **VILLAGE OF MAINEVILLE, OHIO** (the “Village”) (the Township and the Village may be referred to herein individually as a “Party” and collectively as the “Parties”)

- A. The Township is under contract with the Warren County Engineer’s Office to purchase a certain amount of ice control rock salt (“Salt”) for the 2024-2025 winter season through a contract competitively bid and awarded by the Engineer’s Office pursuant to the Warren County Rock Salt Bid and Purchase Program (the “Program”).
- B. The Village desires to purchase Salt from the Township for ice control purposes within the Village’s municipal boundaries.
- C. To the extent the Township possesses Salt in excess of quantities necessary for ice control within the Township’s unincorporated territory, the Township agrees to sell such excess Salt to the Village pursuant to the terms and conditions of this MOU.

1. **Excess Salt Determination.** The Parties understand and agree that the Township’s agreement to sell Salt to the Village hereunder is contingent on the Township’s determination; that it possesses Salt in excess of the amount required to properly service the unincorporated territory of Hamilton Township during the 2024-2025 winter season. Nothing in this MOU shall be interpreted as obligating the Township to purchase Salt through the Program for the Village’s use. The Township shall notify the Village if, at any time while this MOU is in effect, the Township does not possess any excess Salt to sell to the Village and, upon such notification, this MOU shall terminate and the Parties shall have no further obligations to one another here under.

2. **Salt Purchase Procedures.** While this MOU is in effect, the Village may contact the Hamilton Township Public Works Director to purchase Salt at any time during the Township’s normal business hours (Monday through Friday, 7:00 AM – 3:30 PM). The Village shall specify the amount of Salt it desires in terms of tonnage, and the Township may approve the request in full or in part, based on the amount of excess Salt in the Township’s possession at the time. The Township shall not unreasonably deny a reasonable request by the Village

3. **Salt Pickup Procedures.** The Salt is stored on the Township’s property located at 8373 Maineville Road, Maineville, Ohio 45039. The Township and Village will cooperate with one another to select mutually agreeable dates and times for the Village to pick up Salt from the Township property. The Village shall make reasonable efforts to coordinate its reloading of salt vehicles in-between snow events at a time provided, in advance, by the Township. The Village will provide its own vehicle(s) for transport of Salt, and the Township will provide necessary labor and equipment to load the Salt into the Village vehicle. The Township shall have no obligation to transport Salt from the Township property and deliver it to the Village.

4. **Payment Terms.** In exchange for the Township's sale of Salt to the Village, and the use of Township labor and equipment to load the Salt in a Village vehicle upon pickup pursuant to Section 3 above, the Village shall pay to the Township: (i) the cost per ton of Salt purchased at the same rate at which the Township originally acquired the Salt through the Program; plus (ii) Ten Percent (10%) of such cost. The Parties agree the payment amount set forth in this Section 4 represents fair compensation to the Township for the Salt and related services provided to the Village under this MOU. Within thirty (30) days of receiving an invoice from the Township for any Salt acquired pursuant to this MOU, the Village shall submit payment in full to the Township in accordance with this Section.

5. **Automatic Renewal.** This MOU shall automatically renew on an annual basis under the same terms and conditions, subject to any modifications agreed upon by the Parties. The Parties acknowledge that salt pricing through the Program is subject to change and expressly understand and agree that the Village shall be required to pay for any salt purchased from the Township under this MOU at the then-current rate at which the Township purchased such salt through the Program, plus an additional Ten Percent (10%) of such cost.

6. **Termination.** This MOU shall terminate upon the earlier of: (i) termination by either Party for any reason or no reason, provided that there has been 45 days written notice of the intent to terminate; or (ii) the date on which the Township notifies the Village that the Township does not possess any excess Salt, in accordance with Section 1 above.

7. **Limitation of Liability.** Neither Party shall have any responsibility or liability for any act or omission attributable to an officer, representative, employee or agent of the other Party.

8. **Waiver of Claims.** Each Party hereby agrees to waive as against the other Party (and such other Party's officers, representatives, agents, employees, successors and assigns) any and all claims, actions, losses, damages, fines, penalties, liability and expense (including reasonable attorneys' fees) in connection with damage to real or personal property, loss of life and/or personal injury arising out of, or in any way related to, this MOU; excepting damage, loss or injury caused by the other Party's gross negligence or willful misconduct.

9. **Miscellaneous.**

i. **Relationship.** Neither Party is an agent, representative or partner of the other Party, and nothing in this MOU shall be interpreted or construed as creating any type of association, agency, joint venture, partnership or similar relationship between the Parties.

ii. **Entire Agreement.** This MOU constitutes the entire understanding and agreement between the Parties with respect to the subject matter herein, and supersedes any prior representations, warranties, promises, covenants, agreements or guarantees of any kind or character whatsoever, whether express or implied, oral or written, between the Parties.

iii. No Assignment. Neither Party may assign this MOU, or any of its rights or obligations herein, without the express prior written consent of the other Party.

iv. Modification. This MOU may only be modified in a writing signed by authorized representatives of both Parties.

v. Severability. Any provision of this MOU later held by a court of competent jurisdiction to be unenforceable for any reason shall be deemed severed and void, and all remaining provisions shall continue in full force and effect.

**IN WITNESS WHEREOF**, the Parties demonstrate their agreement to be bound by the terms and conditions of this MOU by affixing their respective authorized representative signatures below.

**HAMILTON TOWNSHIP,  
WARREN COUNTY, OHIO**

**VILLAGE OF MAINEVILLE, OHIO**

\_\_\_\_\_  
Jeff Wright  
Hamilton Township Administrator

\_\_\_\_\_  
Bob Beebe  
Village of Maineville Mayor

Date: \_\_\_\_\_

Date: \_\_\_\_\_



**Office of Human Resources  
10/16/2024 Trustee Meeting**

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The following motion(s) is/are requested to the Board of Hamilton Township Trustees from the Human Resources Manager:

**Motion to approve the amendment of the Hamilton Township roster as presented.**

- On roll Chase Hounshell as a full time Police Patrol Officer, effective October 15, 2024. Starting rate of pay determined by current collective bargaining agreement.