

FINANCE COMMITTEE
Bond
Liming
Moseley

ORDINANCE NO. 33-2025

AN ORDINANCE ACCEPTING THE QUOTE OF TOKIO MARINE HCC FOR COMMERCIAL GENERAL LIABILITY INSURANCE COVERAGE FOR THE PERIOD JULY 1, 2025 THROUGH JUNE 30, 2026 AND DECLARING AN EMERGENCY.

NOW, THEREFORE, BE IT ORDAINED BY THE COUNCIL OF THE VILLAGE OF LORDSTOWN, COUNTY OF TRUMBULL, STATE OF OHIO:

Section I: That the quote of Tokio Marine HCC in the amount of One Hundred Thirty-One Thousand Six Hundred Twenty-Two and 00/100 Dollars (\$131,622.00) for insurance coverage for Commercial Property, Commercial Inland Marine, Commercial Crime, General Liability, Employers Liability-Stop Gap, Employee Benefit Liability, Law Enforcement Liability, Public Officials Liability, Auto Liability and Physical Damage, Boiler and Machinery, Excess Liability, and coverage for agreed values on fire vehicles for the Village of Lordstown for the period July 1, 2025 through June 30, 2026 is hereby accepted.

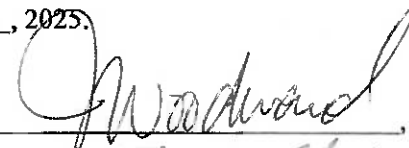

Section II: That payment for said insurance coverage shall be made from the 101.190.52030 Insurance Account within the General Fund, the 206.220.52236 Insurance Account within the Fire Fund, and the 601.354.53240 Insurance Account within the Utility Fund.

Section III: That the Mayor and Clerk are hereby authorized and directed to enter into an agreement with the Tokio Marine HCC for the above insurance coverages.

Section IV: That this Ordinance is hereby declared to be an emergency measure necessary for the public health, safety and welfare, and for the further reason that the current insurance coverage expires on July 1, 2025.

Section V: That the passage of this Ordinance and all deliberations relating to the passage of this Ordinance were held in open meetings in accordance with the provisions of Ohio Revised Code Section 121.22.

Passed in Council this 16 day of June, 2025.


_____, Mayor

_____, Clerk



TOKIOMARINE
HCC

HCC Public Risk Ohio

Quote Date: **June 3, 2025**
 Quote for: **VILLAGE OF LORDSTOWN**
 Policy Term: **07/01/2025 - 07/01/2026**
 Payment Plan: **Annual**
 Company: **U.S. Specialty Insurance Company**
 Policy #: **U25PKG80549-06**

General Liability - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$3,000,000 Aggregate
Subject to \$0 Deductible
 Sexual Abuse Endorsement \$1,000,000 / \$1,000,000
 Damage to Premises Rented to you \$100,000 - **Subject to \$0 Deductible**
 Medical Payments \$10,000
 Cemetery Professional - Included **Subject to \$0 Deductible**
 Pesticide or Herbicide - No Coverage
 Nurses Professional Liability - No Coverage
 Failure of Dam, Reservoir, Levee, Dike Coverage - No Coverage
 Ohio Stop Gap Limit - \$1,000,000
 Emergency Response Operations – Included
 Mutual Aid Property Damage - \$10,000
 Sewer Backup Liability \$1,000,000 per Occurrence / \$3,000,000 Aggregate

Special Events: Subject to receipt of Special Events Application, Risk Control review and Underwriting approval (Additional Premium may apply)

Fireworks Liability: Subject to receipt of Special Events Application, Risk Control review and Underwriting approval prior to binding coverage. All fireworks displays must be ignited/discharged by a licensed and insured pyro technician . Additional Premium will Apply.

Employee Benefits - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$3,000,000 Aggregate
Subject to \$1,000 Deductible Including Claims Expense

Liquor Liability - Coverage limited to Host Liquor

Public Officials Wrongful Acts Liability - Claims Made Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate
Subject to \$5,000 Deductible - Including Claims Expense
 Claims Made Retro Date - Unlimited
 Non-Monetary Damage \$25,000 Per Suit / \$50,000 Per Policy Limit
Subject to \$5,000 Deductible
 Private Property Use Restriction Sublimit \$1,000,000 per Occurrence / \$1,000,000 Aggregate - Defense inside Limit
Subject to \$5,000 Deductible



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Employment Practices Liability Insurance - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate
Subject to \$5,000 Deductible - Including Claims Expense
Non-Monetary Damage \$10,000 Per Suit / \$25,000 Per Policy Limit
Subject to \$5,000 Deductible
Wage & Hour Defense Coverage - \$25,000
Subject to \$5,000 Deductible

Law Enforcement Liability - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate
Subject to \$10,000 Deductible - Including Claims Expense
Non-Monetary Damage - No Coverage

Excess Liability

Coverage applies to General Liability, Employee Benefits, Public Officials Wrongful Acts, Employment Practices, Law Enforcement, Auto Liability, and Stop Gap Liability
Excludes Uninsured Motorist and Underinsured Motorist Coverage
Subject to \$4,000,000 per Occurrence / \$4,000,000 Aggregate
Excludes Zoning, Regulation, and Permissive Use of Property
Liquor Liability Limited to Host Liquor Only
Pollution Exclusion Exception - Pollution with Sewer, Potable Water and Hostile Fire
Dam, Reservoir, Levee, Dike: No Coverage



HCC Public Risk Ohio

Property

Total Building and Contents Limit	\$33,579,033
	Coinsurance - N/A
Subject to:	\$10,000 Deductible
Blanket Basis	Included
Agreed Amount	Included
Building Valuation—per schedule on file with company	Replacement Cost,
Special Form	Included
Accounts Receivable	\$250,000 any one occurrence
Animal Mortality	\$18,000 any one occurrence
Building Ordinance or Law	\$250,000 Undamaged portion / or demolition 10% of reported values (Increased cost of construction)
Business Income	\$100,000 any one occurrence
Extra Expense	\$500,000 any one occurrence
Communication Towers	\$100,000 any one occurrence
Debris Removal	25% of Loss +\$10,000 any one occurrence
Electrical Utility Service Interruption	\$25,000 any one occurrence
EDP Coverage	\$250,000 any one occurrence
	In transit subject to \$10,000 limit
	Mechanical Breakdown subject to \$10,000 limit
Fairs or Exhibitions	\$50,000 any one occurrence
Fine Arts	\$5,000 any one item, \$25,000 any one occurrence
Fire Department Service Charge	\$5,000 for your liability
Foundations of Machinery	\$500,000 any one occurrence
Fire Equipment Recharge	\$5,000 for each separate 12 month period
Golf Course Greens	\$100,000 any one occurrence
Grounds Maintenance Equipment	\$100,000 any one occurrence
Inventory or Appraisal	\$10,000 any one claim
Newly Acquired or Constructed Prop – Building	\$1,000,000 at each building
Newly Acquired or Constructed Prop – Contents	\$250,000 at each building
Paved Surfaces	\$100,000 any one occurrence
Personal Property of Others	\$15,000 any one Occurrence
Property in Transit	\$25,000 any one occurrence
Property off Premises	\$100,000 any one occurrence
Underground Pipes, Flues or Drains	\$1,000,000 any one occurrence
Valuable Papers & Records – Cost of Research	\$250,000 any one occurrence
Water Back Up – Sewer or Drain	\$50,000 for direct physical loss or damage
Unnamed Locations	\$250,000 any location not on file with Company
Expediting Expense	\$25,000 any one occurrence
Earthquake Coverage	No Coverage
Flood Coverage	No Coverage
Equipment & Mechanical Breakdown (Boiler)	Subject to: \$2,500 Deductible



HCC Public Risk Ohio

Automobile

Based on 53 vehicles - Schedule on file with Company
 Subject to \$1,000,000 Liability Limit
Subject to \$0 Deductible
 Emergency Vehicle Endorsement - Broad Form
 Fellow Employee Coverage
 \$5,000 Medical Payments
 Hired and Non Owned Automobile Liability
 Physical Damage per schedule on file with company
 Comprehensive Deductible: Varies. Please refer to Vehicle Schedule.
 Collision Deductible: Varies. Please refer to Vehicle Schedule.
 Physical Damage to Volunteers or Employees Personal Auto
 Auto Catastrophic Coverage - No Coverage
 Garage Keepers Legal - No Coverage
 Impound Vehicles Coverage - No Coverage

Inland Marine

Subject to \$2,500 Deductible	
Scheduled Contractors Equipment – Per Schedule on file with company	\$2,639,628
Valuation: Replacement Cost - per schedule on file Actual Cash Value - per schedule on file	
	90% Coinsurance
Misc. Property & Equipment	\$350,000
No single item to exceed \$10,000 in value	
Emergency Portable Equipment	\$100,000
Valuation Replacement Cost applies to Misc. Property & Equipment and Emergency Portable Equipment	
Contractors Equipment Rented From Others less than 90 days	\$55,000
Rental Reimbursement	\$2,500
Flood Limit	No Coverage
Earth Movement Limit	No Coverage
Aircraft Non-Operating Shell	No Coverage
Total Limit	\$3,144,628

EDP - Limited to coverage provided under Property Extensions

Crime

Coverage Form B, C & F Subject to \$1,000 Deductible	
B. Forgery or Alteration	\$25,000
C. Theft, Disappearance and Destruction In/Out	\$25,000
F. Computer Fraud	\$25,000
Coverage Form O & P Subject to \$1,000 Deductible	
O. Employee Dishonesty – Per Loss	\$100,000
P. Employee Dishonesty – Per Employee	No Coverage
Includes Faithful Performance	



TOKIOMARINE
HCC

HCC Public Risk Ohio

Terrorism
Annual Package Premium:

INCLUDED
\$131,622.00

- **Note: Terrorism can be Declined
- **Note: Optional quoted premiums are not included in installment plan premiums.
- **Note: Mold, Fungi & Bacterial Exclusion Included
- **Note: Perfluorinated Compounds (PFC)/Per-and Polyfluoroalkyl Substances (PFAS) Total Exclusion Included
- **Note: All SIR's Include Loss, Loss Adjustment Expense and Supplementary Payments
- **Note: Failure of any Dam, Levee or Dike Exclusion Included
- **Note: Accounts cannot be brokered

Limited Terrorism coverage and pricing subject to the Terrorism Risk Insurance Act as reauthorized in 2019.

TRIA DOES NOT APPLY TO AUTO LIABILITY, AUTO PHYSICAL DAMAGE, CRIME, EMPLOYEE BENEFITS,
PUBLIC OFFICIALS WRONGFUL ACTS LIABILITY OR LAW ENFORCEMENT

U.S. Specialty Insurance Company, Additional premium for limited terrorism coverage:

PROPERTY AND/OR CASUALTY LIMITED TERRORISM COVERAGE (REAUTHORIZED IN 2019) \$872
Please Note: additional fees may apply

Please Note: TRIA Premium is included in the above package premium

Optional Quotes and Premium:

- ***EPLI Non-Employment option - \$703 a/p
- ***EDP \$250,000 with \$25,000 sublimits \$2,500 deductible \$1,048
- ***Sewer Backup is built in for \$1M/\$3M – there would be no return premium for lowering the limit.

NOTE: The following forms need to be signed and returned prior to binding coverage:

- ~ Application Declaration
- ~ Terrorism Form

Special Conditions:

As indicated herein, this quote remains valid until 07/01/2025 and cannot be amended or altered without express written consent of TMHCC. Also, please be aware that any required subjectivities must be received, reviewed and approved, prior to binding this risk



TOKIO MARINE
HCC

Applicant Name: VILLAGE OF LORDSTOWN - TRUMBULL
Policy Effective Date: 07/01/2025
Application Number: 3419950071901

Tokio Marine HCC Public Risk APPLICATION DECLARATION

After complete investigation and inquiry, to the best of applicant's knowledge and belief, no principals, partners, directors, officers, employees, or insurance managers have knowledge of any act, error, omission, fact, incident, situation, unresolved job dispute, accident, or any other circumstance that is or could be the basis for a claim under this proposed insurance policy.

Report knowledge of all such incidents to your current carrier prior to your current policy expiration. The proposed insurance being applied for will not respond to incidents about which you had knowledge prior to the effective date of the policy nor will coverage apply to any claim or circumstance identified or that should have been identified in this application.

The applicant has read the foregoing and understands that completion of this Application does not bind the Underwriter or other party to provide coverage. It is agreed, however, that this Application is complete and correct to the best of applicant's knowledge and belief and that all particulars which may have a bearing upon acceptability as an insurance risk have been revealed. It is understood that this Application shall form the basis of the contract should the Underwriter approve coverage and should the applicant be satisfied with the Underwriter's quotation.

It is further agreed that, if in the time between submission of this Application and the requested date for coverage to be effective, the applicant becomes aware of any information which would change the answers furnished in response to any question of this Application, such information shall be revealed immediately in writing to the Underwriter.

Signature of authorized official: William J. Blank Date 6-19-2025
Print name of authorized official: WILLIAM J. BLANK
Title of authorized official: Mayor

Client Name: VILLAGE OF LORDSTOWN
Application #: 3419950071901 6/3/2025 1:26:15 PM
Ohio - HCC Public Risk