



TRUSTEES MEETING

April 7, 2026

TRUSTEES

Todd Minnecar, President
Steve Schramm, Vice President
Tom Farrell



FISCAL OFFICER
Pam Quinlisk
ADMINISTRATOR
Caroline McKinney

TRUSTEES MEETING AGENDA | April 7, 2026

5021 Winners Circle Drive
Liberty Township, OH 45011

REGULAR MEETING

EXECUTIVE SESSION | 4:00 PM

1. EXECUTIVE SESSION

- a) **Motion to go into an** Executive session to consider the purchase of property for public purposes per O.R.C. 121.22 (G)(2) and to confer with an attorney concerning pending / imminent court action per O.R.C. 121.22 (G)(3).

Motion _____

2ND _____

Roll _____

- b) **Motion to come out of an** Executive session.

Motion _____

2ND _____

Roll _____

VOLUNTEER RECEPTION | 5:00 PM

REGULAR MEETING | 6:00 PM

1. CALL TO ORDER

2. ROLL CALL

3. PLEDGE OF ALLEGIANCE

4. PUBLIC PRESENTATION

- a) John King – LTFD Retirement Recognition
- b) Rich Surace – Energy Alliances
- c) Lee Ann Emmons - Butler County Board of Developmental Disabilities

5. PUBLIC HEARING

- a) **ZC26-001:** Dilip Bearelly requests a major modification to the Final PUD Plan to amend product type from attached two-unit buildings to detached single-unit buildings on the remaining eight (8) undeveloped lots.

Motion to close the public hearing: _____

2ND _____

Roll _____



Motion on hearing:

Motion _____

2ND _____

Roll _____

- b) **ZC26-004:** Jonathan Woche requests a zoning map amendment from B-2 (General Business District) to a B-PUD (Business Planned Unit Development District) for a 10.9771-acre site and a preliminary PUD Plan for the expansion of the Jain Center of Cincinnati & Dayton.

Motion to close the public hearing: _____

2ND _____

Roll _____

Motion on hearing:

Motion _____

2ND _____

Roll _____

6. PUBLIC COMMENTS

7. FISCAL OFFICER'S BUSINESS

- a) Liquor Permits for:

B & B Theatres Operating Company Inc.

DBA B&B Theatres at Liberty Center, 7415 Bales Street,

Liberty Township, OH 45069

Liberty Township does not request a hearing on this permit.

8. ITEM(S) TO REMOVE FROM CONSENT AGENDA

9. CONSENT AGENDA

All matters under the Consent Agenda are considered by the Board of Trustees to be routine and will be enacted by one motion. Any Trustee may remove an item from the Consent Agenda by request. No second is required for removal of an item. Items removed for separate discussion will be considered after the motion to approve the Consent Agenda.

- a) ***Fiscal Officer***

- Payment Listing – **Motion to approve** the Payment Listing and any Additional Payment Listing



c) Fire / EMS

- **Motion to authorize** Chief Klussman to purchase the Aggressive Command training program for a total amended approximate cost of \$16,000.00 from account #2191-220-318-0009.
- **Motion to authorize** Chief Klussman to apply for the Firehouse Subs Public Safety Foundation grant.

d) Public Works

- **Motion to authorize** the purchase of a Rotary AC80 machine for a total approximate cost of \$11,268.00 from account #2031-330-740-0000.

e) Administration

- **Motion to approve** entering into a 2-year agreement for endpoint detection and response services for a total approximate cost of \$33,600.00/year from accounts 1000-190-360-0000, 2031-190-360-0000, and 2191-190-360-0000 and authorize the Township Administrator to sign said agreement.

Motion to approve Consent Agenda:

Motion: _____

2ND _____

Roll _____

10. DEPARTMENT BUSINESS

a) Public Works

- **UPDATE**
Bethany Road speed reduction.

b) Administration

- **Motion to approve a** resolution to authorize the Township Administrator to enter into an agreement to secure a Liberty Township residential electric aggregation program.

Motion _____

2ND _____

Roll _____

- **Motion to approve a** resolution to approve The Ohio Plan Risk Management Inc./Hylant Administrative Services property and liability insurance policy for 2026-2027 and The Coalition Active Cyber Policy for 2026-2027 in substantially the same format with the premiums to be paid from the General, Roads, Fire and Police Funds in an approximate cost of \$160,145.00.

Motion _____

2ND _____

Roll _____



11. DEPARTMENT UPDATES

12. TRUSTEE COMMENTS

13. ADJOURNMENT

Motion _____

2ND _____

Roll _____



CLICK HERE FOR CASE INFORMATION

RESOLUTION NO. 2026-028

**Board of Trustees, Liberty Township
Butler County, Ohio**

RESOLUTION TO **[ACCEPT/MODIFY/OVERTURN]** THE RECOMMENDATION OF THE LIBERTY TOWNSHIP ZONING COMMISSION NOTICE OF DECISION FOR CASE ZC26-001, DILIP BEARELLY, AND TO **[APPROVE/DENY]** A MAJOR MODIFICATION TO THE FINAL PUD PLAN TO AMEND THE PRODUCT TYPE FROM ATTACHED TWO-UNIT BUILDINGS TO DETACHED SINGLE-UNIT BUILDINGS ON THE REMAINING EIGHT (8) UNDEVELOPED LOTS.

RESOLVED by the Board of Township Trustees of Liberty Township, Butler County, Ohio that,

WHEREAS, Dilip Bearely submitted an application requesting a Major Modification to the Final PUD Plan to amend the product type from attached two-unit buildings to detached single-unit buildings on the remaining eight (8) undeveloped lots; and

WHEREAS, on March 16, 2026, the Liberty Township Zoning Commission conducted a public hearing for the proposed request and recommended approval; and,

WHEREAS, a public hearing was conducted by the Liberty Township Board of Trustees on Tuesday, April 7, 2026 at 6:00 p.m. for the proposed Major Modification to the Final PUD Plan; and,

WHEREAS, all those present for the hearing who wished to be heard voiced their opinions with respect thereto; and,

WHEREAS, said application was reviewed by the Board of Township Trustees and determined it to be **[consistent/inconsistent]** with the Liberty Township Comprehensive Plan; now,

THEREFORE BE IT RESOLVED that the Liberty Township Board of Trustees do hereby **[accept/modify/overturn]** the recommendation of the Liberty Township Zoning Commission and **[approve/deny]** the request for a Major Modification to

the Final PUD Plan to amend the product type from attached two-unit buildings to detached single-unit buildings on the remaining eight (8) undeveloped lots, subject to the details listed in the staff report, all attached exhibits, and as modified by the following conditions:

1. The change in product type for Lots 1-6 and Lots 15-16 shall be approved from the previously approved attached two-unit buildings to a detached single-family product.
2. A 4' wide concrete sidewalk shall be provided on both sides of Course View Drive where sidewalk is not present. This proposed sidewalk shall connect into the existing 4' wide concrete sidewalks.
3. On-street parking shall be limited to the side of the street opposite of the fire hydrants.
4. The following building standards shall apply for all single-family residential structures on all lots:
 - a. Front elevations shall be brick and/or natural stone for all primary vertical planes (those supported by the foundation). The use of Faux Stone, MDO Smooth Face Laminate trimmed with Primed Redwood, Shakes (hardi-, cement, wood, or vinyl), Hardi-Plank or Cem-Plank siding (masonry-based product) and Architectural Composite Trim Materials (i.e. Fypon) or other approved materials of equal quality are permitted as alternative materials for architectural features, such as Bay Windows (box and neo-traditional), Detail Gable Projections, Window Gables, and select features where brick/masonry cannot be supported.
 - b. Side and rear elevation shall be brick and/or natural stone for the entire 1st story. Extensions on the 1st floor, such as fireplaces and bay windows may be sided using Hardi-Plank or Cem-Plank siding (masonry-based product). Areas above the 1st story may be sided using Hardi-Plank, Cem-Plank materials.
 - c. Building additions, including enclosed sunrooms, shall be held to the same building material requirements as listed above and constructed using materials matching the house.
 - d. Decorative style garage doors shall be required for all residences since the garage doors are a featured element of the approved design.
 - e. The applicant shall have the ability to submit a typical building catalog subject to staff approval, which shall include front, side and rear

elevations that may resemble the submitted preliminary building catalog, except with increased brick/stone and that the side and rear elevations shall be upgraded to meet the intent of the above standards, which shall be subject to approval by staff.

5. Landscaping shall be provided to the same standard as the existing residences; however, all invasive species shall be replaced with a comparable plant type that is non-invasive. The applicant shall identify the invasive species on the plan and indicate their comparable non-invasive replacement. Each residence shall have one (1) street tree with the appropriate plantings. All trees shall be 1.5" caliper at the time of planting.
6. All typical requirements of the Liberty Township Zoning Resolution shall be required, unless specifically allowed by the Zoning Commission.
7. A Home Owners Association shall be required, which shall be responsible for the open space parcels. It is also recommended that the HOA maintain the grounds around the units.

Trustee _____ moved to approve the resolution. Trustee _____ seconded the motion. Upon call of the roll, the vote resulted as follows:

Trustee Minniear,
Trustee Schramm,
Trustee Farrell,

Adopted: Tuesday, April 7, 2026

Todd Minniear, President

Steve Schramm, Vice President

Tom Farrell, Trustee

AUTHENTICATION

This is to certify that this resolution was duly passed, and filed with the Liberty Township Fiscal Officer this 7th day of April 2026.

Pam Quinlisk
Fiscal Officer

APPROVED AS TO FORM:

Scott D. Phillips, Law Director



CLICK HERE FOR CASE INFORMATION

RESOLUTION NO. 2026-029

**Board of Trustees, Liberty Township
Butler County, Ohio**

RESOLUTION TO **[ACCEPT/MODIFY/OVERTURN]** THE RECOMMENDATION OF THE LIBERTY TOWNSHIP ZONING COMMISSION NOTICE OF DECISION FOR CASE ZC26-004, JONATHAN WOCHER, AND TO **[APPROVE/DENY]** A ZONING MAP AMENDMENT FROM B-2 (GENERAL BUSINESS DISTRICT) TO B-PUD (BUSINESS PLANNED UNIT DEVELOPMENT DISTRICT) FOR A 10.9771-ACRE SITE AND A PRELIMINARY PUD PLAN FOR THE EXPANSION OF THE JAIN CENTER OF CINCINNATI & DAYTON.

RESOLVED by the Board of Township Trustees of Liberty Township, Butler County, Ohio that,

WHEREAS, Jonthan Wocher submitted an application requesting a Zoning Map Amendment from B-2 (General Business District) to B-PUD (Business Planned Unit Development District) for a 10.9771-acre site and a Preliminary PUD Plan for the expansion of the Jain Center of Cincinnati & Dayton; and

WHEREAS, on February 10, 2026, the Butler County Planning Commission conducted a public hearing for the proposed request and recommended approval; and,

WHEREAS, on February 23, 2026, the Liberty Township Zoning Commission conducted a public hearing for the proposed request and recommended approval; and,

WHEREAS, a public hearing was conducted by the Liberty Township Board of Trustees on Tuesday, April 7, 2026 at 6:00 p.m. for the proposed Zoning Map Amendment from B-2 (General Business District) to B-PUD (Business Planned Unit Development District) for a 10.9771-acre site and a Preliminary PUD Plan for the expansion of the Jain Center of Cincinnati & Dayton; and,

WHEREAS, all those present for the hearing who wished to be heard voiced their opinions with respect thereto; and,

WHEREAS, said application was reviewed by the Board of Township Trustees and determined it to be [consistent/inconsistent] with the Liberty Township Comprehensive Plan; now,

THEREFORE BE IT RESOLVED that the Liberty Township Board of Trustees do hereby [accept/modify/overturn] the recommendation of the Liberty Township Zoning Commission and [approve/deny] the request for a Zoning Map Amendment from B-2 (General Business District) to B-PUD (Business Planned Unit Development District) for a 10.9771-acre site and a Preliminary PUD Plan for the expansion of the Jain Center of Cincinnati & Dayton, subject to the details listed in the staff report, all attached exhibits, and as modified by the following conditions:

1. A "Religious Place of Worship" is approved in this subject B-PUD pursuant to the provisions that are described in Section 4.7.1(5) of the Liberty Township Zoning Resolution that allows Prohibited Uses to be approved if it is demonstrated to be a good fit with limited impacts on surrounding properties. Additionally, the conversion of the existing temple to a youth community center is approved; and, the proposed library is approved.
2. The "Living Quarters" are approved in this subject B-PUD pursuant to the provisions that are described in Section 4.7.1(5) of the Liberty Township Zoning Resolution that allows Prohibited Uses to be approved if it is demonstrated to be a good fit with limited impacts on surrounding properties; however, it shall be limited to one dwelling unit only and shall only be used by the priest of the on-site facility and may not be leased out to others. No additional dwelling units shall be approved.
3. If the entire development is not completed within ten years, a Major Modification shall be required to determine the appropriateness of the future undeveloped phases and to review the development standards.
4. A Traffic Impact Study (TIS) shall be required, which shall be submitted to the Butler County Engineer's Office (BCEO) for their review and shall be subject to their approval. All recommendations of the TIS and traffic concerns from the BCEO shall be addressed accordingly and incorporated into the overall plan prior to Final PUD Plan submittal. If a TIS is not required for this development, written documentation from the BCEO shall be provided to Liberty Township. Regardless of the TIS recommendations, the internal access drive shall be extended to connect to Lakota Lane, which shall be required with Phase 2 of the development. The design of the access drive shall be

coordinated with the BCEO and should align with the existing curb-cut for the school on the opposite side of Lakota Lane and should be designed appropriately for large vehicles.

5. The appropriate right-of-way shall be dedicated pursuant to the Butler County Thoroughfare Plan, which shall occur with Phase 1.
6. The private drive and all parking lot aisles shall be a minimum of 24' in width and shall be constructed of either concrete or asphalt. The following improvements shall be made to upgrade the existing conditions: 1)Install continuous concrete curbs on both sides of the primary access drive; 2)Install landscape islands on the south side of the existing parking lot to better define the primary access drive; 3)Install continuous concrete curbs around the entire existing parking lot; and, 4)Install landscape islands at the end of each parking row. All new access drives and parking lots shall utilize continuous concrete curbs throughout the development and landscape islands shall be installed at the end of each parking row. The final design of the private drive and parking lot shall be reviewed with the Final PUD Plan. The parking spaces shall be installed according to the phasing plan that was provided on the Preliminary PUD Plan.
7. The Final PUD Plan shall include an open space calculation, which shall demonstrate the provided open space areas. The existing detention basin, and any future detention basins, shall not be counted as open space. If there is a retention basin with a water feature, it may be counted as open space. Details shall be provided for all open space areas.
8. A detailed grading and drainage plan shall be provided with the Final PUD Plan, which shall demonstrate how the stormwater is being handled for the site according to the Butler County Storm Water Regulations. All retention ponds shall include a water feature or aeration device to preserve good water quality. All stormwater facilities shall be finish mowed and maintained in good condition at all times.
9. The parking spaces shall be installed according to the phasing plan that was provided on the Preliminary PUD Plan.
10. All parking spaces adjacent to a sidewalk shall utilize concrete wheel stops, which shall be located as typically required by the Liberty Township Zoning Resolution.
11. The existing sidewalk along both public road frontages shall be retained and the width and material shall be notated. In addition, any existing

sidewalk that is cracked or otherwise damaged, shall be repaired to good condition. All proposed internal sidewalks shall be 5' in width and shall be constructed of concrete and installed as illustrated on the Preliminary PUD Plan, or otherwise approved with the Final PUD Plan. The final design of the internal sidewalk shall be installed according to the phasing plan that was provided on the Preliminary PUD Plan.

12. The existing building that is proposed to be converted to the Youth Community Center with Phase I shall be evaluated during the Final PUD Plan review to determine if any aesthetic improvements should be made. Plans or pictures of the existing buildings shall be provided with the Final PUD Plan submittal. The proposed building shall be generally consistent with the provided elevations; however, all new buildings shall comply with the typical requirements of the Liberty Township Zoning Resolution and Bethany Downtown Business District Overlay, with regard to building entrance, façade massing and exterior building materials. The building design for all buildings shall be reviewed with the Final PUD Plan, which shall demonstrate compliance with all the typical building design requirements.
13. A detailed landscape plan shall be provided with all Final PUD Plans for all Phases of the development, which shall demonstrate the following:
 - a. Cincinnati-Dayton Road: Street trees shall be provided at a rate of one tree every forty (40) feet and shall be equally spaced and aligned.
 - b. Lakota Lane: Street trees shall be provided at a rate of one tree every forty (40) feet and shall be equally spaced and aligned.
 - c. North Buffer: A Buffer "A" shall be required along the north property line, which shall include one (1) deciduous tree or evergreen tree every forty (40) lineal feet.
 - d. South Buffer: A Buffer "A" shall be required along the north property line, which shall include one (1) deciduous tree or evergreen tree every forty (40) lineal feet.
 - e. Internal Landscaping: There shall be a minimum of one tree planted within each landscaped island at the end of each parking row.
 - f. Perimeter Landscaping: There shall be a minimum of one (1) tree every five (5) parking spaces and three (3) shrubs between the required perimeter plantings.

- g. Additional landscaping shall be provided near the main entrances of the buildings and along the north and south elevations to help visually break up the long elevations.
 - h. The landscape plan shall be further evaluated with the Final PUD Plan, which shall also be reviewed to ensure all other typical landscaping requirements are being met. Existing trees may be utilized to satisfy these specified requirements, if determined to be appropriate by the Zoning Commission during Final PUD Plan review. Additionally, all invasive species shall be removed on-site with the development of Phase I.
14. A photometric plan shall be submitted with the Final PUD Plan, which shall be designed to meet the "medium" intensity requirements of the Liberty Township Zoning Resolution. All freestanding lighting shall be required to utilize bell-shaped fixtures, as typically required in the Bethany Downtown Business District Overlay (BDBD-O). Additionally, as required by Section 5.9.2 of the Zoning Resolution requires Duke Energy's Deluxe Acorn LED streetlights to be installed every 100' along all public roads, which includes Cincinnati Dayton Road and Lakota Lane. The location of the streetlights shall be coordinated with the existing streetlights on adjacent/nearby parcels, such as the parcel directly to the south along Cincinnati Dayton Road and the Liberty Collective lights along Lakota Lane.
15. Dumpster enclosure details shall be provided at Final PUD Plan review, which shall comply with the typical requirements of the zoning resolution.
16. All HVAC equipment shall be screened from view in all directions, which applies to roof and ground mounted equipment and will be confirmed during Final PUD Plan review.
17. All signage shall be reviewed with the Final PUD Plan review, which shall comply with the typical requirements of the zoning resolution and the Bethany Downtown Business District Overlay.
18. All requirements of the Bethany Downtown Business District Overlay (BDBD-O) and the Liberty Township Zoning Resolution shall be met, unless otherwise modified by this approval, which will be reviewed and verified with the Final PUD Plan review.

Trustee _____ moved to approve the resolution. Trustee _____ seconded the motion. Upon call of the roll, the vote resulted as follows:

Trustee Minniear,
Trustee Schramm,
Trustee Farrell,

Adopted: Tuesday, April 7, 2026

Todd Minniear, President

Steve Schramm, Vice President

Tom Farrell, Trustee

AUTHENTICATION

This is to certify that this resolution was duly passed, and filed with the Liberty Township Fiscal Officer this 7th day of April 2026.

Pam Quinlisk
Fiscal Officer

APPROVED AS TO FORM:

Scott D. Phillips, Law Director



LIBERTY TOWNSHIP TRUSTEES
ATTN TOWNSHIP FISCAL OFFICER
5021 WINNERS CIR
LIBERTY TOWNSHP OH 45011

NOTICE TO LEGISLATIVE AUTHORITY

TO

Table with permit details: 00430106-4 PERMIT NUMBER, NEW TYPE, B & B THEATRES OPERATING COMPANY INC, B&B Theatres at Liberty Center, 7514 BALES STREET, LIBERTY TOWNSHIP OH 45069, Muni/Village/Twp: Liberty Twp, 09916 TAX DISTRICT, JUN, RECEIPT NO

FROM 3/23/2026

Table with permit details: PERMIT NUMBER, TYPE, ISSUE DATE, FILING DATE, PERMIT CLASSES, TAX DISTRICT, RECEIPT NO

MAILED 3/23/2026

RESPONSES MUST BE POSTMARKED NO LATER THAN 04/23/2026

IMPORTANT NOTICE

PLEASE COMPLETE AND RETURN THIS FORM TO THE DIVISION OF LIQUOR CONTROL WHETHER OR NOT THERE IS A REQUEST FOR A HEARING.

REFER TO THIS NUMBER IN ALL INQUIRIES: JUN NEW 00430106-4

(TRANSACTION & NUMBER)

(MUST MARK ONE OF THE FOLLOWING)

WE REQUEST A HEARING ON THE ADVISABILITY OF ISSUING THE PERMIT AND REQUEST THAT THE HEARING BE HELD [] IN OUR COUNTY SEAT [] IN COLUMBUS

WE DO NOT REQUEST A HEARING []

DID YOU MARK A BOX? IF NOT, THIS WILL BE CONSIDERED A LATE RESPONSE.

PLEASE SIGN BELOW AND MARK THE APPROPRIATE BOX INDICATING YOUR TITLE:

Signature, Title (Clerk of City Council, Township Fiscal Officer), Date, Printed Name, Email Address, Telephone No.

Payment Listing

3/17/2026 to 4/1/2026

Payment Advice #	Post Date	Transaction Date	Type	Vendor / Payee	Amount	Status
75919	03/17/2026	03/17/2026	AW	AltaFiber	\$23.79	O
75920	03/17/2026	03/17/2026	AW	DUKE ENERGY	\$2,952.95	O
75921	03/17/2026	03/17/2026	AW	DUKE ENERGY	\$2,400.06	O
75922	03/18/2026	03/18/2026	AW	AltaFiber	\$384.26	O
75923	03/18/2026	03/18/2026	AW	D&S AUTO PARTS, INC	\$34.21	O
75924	03/18/2026	03/18/2026	AW	DUKE ENERGY	\$2,516.89	O
75925	03/24/2026	03/24/2026	AW	BCWS	\$122.79	O
75926	03/24/2026	03/24/2026	AW	BCWS	\$419.87	O
75927	03/24/2026	03/24/2026	AW	DUKE ENERGY	\$8,283.63	O
75928	03/27/2026	03/27/2026	AW	KIMBALL MIDWEST	\$717.10	O
75929	03/27/2026	03/27/2026	AW	4 ACES PLUMBING & EXCAVATING	\$750.00	O
75930	03/27/2026	03/27/2026	AW	AE DOOR SALES & SERVICE INC	\$1,787.90	O
75931	03/27/2026	03/27/2026	AW	AIR FORCE ONE LLC	\$704.00	O
75932	03/27/2026	03/27/2026	AW	Alro Steel	\$75.83	O
75933	03/27/2026	03/27/2026	AW	AltaFiber	\$127.06	O
75934	03/27/2026	03/27/2026	AW	AMERICAN HEART ASSOCIATION, INC	\$341.20	O
75935	03/27/2026	03/27/2026	AW	ART'S RENTAL EQUIPMENT INC.	\$4,700.00	O
75936	03/27/2026	03/27/2026	AW	Atlantic Emergency Solutions, Inc	\$4,592.27	O
75937	03/27/2026	03/27/2026	AW	BUTLER COUNTY SHERIFF'S OFFICE-COM	\$2,987.00	O
75938	03/27/2026	03/27/2026	AW	BUTLER COUNTY SHERIFF'S OFFICE-COM	\$2,657.25	O
75939	03/27/2026	03/27/2026	AW	CHRISTIAN SIDERS	\$256.50	O
75940	03/27/2026	03/27/2026	AW	DanCo Lettering LLC	\$107.00	O
75941	03/27/2026	03/27/2026	AW	ELITE FIRE SERVICES LLC	\$630.00	O
75942	03/27/2026	03/27/2026	AW	FBT GIBBONS LLP	\$15,457.70	O
75943	03/27/2026	03/27/2026	AW	GRAINGER	\$21.40	O
75944	03/27/2026	03/27/2026	AW	JORDAN SMITH	\$25.00	O
75945	03/27/2026	03/27/2026	AW	KLEEM, INC.	\$409.50	O
75946	03/27/2026	03/27/2026	AW	KOENIG	\$35.36	O
75947	03/27/2026	03/27/2026	AW	LEMON GRENADE	\$345.00	O
75948	03/27/2026	03/27/2026	AW	MATHESON TRI-GAS INC	\$77.06	O
75949	03/27/2026	03/27/2026	AW	MATHESON TRI-GAS INC	\$146.69	O
75950	03/27/2026	03/27/2026	AW	MATTHEW KNOLLMAN	\$1,042.19	O
75951	03/27/2026	03/27/2026	AW	NORIX GROUP INC.	\$4,606.43	O
75952	03/27/2026	03/27/2026	AW	OHIO HYDRAULICS, INC	\$138.85	O
75953	03/27/2026	03/27/2026	AW	QUALITY PUBLISHING CO. INC.	\$972.42	O
75954	03/27/2026	03/27/2026	AW	RED TIGER INVESTMENTS	\$15,000.00	O
75955	03/27/2026	03/27/2026	AW	Sedgwick Claims Management Services, Inc	\$4,455.00	O
75956	03/27/2026	03/27/2026	AW	Shared Resource Center	\$8,515.40	O
75957	03/27/2026	03/27/2026	AW	SMYRNA Ready Mix Concrete, LLC	\$600.00	O
75958	03/27/2026	03/27/2026	AW	TREY ROBINETTE	\$256.50	O
75959	03/27/2026	03/27/2026	AW	TRIHEALTH CORPORATE HEALTH	\$3,023.24	O
75960	03/27/2026	03/27/2026	AW	VONAGE	\$1,469.27	O
75961	03/27/2026	03/27/2026	AW	Warren County Career Center	\$1,500.00	O
75962	03/31/2026	03/31/2026	AW	UNITED RENTALS	\$2,894.40	O
75963	03/31/2026	03/31/2026	AW	AltaFiber	\$152.34	O
75964	03/31/2026	03/31/2026	AW	BRADLEY PAYNE ADVISORS	\$3,125.00	O

Payment Listing

3/17/2026 to 4/1/2026

Payment Advice #	Post Date	Transaction Date	Type	Vendor / Payee	Amount	Status
75965	03/31/2026	03/31/2026	AW	CARA JONAS PHOTOGRAPHY	\$3,750.00	O
75966	03/31/2026	03/31/2026	AW	CIMINELLO LANDSCAPE & DESIGN	\$35.00	O
75967	03/31/2026	03/31/2026	AW	EXAMWORKS, LLC	\$750.00	O
75968	03/31/2026	03/31/2026	AW	MARION STEVENS	\$80.00	O
75969	03/31/2026	03/31/2026	AW	MICHAEL WEBSTER	\$80.00	O
75970	03/31/2026	03/31/2026	AW	SCOTT MCKINNEY	\$515.00	O
75971	03/31/2026	03/31/2026	AW	TARA THOMPSON	\$80.00	O
75972	03/31/2026	03/31/2026	AW	THOMAS HEYL	\$80.00	O
75973	04/01/2026	04/01/2026	AW	A. BROWN & SONS NURSERY, INC.	\$594.25	O
75974	04/01/2026	04/01/2026	AW	AIR FORCE ONE LLC	\$351.50	O
75975	04/01/2026	04/01/2026	AW	AIRGAS USA, LLC	\$66.26	O
75976	04/01/2026	04/01/2026	AW	Alro Steel	\$112.17	O
75977	04/01/2026	04/01/2026	AW	ART'S RENTAL EQUIPMENT INC.	\$4,917.00	O
75978	04/01/2026	04/01/2026	AW	BCWS	\$204.02	O
75979	04/01/2026	04/01/2026	AW	BOUND TREE MEDICAL LLC	\$4,091.08	O
75980	04/01/2026	04/01/2026	AW	CINTAS	\$475.20	O
75981	04/01/2026	04/01/2026	AW	D&S AUTO PARTS, INC	\$322.70	O
75982	04/01/2026	04/01/2026	AW	DanCo Lettering LLC	\$1,200.00	O
75983	04/01/2026	04/01/2026	AW	DUKE ENERGY	\$167.25	O
75984	04/01/2026	04/01/2026	AW	DUKE ENERGY	\$142.48	O
75985	04/01/2026	04/01/2026	AW	FYDA FREIGHTLINER CINCINNATI	\$1,188.00	O
75986	04/01/2026	04/01/2026	AW	GRAINGER	\$337.74	O
75987	04/01/2026	04/01/2026	AW	JOE CROWDER	\$35.00	O
75988	04/01/2026	04/01/2026	AW	JOSEPH CAMPBELL	\$1,174.00	O
75989	04/01/2026	04/01/2026	AW	KOENIG	\$14.06	O
75990	04/01/2026	04/01/2026	AW	LOWE'S	\$289.03	O
75991	04/01/2026	04/01/2026	AW	MCGILL SMITH PUNSHON	\$1,954.00	O
75992	04/01/2026	04/01/2026	AW	Menard's	\$137.57	O
75993	04/01/2026	04/01/2026	AW	POMP'S TIRE SERVICE INC	\$37.45	O
75994	04/01/2026	04/01/2026	AW	PRIDE SEALS, INC	\$101.64	O
75995	04/01/2026	04/01/2026	AW	ProStatus LLC	\$4,800.00	O
75996	04/01/2026	04/01/2026	AW	RUMPKE CONSOLIDATED COMPANIES	\$734.16	O
75997	04/01/2026	04/01/2026	AW	SECURITY FENCE GROUP, INC	\$437.50	O
75998	04/01/2026	04/01/2026	AW	SMYRNA Ready Mix Concrete, LLC	\$965.00	O
75999	04/01/2026	04/01/2026	AW	STIGLER SUPPLY CO.	\$421.95	O
Total Payments:					\$132,481.32	
Total Conversion Vouchers:					\$0.00	
Total Less Conversion Vouchers:					\$132,481.32	

Type: AM - Accounting Manual Warrant, AW - Accounting Warrant, IM - Investment Manual Warrant, IW - Investment Warrant, PM - Payroll Manual Warrant, PR - Payroll Warrant, RW - Reduction of Receipt Warrant, SW - Skipped Warrant, WH - Withholding Warrant, WM - Withholding Manual, WS - Special Warrant, CH - Electronic Payment Advice, IL - Investment Loss, EP - Payroll EFT Voucher, CV - Payroll Conversion Voucher, SV - Payroll Special Voucher, EW - Withholding Voucher, POS ADJ - Positive Adjustment, NEG ADJ - Negative Adjustment, POS REAL - Positive Reallocation, NEG REAL - Negative Reallocation

Status: O - Outstanding, C - Cleared, V - Voided, B - Batch

Payment Listing

3/17/2026 to 4/1/2026

* Asterisked amounts are not included in report totals. These transactions occurred outside the reported date range but are listed for reference.

Payment Listing

4/6/2026 to 4/6/2026

Payment Advice #	Post Date	Transaction Date	Type	Vendor / Payee	Amount	Status
76000	04/06/2026	04/06/2026	AW	ACE HARDWARE, WEST CHESTER	\$7.99	O
76001	04/06/2026	04/06/2026	AW	AE DOOR SALES & SERVICE INC	\$610.00	O
76002	04/06/2026	04/06/2026	AW	BSMH Employer Services, LLC	\$82.50	O
76003	04/06/2026	04/06/2026	AW	DUKE ENERGY	\$49.85	O
76004	04/06/2026	04/06/2026	AW	Evergreen Landscaping of Cincinnati	\$975.00	O
76005	04/06/2026	04/06/2026	AW	FLEX TECHNOLOGY GROUP LLC	\$538.14	O
76006	04/06/2026	04/06/2026	AW	H - M COMPANY	\$1,268.00	O
76007	04/06/2026	04/06/2026	AW	John Lewis	\$74.60	O
76008	04/06/2026	04/06/2026	AW	KLEEM, INC.	\$15.30	O
76009	04/06/2026	04/06/2026	AW	LOWE'S	\$61.18	O
76010	04/06/2026	04/06/2026	AW	Menard's	\$1.55	O
76011	04/06/2026	04/06/2026	AW	OHIO HYDRAULICS, INC	\$54.91	O
76012	04/06/2026	04/06/2026	AW	SHI	\$3,456.00	O
76013	04/06/2026	04/06/2026	AW	THORWORKS INDUSTRIES INC	\$450.00	O
76014	04/06/2026	04/06/2026	AW	TRI-STATE LANDSCAPE SUPPLY	\$1,845.00	O
76015	04/06/2026	04/06/2026	AW	Medical Mutual	\$2,567.88	O
Total Payments:					\$12,057.90	
Total Conversion Vouchers:					\$0.00	
Total Less Conversion Vouchers:					\$12,057.90	

Type: AM - Accounting Manual Warrant, AW - Accounting Warrant, IM - Investment Manual Warrant, IW - Investment Warrant, PM - Payroll Manual Warrant, PR - Payroll Warrant, RW - Reduction of Receipt Warrant, SW - Skipped Warrant, WH - Withholding Warrant, WM - Withholding Manual, WS - Special Warrant, CH - Electronic Payment Advice, IL - Investment Loss, EP - Payroll EFT Voucher, CV - Payroll Conversion Voucher, SV - Payroll Special Voucher, EW - Withholding Voucher, POS ADJ - Positive Adjustment, NEG ADJ - Negative Adjustment, POS REAL - Positive Reallocation, NEG REAL - Negative Reallocation

Status: O - Outstanding, C - Cleared, V - Voided, B - Batch

* Asterisked amounts are not included in report totals. These transactions occurred outside the reported date range but are listed for reference.



Liberty Township Fire Department

6682 Princeton Glendale Rd
Liberty Township, Ohio 45011

Phone: 513-759-7530

Fax: 513-759-7531

Memo

To: Caroline McKinney

From: Chief Klussman

Date: 04/02/2026

Re: Combat Ready Aggressive Command Training

I am requesting authorization to amend the previously submitted request to host the Combat Ready Aggressive Command training program for members of the Liberty Township Fire Department.

The original request identified a total cost of \$13,500 based on the quoted training fee. Upon further review, we identified that additional expenses for instructor travel and lodging were not included in the initial quote. These costs are estimated at \$2,500.

The revised total cost for hosting this training program is \$16,000.

All other aspects of the training remain unchanged. This program continues to provide significant value in strengthening incident command capabilities, improving coordination between company officers and chief officers, and enhancing overall fireground operations.

In accordance with Article 20 of the Collective Bargaining Agreement between Liberty Township and the IAFF, the funding for this training will continue to come from the annually budgeted union training allocation.

I respectfully request approval of this amended amount so we can move forward with scheduling and hosting the training.



Liberty Township Fire Department

6682 Princeton Glendale Rd
Liberty Township, Ohio 45011

Phone: 513-759-7530

Fax: 513-759-7531

Memo

To: Caroline McKinney

From: Chief Klussman

Date: 04/02/2026

Re: Authorization to Apply for Firehouse Subs Public Safety Foundation Grant

I am requesting authorization to apply for the Firehouse Subs Public Safety Foundation Grant.

The Firehouse Subs Public Safety Foundation provides grant funding to fire departments, EMS agencies, and other public safety organizations for the purchase of life-saving equipment, training, and prevention-related initiatives. These grants are awarded on a competitive basis and are intended to enhance operational capabilities and improve community safety.

At this time, the department has not finalized the specific equipment or program request. Over the next week, we will evaluate current operational needs and identify the most appropriate and impactful project to submit for consideration. The grant program supports a range of eligible requests, including equipment, training, and prevention initiatives that align with our mission and service delivery.

The application process is competitive and limited to a set number of submissions per cycle, making it important that we are prepared to submit a well-developed and complete application.

There is no financial commitment required from the Township to submit this application. Should the department be selected for funding, any required approvals for acceptance of the award and associated purchases will be brought forward at that time.



MEMORANDUM

TO: Tom Farrell, Trustee
Steve Schramm, Trustee
Todd Minniear, Trustee
Pam Quinlisk, Fiscal Officer

CC: Caroline Mckinney, Township Administrator

FROM: Jerry Sebald, Public Works Director

DATE: March 26, 2026

RE: A/C Recovery and Charge Machine

In the 2026 capital budget we have allocated \$12,000 for the purchase of an Air Conditioning Recovery and Charge machine. This machine is required to perform maintenance and repair of vehicle A/C systems. Federal Law requires all refrigerants to be recovered from vehicle systems and reused or disposed of in accordance with the law. It allows us to meet those requirements while keeping harmful refrigerant chemicals from entering the atmosphere where they have damaging effects on the environment. Ben Wanamaker and Jerry Sebald currently both hold licensures to perform maintenance and repair on automotive AC systems in the Public Works Department.

I have secured three quotes on this machine with the lowest being "on sale" until 4/15/26. This presents savings of \$1600 compared to normal price and \$1700 savings over the closest priced competitor.

I am requesting a motion to approve the purchase of a Rotary AC80 machine for \$11,268.00 from account 2031-330-740-0000.

Ott Equipment Service Inc.

517 Herriman Ct
Noblesville, IN 46060
+13177738941
sales@ottequipment.com
ottequipment.com



Estimate

ADDRESS
Jerry Sebold
513.759.7587
jsebold@liberty-township.com
Liberty Township
6959 Yankee Rd
Liberty Township, OH 45044

ESTIMATE 3892
DATE 03/20/2026

ESTIMATE PREPARED BY
Drew Barron

EMAIL
drew@ottequipment.com

PHONE
463.272.1211

	DESCRIPTION	QTY	RATE	AMOUNT
R3AC80-AYF	Rotary (134-a and R1234YF Dual gas) AC Machine. Touchscreen AC Cart for R134a and R1234YF gas with two 20 lb tanks, 9' hoses, quick connect couplers and vehicle data included for 2 years. TeamViewer assistance. R134a and R1234yf identifiers	1	10,500.00	10,500.00T
Labor	Labor to set up the machine including charging both tanks with R134 & R1234, as well as delivery and training on the equipment.	1	768.00	768.00

Install of any lifts does not include electrical or air connections.
GROUND CLAUSE: Any condition requiring cribbing or any unnatural ground conditions such as rock, tree stumps, old or new utilities, excessive concrete, previous excavation, water, quick sand, etc., the additional work thereby caused will be figured on a time and material basis. Does not include removing contaminated soils or spoils from job site unless specified.

SUBTOTAL	11,268.00
TAX	0.00
TOTAL	\$11,268.00

Accepted By

Accepted Date

By signing this Estimate, I affirm that I have the authority to accept this estimate for the stated business and that I have read and accept the above prices, specifications, and conditions as well as the Terms and Conditions attached to this Estimate. Any Shims Required Because Of Uneven Floor Will Be Extra - Assumes Concrete is suitable for proper installation. Prices subject to change.

LIBERTY TOWNSHIP, BUTLER COUNTY

Requisition

Requested By		Vendor		Requisition	
CG		OTT EQUIPMENT SERVICE, INC. 517 HERRIMAN CT NOBLESVILLE, IN 46060		Number: 658-26 Total: \$11,268.00 Date: 03/26/2026 Status: Approved	
Ship To		Bill To		Approval	
LIBERTY TOWNSHIP 5021 Winners Circle LIBERTY TOWNSHIP, OH 45011		LIBERTY TOWNSHIP 5021 Winners Circle LIBERTY TOWNSHIP, OH 45011		JS 03/27/2026	
Terms					
Purpose					

Quantity	Unit	Item Description	Unit Price	Subtotal
1.00		PW A/C Charge and Recovery Machine	\$11,268.00	\$11,268.00

Account Code	Account Description	Amount
2031-330-740-0000	Machinery, Equipment and Furniture	\$11,268.00



RESOLUTION NO. 2026-030

Board of Trustees, Liberty Township
Butler County, Ohio

A RESOLUTION AUTHORIZING THE TOWNSHIP ADMINISTRATOR TO ENTER INTO AN ELECTRIC AGGREGATION AGREEMENT WITH AN ELECTRIC SUPPLIER RECOMMENDED BY ENERGY ALLIANCES, INC., DISPENSING WITH THE SECOND READING, AND DECLARING AN EMERGENCY

RESOLVED by the Board of Trustees of Liberty Township, Butler County, Ohio, that

WHEREAS, the Ohio General Assembly enacted electric deregulation legislation which authorized the legislative authorities of municipal corporations, townships, and counties to aggregate the retail electric loads located in the respective jurisdictions and to enter into service agreements to facilitate for those loads the purchase and sale of electricity; and

WHEREAS, the residents, businesses and other electric consumers within the township limits of Liberty Township gave permission to Liberty Township to aggregate the retail electricity loads on their behalf by passing an Electric Aggregation ballot issue; and

WHEREAS, Liberty Township successfully completed and submitted to the State of Ohio all required paperwork to become a certified Competitive Retail Electric Service Provider in order to provide governmental aggregation services within the State of Ohio;

WHEREAS, Energy Alliances, Inc. researched and provided Liberty Township with competitively bid electrical rates.

NOW THEREFORE, BE IT RESOLVED by the Board of Liberty Township Trustees upon majority vote hereby authorizes:

SECTION 1. – That the Township Administrator is hereby authorized and directed to enter into an Opt-Out electric agreement with a supplier to be named later for electric supply to the Liberty Township Electric Aggregation Program.

SECTION 2. – That the Township Administrator may enter into an Opt-Out electric aggregation Master Service Agreement with an electric supplier recommended by Energy Alliance, Inc.

SECTION 3. – That the agreement may consist of an optional “Opt-In” renewable energy rate.

SECTION 4. – That any qualifying resident, businesses and other electric consumers within the limits of Liberty Township can request, at any time and without cost, to “Opt-Out” or exit the program by contacting Energy Alliances, Inc. or the chosen supplier.

BE IT FURTHER RESOLVED by the Board of Liberty Township Trustees upon majority vote hereby dispenses with the requirement that this resolution be read on two separate days and authorizes the adoption of this Resolution upon its first reading.

BE IT LASTLY RESOLVED, by the Board of Liberty Township Trustees, that this Resolution is hereby declared to be an emergency measure necessary for the immediate preservation of the public peace, health, safety, and welfare of this Township; the reason for the emergency being the need to secure the best pricing for its citizens at the earliest time permitted by law.

Trustee _____ moved to approve the Resolution. Trustee _____ seconded the motion. Upon call of the roll, the vote resulted as follows:

Trustee Farrell, _____
Trustee Schramm, _____
Trustee Minniear, _____

Adopted: Tuesday, April 7, 2026

Todd Minniear, President

Steve Schramm, Vice President

Tom Farrell, Trustee

AUTHENTICATION

This is to certify that this resolution was duly passed and filed with the Liberty Township Fiscal Officer this 7th day of April, 2026.

Pamela Quinlisk
Fiscal Officer

APPROVED AS TO FORM:

Scott D. Phillips, Law Director



RESOLUTION NO. 2026-031

Board of Trustees, Liberty Township
Butler County, Ohio

RESOLUTION TO APPROVE THE OHIO PLAN RISK MANAGEMENT INC./HYLANT ADMINISTRATIVE SERVICES PROPERTY AND LIABILITY INSURANCE POLICY FOR 2026-2027 AND THE COALITION ACTIVE CYBER POLICY FOR 2026-2027 WITH THE PREMIUMS TO BE PAID FROM THE GENERAL, ROADS, FIRE, AND POLICE FUNDS

RESOLVED by the Board of Trustees of Liberty Township, Butler County, Ohio, that

WHEREAS, Caroline McKinney, Township Administrator, requests the Liberty Township Board of Trustees approve the Ohio Plan Risk Management Inc./Hylant Administrative Services Property and Liability Insurance for 2026-2027 and The Coalition Active Cyber Policy for 2026-2027 with the premiums to be paid from the General, Fire, Police, Services, and Zoning funds in an approximate cost of \$160,145.00.

THEREFORE, BE IT RESOLVED that the Liberty Township Board of Trustees hereby approves the Ohio Plan Risk Management Inc./Hylant Administrative Services Property and Liability Insurance for 2026-2027 and The Coalition Active Cyber Policy for 2026-2027 with the premiums to be paid from the General, Roads, Fire, and Police Funds in an approximate cost of \$160,145.00.

Trustee _____ moved to approve the resolution. Trustee _____ seconded the motion. Upon call of the roll, the vote resulted as follows:

Trustee Farrell, _____
Trustee Schramm, _____
Trustee Minniear, _____

Adopted: Tuesday, April 7, 2026

Todd Minniear, President

Steve Schramm, Vice President

Tom Farrell, Trustee

AUTHENTICATION

This is to certify that this Resolution was duly passed, and filed with the Liberty Township Fiscal Officer this 7th day of April, 2026.

Pamela Quinlisk
Fiscal Officer

APPROVED AS TO FORM:

Scott D. Phillips, Law Director



Ohio Plan Package Proposal

Liberty Township

5021 Winners Circle Drive
Liberty Township, OH 45011

Effective Date of Coverage: 04/08/26 to 04/08/27

▶ **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><u>Joel Montgomery</u> Ohio Plan – President City of Wooster Wayne County jmontgomery@woosteroh.com</p>	<p><u>Jim Crandall, CPA</u> Ohio Plan – Vice President Muskingum Watershed Conservancy District Tuscarawas County jcrandall@mwcd.org</p>	<p><u>Jamie Giguere</u> Ohio Plan - Secretary City of Wauseon Fulton County Jamie.giguere@cityofwauseon.com</p>
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Board Members

<p><u>John Applegate</u> City of Union Montgomery County japplegate@unionoh.org</p>	<p><u>Erika Buri</u> Outdoor Sylvania Lucas County eburi@olanderpark.com</p>	<p><u>Katie Eviston</u> City of Springfield Clark County Keviston@springfieldohio.gov</p>
<p><u>Chris Gilbert</u> Springfield Township Hamilton County cgilbert@springfieldtp.org</p>	<p><u>Mike Mallis</u> City of Bedford Cuyahoga County Mmallis@bedfordoh.gov</p>	<p><u>Joseph F. Stefanov</u> City of New Albany Franklin County jstefanov@newalbanyohio.org</p>
<p><u>Jennifer Wilder</u> Washington Township Montgomery County Jennifer.wilder@washingtontwp.org</p>	<p><u>Jeff Wright</u> Hamilton Township Warren County jwright@hamilton-township.org</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

- 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

- 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

- 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 ⁽¹⁾
1 st 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

⁽¹⁾ 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 4 completed policy years preceding the policy term during which the renewal premium of the member is calculated. (For members with less than 4 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. ⁽¹⁾ 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. ⁽²⁾

Lexipol Subscription Subsidy Program	
1st Year Lexipol Subscription Fee	50% Ohio Plan Reimbursement
2nd Year Lexipol Subscription Fee	30% Ohio Plan Reimbursement
3rd Year Lexipol Subscription Fee	20% Ohio Plan Reimbursement

⁽¹⁾ Lexipol’s fee and discount structure is provided separately.

⁽²⁾ 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 or to learn more about Lexipol’s services go to Lexipol.com.



Entity Name: Liberty Township

PROPERTY

COVERAGE DESCRIPTION	LIMITS
Building and Personal Property	\$35,547,547
Specific Building and Personal Property <i>See the Property Schedule for those locations covered on a blanket limit vs. specific basis.</i>	\$0
Flood and Mudslide	Not Covered
Earthquake and Volcanic Eruption	\$6,000,000
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: \$5,000
- Electric Substations and Transformers: \$10,000
- Flood and Mudslide: Not Covered
- 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: Liberty 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
• Property Off Premises	\$10,000



Entity Name: Liberty Township

PROPERTY SCHEDULE

PREM #	BLDG #	DESCRIPTION	ADDRESS	BUILDING LIMIT	PERSONAL PROPERTY LIMIT	PROPERTY IN OPEN LIMIT	VALUATION ⁽¹⁾	SPECIFIC LIMIT
2	1	Property in the Open	5119 Grandin Ridge	\$0	\$0	\$377,701	RC	
2	2	Shelter	5119 Grandin Ridge	\$30,787	\$119	\$0	RC	
3	1	Shelter	5591 Hankins Road - Dudley Woods	\$35,937	\$119	\$0	RC	
3	2	Vaulted Restroom	5591 Hankins Road - Dudley Woods	\$47,819	\$119	\$0	RC	
4	1	Gazebo	5440 Joann Drive - Allen Park	\$10,421	\$0	\$0	RC	
5	1	Fire Station 111 including Standby Generator	5170 & 5172 Princeton-Glendale Road	\$4,500,000	\$387,000	\$85,902	RC	
5	2	Salt Barn	5170 & 5172 Princeton-Glendale Road	\$242,359	\$110,995	\$0	RC	
6	1	Fire Station 113 including Standby Generator	6682 Princeton-Glendale Road	\$5,700,000	\$452,000	\$46,041	RC	
7	1	Storage Building (Historic Old Town Hall)	6361 Princeton Road	\$114,021	\$20,600	\$1,030	RC	
8	1	Storage Building	6894 Princeton Road Cemetery	\$72,306	\$1,030	\$0	RC	
8	2	Storage Building	6894 Princeton Road Cemetery	\$25,326	\$119	\$0	RC	
8	3	Property in the Open	6894 Princeton Road Cemetery	\$0	\$0	\$39,346	RC	

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.

PREM #	BLDG #	DESCRIPTION	ADDRESS	BUILDING LIMIT	PERSONAL PROPERTY LIMIT	PROPERTY IN OPEN LIMIT	VALUATION ⁽¹⁾	SPECIFIC LIMIT
9	1	East Bound Exit Ramp Trees, Shrubs & Sign	SR 129 @ Cincinnati-Dayton	\$0	\$0	\$8,442	RC	
9	2	West Bound Exit Ramp Trees, Shrubs & Sign	SR 129 @ Cincinnati-Dayton	\$0	\$0	\$6,567	RC	
10	1	West Bound Exit Ramp Trees, Shrubs & Sign	SR 129 @ SR 747	\$0	\$0	\$6,723	RC	
11	1	Restrooms	6845 Van Gorden Road	\$77,137	\$119	\$0	RC	
11	2	Picnic Shelter #1	6845 Van Gorden Road	\$73,027	\$0	\$0	RC	
11	3	Picnic Shelter #2	6845 Van Gorden Road	\$109,489	\$0	\$0	RC	
11	4	Property in the Open	6845 Van Gorden Road	\$0	\$0	\$457,217	RC	
12	1	Shelters (2) & Picnic Tables	5700 Yankee Road	\$46,237	\$119	\$0	RC	
12	2	Vaulted Restroom	5700 Yankee Road	\$51,387	\$119	\$0	RC	
12	3	Boundless Playground	5700 Yankee Road	\$226,600	\$0	\$0	RC	
12	4	Property in the Open	5700 Yankee Road	\$0	\$0	\$48,204	RC	
13	1	Men's Restroom Building	6757 Yankee Road	\$77,559	\$119	\$0	RC	
13	2	Women's Restroom Building	6757 Yankee Road	\$77,559	\$119	\$0	RC	
13	3	Park Shelters (2)	6757 Yankee Road	\$102,887	\$119	\$0	RC	
13	4	Property in the Open	6757 Yankee Road	\$0	\$0	\$283,250	RC	
14	1	Public Works-Parks Storage Building w/Generator	6957 & 6959 Yankee Road	\$1,251,347	\$82,400	\$95,481	RC	

PREM #	BLDG #	DESCRIPTION	ADDRESS	BUILDING LIMIT	PERSONAL PROPERTY LIMIT	PROPERTY IN OPEN LIMIT	VALUATION ⁽¹⁾	SPECIFIC LIMIT
14	2	Salt Storage	6957 & 6959 Yankee Road	\$261,105	\$110,995	\$0	RC	
14	3	Services Department Office	6957 & 6959 Yankee Road	\$2,755,794	\$211,150	\$0	RC	
14	4	Maintenance Building	6957 & 6959 Yankee Road	\$3,815,469	\$10,300	\$0	RC	
14	5	Lift Station	6957 & 6959 Yankee Road	\$141,522	\$0	\$0	RC	
15	1	Flagpole	6906 Van Gorden Road - Wetlands West Park	\$0	\$0	\$13,489	RC	
16	1	Administration Building	5021 Winners Circle Drive	\$5,149,588	\$535,291	\$167,684	RC	
17	1	Fire Station 112 - incl standby generator	7655 Princeton Road	\$5,600,000	\$422,000	\$207,236	RC	
18	1	Emergency Warning Sirens (7)/Tower	Various Locations Throughout Township	\$0	\$0	\$103,000	RC	
18	2	Signs Including Radar Signs (8)	Various Locations Throughout Township	\$0	\$0	\$41,200	RC	
18	3	Solar Crosswalk Beacons, School Zones, Beacon	Various Locations Throughout Township	\$0	\$0	\$41,200	RC	
18	4	Carmanah M#R920-E/F Crosswalk Flashers (4)	Various Locations Throughout Township	\$0	\$0	\$41,200	RC	
19	1	Misc PIO incl guardrails,fencing,lighting,et al	various throughout township	\$0	\$0	\$500,000	RC	
20	1	Traffic Pre-Emption Devices	various intersections throughout township	\$36,000	\$0	\$0	RC	

TOTAL

\$30,631,683

\$2,344,951

\$2,570,913

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

Entity Name: Liberty Township

EQUIPMENT BREAKDOWN

COVERAGE DESCRIPTION	LIMITS
Property Damage - Any One Accident	\$35,547,547
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: \$5,000
- 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: Liberty Township

UNMANNED AERIAL SYSTEMS SCHEDULE

UAS #	MANUFACTURER AND SPECIFICATION OF UAV	MANUFACTURER AND SPECIFICATION OF BASE STATION AND TRANSMITTER	PAYLOAD SIZE AND CONTENT	TOTAL WEIGHT OF UAV AND CONTENT	DESCRIPTION OF OPERATIONS	REPLACE-MENT COST OF UAS
1	DJI Brand Air S3		none		Training scenarios	\$2,000
2	DJI Brand Matrice 350 RTK w/H30T Camera		H30T Camera	16.3 w.battery and camera	See below	\$25,000

TOTAL

Entity Name: Liberty Township

SPECIAL PROPERTY (INLAND MARINE)

COVERAGE DESCRIPTION	LIMITS
Special Property - Scheduled	\$2,395,480
Special Property - Unscheduled (Any One Item \$15,000 or less)	\$500,000

- CAUSES OF LOSS:** Special Form – Risks of direct physical loss subject to specified exclusions and limitations.
- COINSURANCE:** None
- VALUATION:** Replacement Cost – Scheduled Values
- DEDUCTIBLE:** \$5,000
- 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: Liberty Township

SPECIAL PROPERTY SCHEDULE

ITEM#	DESCRIPTION	SERIAL NO.	VALUE
1	2017 Scag Zero Turn Mower E14	0047	\$23,793
2	2001 John Deere 4700 Tractor/Mower E6	082X	\$59,483
3	Envirosight Pole Camera	0774	\$19,288
4	2023 John Deere 390 E26 Flail Mower		\$8,923
6	Portame Salt Brine Systems E17		\$237,930
7	John Deere FC15E Flex Wing Mower E22	0033	\$23,793
11	2018 Duraco Durapatcher 125-DJT E16	1421	\$61,646
12	SCBA Equipment		\$100,000
13	2012 Case 580SN Backhoe w/Bucket E5	4356	\$178,448
14	2021 Bobcat Broom/Sweeper 72 Model E-21	0706	\$5,948
15	FD Portable & Mobile Radios		\$85,000
16	John Deere Mini Excavator 35D E1	9067	\$59,483
17	MSA Thermal Imagine Cameras (2)		\$14,276
18	2018 Gravely Zero Turn 60" Mower	0289	\$8,923
19	2021 Scag Park Mower M#STTII-72V-25KBD E20	0150	\$23,793
20	Stanley Post Puller, Driver and Power Unit	4114, 3011, 4004	\$12,492
22	John Deere Gator E10	3721	\$29,741
24	2018 John Deere 333G Compact Track Loader E15	5300	\$113,017
26	Cardiac Monitors w/ Battery Chargers & AEDs		\$178,448
27	2019 John Deere 6105E Tractor w/Diamond Boom Mower	1807, 6573, 6572	\$172,499
29	2024 Vermeer BC1500XL Brush Chipper E2427	1889	\$98,307
30	Bomag Asphalt Roller M#900-50 E11	1939	\$23,793
31	Skid Steer Mount Concrete Mixer Danuser	2387	\$8,494
32	Graphite 54" Sign Plotter		\$23,060
33	John Deere 6110M Tractor w/Tiger Side Mount Mower	2189, 9099	\$166,551

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ITEM#	DESCRIPTION	SERIAL NO.	VALUE
34	Hustler 104 Mowers (2)	2588, 2592	\$55,585
35	2024 John Deere HPX815E UTV	1236	\$18,230
36	2025 John Deere 324G Skid Steer Loader	4071	\$66,213
37	2024 John Deere 50P Mini Excavator E2428	0988	\$79,835
38	Genesis Rescue Tools		\$71,379
39	Rotary Column Portable Lift System		\$59,483
40	Genesis Rescue Tools & Accessories		\$36,523
41	Mower 112	1222	\$10,113
42	John Deere Tractor E7	6458	\$71,379
43	Stryker Power Cots - 2		\$78,000
44	Lucas Device - 2		\$44,000
45	2023 Scag STT11-72V25KBD		\$19,000
46	Ventrac452OY		\$33,611
47	2005 Bobcat Planer Mill		\$15,000
TOTAL			\$2,395,480

FINE ARTS SCHEDULE

ITEM#	DESCRIPTION	VALUE
TOTAL		\$0

Entity Name: Liberty Township

COMPUTER

COVERAGE DESCRIPTION	LIMITS
Computer Equipment	\$230,000
Media and Data	\$23,000
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: \$1,000
- 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: Liberty Township

SUMMARY OF COVERAGE

CRIME COVERAGE	LIMITS
Public Employee Dishonesty ¹	\$250,000
Inside the Premises – Theft of Money and Security	\$100,000
Outside the Premise	\$100,000
Forgery and Alterations	\$100,000
Computer Fraud ¹	\$100,000
Funds Transfer Fraud ¹	\$100,000
Social Engineering Fraud ²	\$100,000
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	\$1,000
Outside the Premise	\$1,000
Forgery and Alterations	\$1,000
Computer Fraud	\$1,000
Funds Transfer Fraud	\$1,000
Social Engineering Fraud	\$1,000
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	Caroline McKinney	\$250,000	No
Assistant Fiscal Officer	Diana Dumford	\$250,000	No
Fiscal Officer	Pamela Quinlisk	\$250,000	No

Assistant Administrator	John Lewis	\$250,000	No
Assistant Finance Director	Susan Bolser	\$250,000	No
Road Superintendent	Gerald Sebald	\$250,000	No
Trustee	Steve Schramm	\$250,000	No
Trustee	Todd Minniear	\$250,000	No
Trustee	Thomas Farrell	\$250,000	No
Zoning Inspector	Dale Chalk	\$250,000	No
Zoning Inspector	Bryan Behrmann	\$250,000	No
Zoning Inspector	Thomas McIntyre	\$250,000	No
Zoning Inspector	Karla Chaney	\$250,000	No

GENERAL LIABILITY

NAMED MEMBER: LIBERTY TOWNSHIP

POLICY TERM: 04/08/26 to 04/08/27

COVERAGE DESCRIPTION	LIMITS
Bodily Injury and Property Damage – Each Occurrence	\$4,000,000
General Aggregate	\$6,000,000
Products – Completed Operations Aggregate	\$6,000,000
Personal & Advertising Injury – Each Offense	\$4,000,000
Medical Expense – Per Person	\$10,000
Medical Expense – Any One Accident	\$50,000
Unmanned Aerial Systems	\$500,000

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: Excluded

Entity Name: Liberty Township

EMPLOYEE BENEFITS LIABILITY

COVERAGE DESCRIPTION	LIMITS
Each Incident	\$4,000,000
Annual Aggregate	\$6,000,000

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: Liberty Township

EMPLOYERS LIABILITY

COVERAGE DESCRIPTION	LIMITS
Bodily Injury by Accident – Each Accident	\$4,000,000
Bodily Injury by Disease – Each Employee	\$4,000,000
Bodily Injury by Disease – Aggregate	\$4,000,000

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: Liberty Township

LIABILITY EXPOSURES SCHEDULE

OPERATIONS/EXPOSURE AND EXPOSURE BASE	SUBCONTRACTED (YES/NO)	DESCRIPTION	EXPOSURE AMOUNT
Street & Roads - Miles	No	Linear miles of roads maintained by township	161
UAS	No		2
Inflatable Amusement Devices - Nonowned, Rented	No	Slide and Bounce House rented one time per year.	2
Special Events/Other - Each	No	Fall Festival	1

Entity Name: Liberty Township

PUBLIC OFFICIALS ERRORS AND OMISSIONS & EMPLOYMENT PRACTICES LIABILITY

COVERAGE DESCRIPTION	LIMITS
Errors & Omissions – Each Wrongful Act	\$4,000,000
Errors & Omissions – Annual Aggregate	\$6,000,000
Employment Practices – Each Wrongful Act	\$4,000,000
Employment Practices – Annual Aggregate	\$6,000,000
Back Wages – Annual Aggregate	\$25,000
Non-Monetary Defense – Annual Aggregate	\$25,000

- DEDUCTIBLE:**
- Errors and Omissions: \$2,500
 - Employment Practices \$2,500
 - Back Wages: \$2,500
 - Non-Monetary Defense: \$2,500

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: Liberty Township

LAW ENFORCEMENT OFFICERS LIABILITY

COVERAGE DESCRIPTION	LIMITS
Each Wrongful Act	\$4,000,000
Annual Aggregate	\$6,000,000
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: Liberty Township

AUTOMOBILE

COVERAGE DESCRIPTION	LIMITS
Bodily Injury Liability and Property Damage Liability Combined Single Limit – Each Accident	\$4,000,000
Uninsured/Underinsured Motorists Bodily Injury	\$100,000
Medical Payments – Each Accident	\$1,000

DEDUCTIBLE:	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 - \$250
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.

Entity Name: Liberty Township

AUTOMOBILE SCHEDULE

VEH#	INV#	YEAR	DESCRIPTION	VIN#	COST NEW	REPLACEMENT COST/STATED AMOUNT	DEPT	COMP DED.	COLL DED.	VALUATION
1	M-114	2007	Horton Ambulance	6801		\$364,000	EMS	\$1,000	\$1,000	RC
2	L-21	1954	GMC Howe Pumper Historic	2794		\$20,000	Fire	\$1,000	\$1,000	Stated Amount
3		2009	Eager Beaver Trailer	4542	\$14,000		Streets	\$1,000	\$1,000	ACV
4	#17	2012	Ford F250	9861	\$33,940		Streets	\$1,000	\$1,000	ACV
5	#13	2002	Ford F350 Utility Truck	2281	\$24,000		Streets	\$1,000	\$1,000	ACV
6	#0934	2009	Chevrolet Suburban	4381	\$37,988		Streets	\$1,000	\$1,000	ACV
7	110	2014	Chevrolet Tahoe Fire Chief Car	2685		\$70,000	Fire	\$1,000	\$1,000	RC
8	E-112	2009	Sutphen Pumper	3085		\$1,100,000	Fire	\$1,000	\$1,000	RC
9	E-111	2008	Sutphen Pumper	3049		\$1,100,000	Fire	\$1,000	\$1,000	RC
10	#19	2014	Ford F450 Dump Truck w/Snow Equipment	9115	\$57,979		Streets	\$1,000	\$1,000	ACV
11	#16	2011	Ford F450 Dump w.Snow Equipment	1636	\$58,910		Streets	\$1,000	\$1,000	ACV
12	#04	1996	International 4900 Dump Truck	6470	\$65,000		Streets	\$1,000	\$1,000	ACV
13	#05	1996	International 4900 Dump Truck	0404	\$40,328		Streets	\$1,000	\$1,000	ACV
14	#02	2000	International 4900 Dump Truck w/Accessorie	4028	\$70,782		Streets	\$1,000	\$1,000	ACV

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VEH#	INV#	YEAR	DESCRIPTION	VIN#	COST NEW	REPLACEMENT COST/STATED AMOUNT	DEPT	COMP DED.	COLL DED.	VALUATION
15	#18	2013	International H7400 Dump Truck w/Accessories	5266	\$121,382		Streets	\$1,000	\$1,000	ACV
16	#15	2010	International 7400 Dump Truck	7089	\$104,312		Streets	\$1,000	\$1,000	ACV
17	#08	1999	International Dump Truck	4924	\$75,000		Streets	\$1,000	\$1,000	ACV
18	#03	2001	International Dump Truck	6546	\$75,000		Streets	\$1,000	\$1,000	ACV
19	#06	2004	International M740 Heavy Duty Dump	6123	\$75,000		Streets	\$1,000	\$1,000	ACV
20	#07	2004	International M740 Heavy Duty Dump	6124	\$75,000		Streets	\$1,000	\$1,000	ACV
22	#14	2008	Ford F250	7920	\$24,575		Streets	\$1,000	\$1,000	ACV
23	#T1	2014	Gator Made 18' Utility Trailer	0424	\$5,000		Streets	\$1,000	\$1,000	ACV
24	#T2	2014	Gator Made 18+2 Trailer	9504	\$7,000		Streets	\$1,000	\$1,000	ACV
25	#20	2015	Ford F450 w. Snow Equipment	5531	\$60,000		Streets	\$1,000	\$1,000	ACV
26	#21	2015	Ford F450 w/Flatbed	5532	\$40,000		Streets	\$1,000	\$1,000	ACV
27	#22	2016	Ford F450 Flatbed w/Plow	3965	\$40,000		Streets	\$1,000	\$1,000	ACV
28	E-112	2015	E-One Pumper Rescue	9672		\$1,200,000	Fire	\$1,000	\$1,000	RC
29	M-113	2016	Horton 17043 Ambulance	8917		\$364,000	EMS	\$1,000	\$1,000	RC
30	#23	2016	Freightliner Heavy Duty Dump Truck	5813	\$132,687		Streets	\$1,000	\$1,000	ACV

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VEH#	INV#	YEAR	DESCRIPTION	VIN#	COST NEW	REPLACEMENT COST/STATED AMOUNT	DEPT	COMP DED.	COLL DED.	VALUATION
31		2016	Chevrolet Silverado Grass Truck w/Upfitting	9054		\$92,085	Fire	\$1,000	\$1,000	RC
32		2017	Ford Fusion	6227	\$18,082		Other	\$1,000	\$1,000	ACV
33	E-114	2000	Sutphen Rescue Pumper	3068		\$1,100,000	Fire	\$1,000	\$1,000	RC
34	#24	2018	Freightliner Dump Truck	8815	\$157,000		Streets	\$1,000	\$1,000	ACV
35		2017	Chevrolet Tahoe (Asst. Fire Chief Car)	2753		\$70,000	Fire	\$1,000	\$1,000	RC
36		2018	Ford 623-1 Ambulance	3822		\$364,000	EMS	\$1,000	\$1,000	RC
37	#27	2019	Freightliner M2 Dump Truck	4476	\$110,000		Streets	\$1,000	\$1,000	ACV
38	#26	2019	Ford F350 Super Duty	0272	\$37,671		Streets	\$1,000	\$1,000	ACV
39	113	2019	Ford F250 XL Crew Cab	5887	\$40,000		Fire	\$1,000	\$1,000	ACV
41		2019	Ford F150 Command Unit	6134		\$101,000	Fire	\$1,000	\$1,000	RC
42	1928	2019	Kenworth T370 Dump Truck	0069	\$155,000		Streets	\$1,000	\$1,000	ACV
43	E2532	2025	Sign Trailer Stalker MC360			\$18,900	Streets	\$1,000	\$1,000	RC
44		2020	Sutphen SPH 100 Aerial Ladder Truck	3078		\$1,800,000	Fire	\$1,000	\$1,000	RC
45		2020	Sutphen Custom Pumper	3227		\$1,100,000	Fire	\$1,000	\$1,000	RC
46	2229	2022	Ford F350	7397	\$42,253		Streets	\$1,000	\$1,000	ACV
47	0437	2004	Ford Expedition	2180	\$30,000		Streets	\$1,000	\$1,000	ACV

VEH#	INV#	YEAR	DESCRIPTION	VIN#	COST NEW	REPLACEMENT COST/STATED AMOUNT	DEPT	COMP DED.	COLL DED.	VALUATION
50	T6	2023	Moritz International Utility Trailer	7942	\$9,550		Streets	\$1,000	\$1,000	ACV
51	2330	2023	International HV507 Dump Truck	6959	\$199,499		Streets	\$1,000	\$1,000	ACV
52	2331	2023	Ford F250	5009	\$50,105		Streets	\$1,000	\$1,000	ACV
54		2022	Horton Ambulance	4866		\$364,000	EMS	\$1,000	\$1,000	RC
55		2023	Chevrolet Tahoe (Fire Chief's Vehicle)	0975		\$70,000	Fire	\$1,000	\$1,000	RC
56	2332	2023	Ford F550 Bucket Truck	7695	\$181,132		Streets	\$1,000	\$1,000	ACV
57	2533	2024	Sure-Trac Utility Trailer	7559	\$7,146		Streets	\$1,000	\$1,000	ACV
58		2024	Ford Explorer	7002	\$43,655		Other	\$1,000	\$1,000	ACV
59		2025	Kenworth Dump w/Plow & Spreader	4416	\$241,048		Streets	\$1,000	\$1,000	ACV
60		2024	Ford F150 Command Unit	7586		\$100,000	Fire	\$1,000	\$1,000	RC
61	2535	2025	International HV607 Dump Truck	6687	\$205,244		Streets	\$1,000	\$1,000	ACV
62		2025	Felling FT 24 2 LP Trailer			\$28,900	Streets	\$1,000	\$1,000	RC
63	Sheriff	2025	Stalker MC360 Message Trailer			\$21,900	Streets	\$1,000	\$1,000	RC
64		2025	Chevrolet Tahoe Command Unit	8077		\$70,000	Fire	\$1,000	\$1,000	RC
TOTAL					\$2,765,268	\$9,518,785				

Entity Name: Liberty Township

CYBER

COVERAGE DESCRIPTION	LIMITS
Data Breach and Privacy Liability – Each Claim	Not Covered
Data Breach Loss to Member – Each Unauthorized Access	Not Covered
Electronic Media Liability – Each Claim	Not Covered
Breach Mitigation Expense – Each Unintentional Data Compromise	Not Covered
Bricking Sublimit	Not Covered
Policy Aggregate	Not Covered

COVERAGE FORM: Claims Made

DEDUCTIBLE:		
Data Breach and Privacy Liability		Not Covered
Data Breach Loss to Member		Not Covered
Electronic Media Liability		Not Covered
Breach Mitigation Expense		Not Covered
Bricking		Not Covered

RETROACTIVE DATE:		
Data Breach and Privacy Liability		04/20/26
Electronic Media Liability		

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

Entity Name: Liberty Township

TERRORISM | PROPERTY

COVERAGE DESCRIPTION	LIMITS
Building and Personal Property	\$39,206,027 ⁽¹⁾

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.

⁽¹⁾ 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, 2024 to November 1, 2025

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: Liberty 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: Liberty Township

TERRORISM | LIABILITY

COVERAGE DESCRIPTION	LIMITS
Each Occurrence per Member	\$4,000,000
Annual Aggregate per Member	\$6,000,000

TERM: November 1, 2025 to November 1, 2026

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: Liberty 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

MAJOR EXCLUSIONS:

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

Entity Name: Liberty Township

PRIOR ACTS

COVERAGE DESCRIPTION	RETROACTIVE DATE
General Liability	04/20/90
Employee Benefits	04/20/90
Employers' Liability	04/20/90
Public Officials and Employment Practices Liability	04/20/90
Auto Liability	04/20/90
Law Enforcement Liability	04/20/90

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: Liberty 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:	<p>See Premium Summary</p> <p>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.</p> <p>Premium financing is available upon request.</p>
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: Liberty Township

PAYMENT SUMMARY

COVERAGE	PREMIUM
Package	\$150,557
Ohio Plan Advantage Premium Contribution	\$550
Total Annual Payment	\$150,007

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

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
DPoor
SRating Suspended

Poor Ratings

E.....Under State Supervision
FIn 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 11/1/2024, the Ohio Plan collects premium and makes claims payments for liability losses up to \$250,000 and covered property losses up to \$300,000.



INSURANCE TERMS

Actual Cash Value	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.
Aggregate Limit	A limit in an insurance policy stipulating the most it will pay for all covered losses sustained during a specified period of time.
Blanket Limit	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.
Business Income	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.
Claim	A demand by an individual or corporation to recover for loss.
Claims Made Form	<p>Under a claims-made policy, policyholders are covered for any incident that takes place and is reported 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>
Claims Paid Form	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.



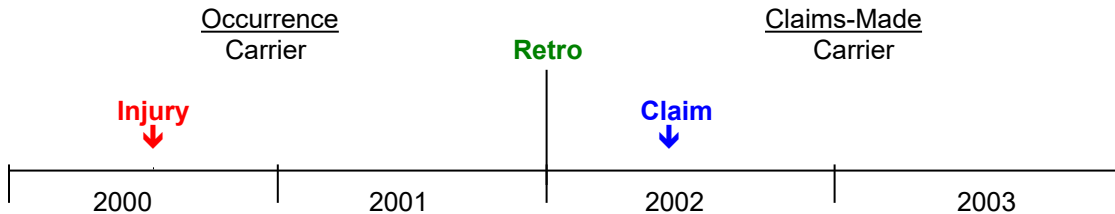
INSURANCE TERMS

Medical Expense (General Liability)	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.
Occurrence	An accident, including continuous or repeated exposure to substantially the same general harmful conditions.
Occurrence Form	<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>
Ordinance or Law	Coverage to insure against loss caused by enforcement of ordinances or laws regulating construction and repair of damaged buildings.
Pay on Behalf	The insurer pays on behalf of the insured for claims and claim costs that the insured is obligated to pay.
Prior Acts	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".
Replacement Cost (RC)	The cost to replace damaged property today with property of like kind and quality without deduction for depreciation.



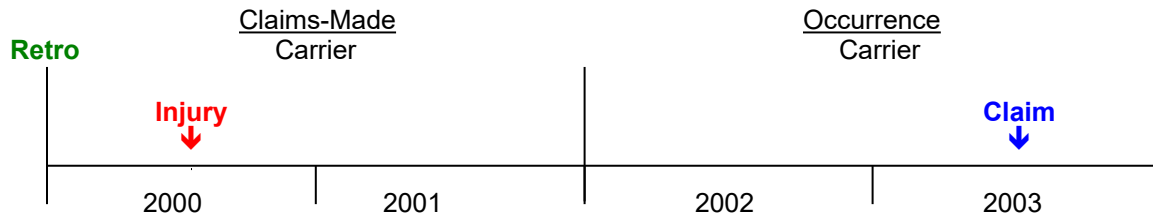
INSURANCE TERMS

OCCURRENCE FORM - Example



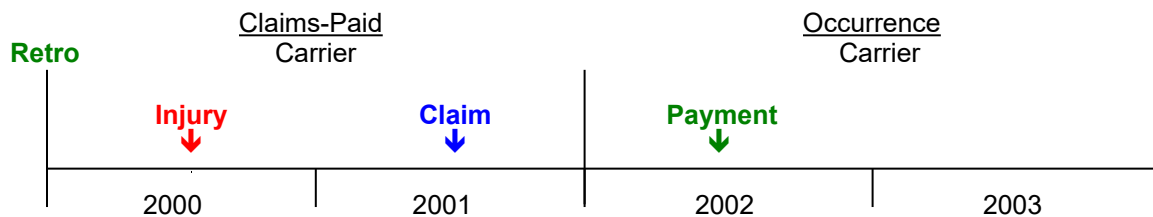
The Occurrence policy would respond to claim. Injury must take place during the policy period of the occurrence policy, but the claim may be made anytime thereafter.

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	4/20/1990
Employee Benefits	4/20/1990
Employers' Liability	4/20/1990
Public Officials and Employment Practices Liability	4/20/1990
Auto Liability	4/20/1990
Law Enforcement Liability	4/20/1990

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

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

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

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



Active Cyber Policy Quote

CONTINGENT

Created for Liberty Township Butler County

Broker: Erika Alley, RT Specialty

Quote #: C-4LPY-135302-CYBER-2026	Market: Surplus
Policy Period: Apr 8, 2026 - Apr 8, 2027	Insurance Premium: \$9,788.00
Limit: \$1M	Retention: \$10K


Questions?


Contact Cary Ronan, Risk Engineer (Underwriting) at
cary.ronan@coalitioninc.com or +1 (650) 535-1954


Active protection from digital risk

Coalition pioneered Active Insurance to proactively protect your business against cyber threats. That's why our policyholders experience **73% fewer claims** than the industry average.¹





 **Comprehensive cyber coverage** to protect against incidents like ransomware and funds transfer fraud²

 **No-cost rapid response services**, including initial legal consultation and incident response assistance

 **Upfront expenses paid on your behalf**, so you can skip the wait for reimbursement³

 **Personalized security alerts** to help spot and fix vulnerabilities *before* they escalate.

 **A top-notch team** of claims experts and incident response specialists at the ready

 **Tangible insurance benefits** for maintaining good cyber hygiene. [Learn More.](#)



\$101M+
in fraudulently transferred funds **successfully recovered** by Coalition¹



60%
average **reduction in ransomware demands** through threat actor negotiation¹

“Coalition helped us rebuild our business and went above and beyond typical insurance. The professionalism and skill level was outstanding.”

SYSTEMS ADMINISTRATOR, REAL ESTATE DEVELOPMENT RANSOMWARE VICTIM

¹ Coalition, 2025 Cyber Claims Report

² Insurance products are offered in the U.S. by Coalition Insurance Solutions Inc., a licensed insurance producer and surplus lines broker (Cal. license # 0L76155) acting on behalf of a number of unaffiliated insurance companies, and on an admitted basis through Coalition Insurance Company, a licensed insurance underwriter (NAIC # 29530). See [licenses](#) and [disclaimers](#).

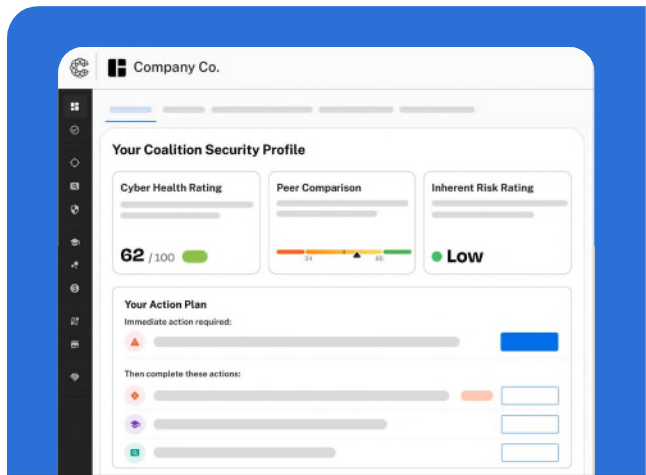
³ Only covered upfront claims expenses will be paid. Coverage is subject to and governed by the language of the policy as actually issued. Please see a copy of your policy for the full terms and conditions. Exclusions and limitations apply, and may vary by state.




✓ INCLUDED WITH YOUR POLICY

Coalition Control®

Easily spot and stop cyber threats in one place

Meet the cyber risk platform that provides simple insights and a clear, actionable plan.





-  **Understand your evolving security posture**
-  **Stay on top of new threats with ongoing monitoring**
-  **Reduce your cyber risk with expert guidance**

Get started at coalitioninc.com/control or ask your broker for an invitation

ADDITIONAL SECURITY SOLUTIONS

Add security services to enhance policy terms

 **Managed Detection & Response** → Up to **12.5% premium credit**¹

 **Security Awareness Training** → **\$100k added** to Funds Transfer Fraud sublimit²

Learn more at coalitioninc.com/security →

¹Premium credit eligibility is determined during the quote or renewal process and is based on underwriting factors, including risk profile. Exclusions and limitations apply; see [Terms of Service](#). Customers with MDR other than Coalition's MDR product may be eligible for a MDR premium credit; contact MDRsales@coalitioninc.com for more information.

²Eligibility for increased coverage benefits, including Funds Transfer Fraud coverage, requires that the policyholder purchases Security Awareness Training at the time of policy bind or renewal and depends on risk profile, underwriting approval and other qualifications determined at the time of quote or renewal. Limitations and exclusions apply; see [Terms](#) for more details.



Liberty Township Butler County

 **ACTION REQUIRED**

Resolve Contingencies Before Binding

Coalition's Active Insurance approach allows us to monitor your digital profile and help you resolve risks before bad actors can exploit them. In order to bind the quoted cyber coverage¹, we need to fix the following security finding(s):

Contingency	Resolution Guidance
Contingent. Contingent upon receiving more loss runs/claim information. If event...	See conditions section

For additional help addressing these contingencies, ask your broker for access to Coalition Control[®] or [schedule a call](#) with a Coalition Security Engineer.

What is a contingency?

A contingency is a requirement that must be implemented before coverage can be bound. Many contingencies from Coalition represent critical security findings that we identify using our proprietary monitoring technology and real-time threat intelligence. These contingencies represent security improvements that we've identified as the most impactful in managing cyber risk and avoiding claims.

What is Coalition Control?

Control is Coalition's proprietary cyber risk management platform, powered by the same cybersecurity technology and data used to underwrite and protect hundreds of thousands of businesses. Control can help you detect, assess, and mitigate cyber threats before they turn into attacks. Learn more at coalitioninc.com/control.

¹Exclusions and limitations apply. See [disclaimers](#) and the policy as issued.



Notice of Privacy Practices

Effective 1 November 2024

Coalition, Inc. and its current and future subsidiaries and affiliates, including Coalition Insurance Solutions, Inc. (“**CIS**”), Coalition Insurance Solutions Canada, Inc. (“**CISC**”), Coalition Incident Response, Inc. (“**CIR**”), Coalition Incident Response Canada, Inc. (“**CIRC**”), Coalition Risk Solutions, Ltd. (“**Coalition UK**”), Coalition Insurance Company, Inc. (“**CIC**”), BinaryEdge AG (“**BE**”), Coalition Insurance Solutions GmbH (“**Coalition DE**”), and Coalition Insurance Solutions Pty Ltd (ACN 657 140 791) (“**Coalition AU**”) (collectively, “**Coalition**,” “**we**,” or “**our**”) is required to provide this Notice of Privacy Practices (“**Notice**”) in accordance with applicable laws and regulations. This Notice outlines how we collect, share and protect your personal information. Applicable laws and regulations may give you the right to limit some but not all sharing of your personal information. Please read this Notice carefully.

<p>Information We May Collect and Share</p>	<ul style="list-style-type: none"> • Information required to create and maintain your account • Information pertaining to your application, policy and any applicable claims • Financial Information • We also collect information from others, such as credit bureaus and other companies
<p>How is Information Collected?</p>	<p>When you use our websites, online risk management platform, applications (web-based or mobile), products and/or services (“Services”), we may collect a variety of personal information that will aid us in providing our Services</p>
<p>Why is Information Shared?</p>	<p>For our everyday business and marketing purposes</p>
<p>Can I Limit Sharing of My Information?</p>	<p>Applicable privacy laws may give you the right to limit:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your personal information to market to you • Sharing for nonaffiliates to market to you. <p>Coalition does not share information with affiliates so they can market to you.</p>
<p>How Does Coalition Protect My Information?</p>	<p>We use security measures compliant with applicable laws, regulations and industry standards to protect your information from unauthorized access and use. These measures include physical, electronic and</p>

	procedural safeguards, security controls (including encryption, firewalls, advanced malware detection, multi-factor authentication and the concept of least privilege for access management).
Definitions	Affiliates: companies related by common ownership or control.
Privacy Policy	Please visit https://www.coalitioninc.com/legal/privacy for further information related to our processing of information.
Questions?	Please visit https://www.coalitioninc.com or email us at privacy@coalitioninc.com

Coalition Active Cyber Policy

QUOTATION

Coalition Quote Number: C-4LPY-135302-CYBER-2026

Please be advised this quotation is for surplus lines coverage. Compliance with applicable laws and payment of taxes and fees is the responsibility of the Named Insured, Insurance Agent, or Insurance Broker. Upon binding of this account, we must receive a signed application from the Insured.

Subject to the terms and conditions contained herein, Coalition Insurance Solutions (“Coalition”) agrees to issue to the below Named Insured the following Quotation for insurance coverage:

Named Insured: Address:	Liberty Township Butler County 5021 Winners Circle Drive, Liberty Township, OH 45011		
Policy Period:	From: April 8, 2026 To: April 8, 2027 Both dates at 12:01 A.M. at the Named Insured’s Address		
Aggregate Policy Limit of Liability:	\$1,000,000	Optional Separate Limit of Liability for Breach Response Costs:	Included
Retroactive Date:	Full Prior Acts Coverage	Continuity Date:	April 8, 2026
Policy Premium			\$9,788.00
Total:			\$9,788.00

Insuring Agreement(s), Limits, Retentions, and Waiting Period		
Coverage under this Policy is provided only for those Insuring Agreements for which a limit is indicated below. If no limit is shown for an Insuring Agreement, such Insuring Agreement is not provided by this Policy. The Aggregate Policy Limit of Liability shown above is the maximum amount the Insurer(s) will pay under this Policy, regardless of the number of Insuring Agreements purchased.		
If the Optional Separate Limit of Liability for Breach Response Costs has been elected, then the Limit specified for the Breach Response Costs Insuring Agreement will not be subject to the Aggregate Policy Limit of Liability or the Per Event Limit of Liability.		
Per Event Limit of Liability	\$1,000,000	
INSURING AGREEMENTS		
FIRST PARTY COVERAGES		
ACTIVE RISK CONTROL COVERAGES	LIMIT	RETENTION
Rapid Response Services	<i>Rapid Response Services are not subject to a Retention and will not erode the Aggregate Policy Limit of Liability</i>	
Breach Response Costs	\$1,000,000	\$10,000

		\$0
		for computer forensic services provided by Coalition Incident Response
Ransomware and Cyber Extortion	\$1,000,000	\$10,000
Data Recovery and Computer Replacement Costs	\$1,000,000	\$10,000
BUSINESS INTERRUPTION COVERAGES	LIMIT	RETENTION
Direct Business Interruption Waiting Period: 8 hours Reduced Waiting Period: 1 hour		
• Security Failure	\$1,000,000	\$10,000
• Systems Failure	\$1,000,000	\$10,000
• Voluntary Shutdown	\$1,000,000	\$10,000
Contingent Business Interruption Waiting Period: 8 hours		
• IT Provider Security Failure	\$1,000,000	\$10,000
• IT Provider Systems Failure	\$1,000,000	\$10,000
• Non-IT Provider Security Failure	\$1,000,000	\$10,000
• Non-IT Provider Systems Failure	\$1,000,000	\$10,000
• Voluntary Shutdown	\$1,000,000	\$10,000
Reputational Harm Loss	\$1,000,000	\$10,000
Proof of Loss Preparation	\$250,000	\$10,000
CYBER CRIME COVERAGES	LIMIT	RETENTION
Funds Transfer Fraud and Social Engineering	\$250,000	\$10,000
		<i>Reduced FTF Retention:</i> \$5,000
Service Fraud Including Cryptojacking	\$250,000	\$10,000
Impersonation Repair	\$250,000	\$10,000
Invoice Manipulation	\$250,000	\$10,000
THIRD PARTY LIABILITY COVERAGES		
CYBER LIABILITY COVERAGES	LIMIT	RETENTION
Network Security and Privacy Liability	\$1,000,000	\$10,000
Regulatory Actions	\$1,000,000	\$10,000
PCI Fines and Assessments	\$1,000,000	\$10,000
Funds Transfer Liability	\$1,000,000	\$10,000

TECHNOLOGY E&O AND MEDIA LIABILITY COVERAGES	LIMIT	RETENTION
Technology Errors and Omissions	N/A	N/A
Media Liability	\$1,000,000	\$10,000
ADDITIONAL BENEFITS		
Court Attendance	i. Total Limit: \$50,000 ii. Per day, per person limit: \$250	\$0
Criminal Reward	\$50,000	\$0

Prevention and Mitigation Costs: \$2,440

See Section IX. Prevention and Mitigation Costs of the Policy for details.

Endorsements and Forms at Inception

#	Name of Form or Endorsement	Coalition Reference #
	DECLARATIONS	CYUSP-50DC-0125-01
	SIGNATURE PAGE - USA	CYUSP-00NT-000002-0725-03
	SIGNATURE PAGE ARCH	CYUSP-00NT-000006-0922-00
	SIGNATURE PAGE FORTEGRA	CYUSP-00NT-000003-0323-01
	SIGNATURE PAGE VANTAGE	CYUSP-50NT-000007-0225-01
	SIGNATURE PAGE ASPEN SPECIALTY INSURANCE COMPANY	CYUSP-50NT-000003-0124-01
	COALITION ACTIVE CYBER POLICY	CYUSP-50PF-0125-01
1	NEW BUSINESS LIBERALIZATION CLAUSE - RT SPECIALTY ENDORSEMENT	CYUSP-50EN-050026-0125-01
2	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	CYUSP-50EN-000109-0125-01
3	COALITION ACTIVE INSURED - VANISHING RETENTION ENDORSEMENT	CYUSP-50EN-000120-0125-01
4	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT	CYUSP-50EN-000110-0125-01
5	ENHANCED PRIVACY LIABILITY ENDORSEMENT Limit: \$100,000 Retention: \$10,000	CYUSP-50EN-000030-0125-02
6	QUOTA SHARE ENDORSEMENT	CYUSP-50EN-000085-0125-01
7	SERVICE OF SUIT ENDORSEMENT	CYUSP-50EN-000090-0125-02
8	PRIOR KNOWLEDGE ENDORSEMENT TO INCLUDE PRIOR EVENT	CYUSP-50EN-000097-0125-01
9	DEEPFAKE RESPONSE ENDORSEMENT	CYUSP-50EN-000139-1025-01
10	ENHANCED SYSTEMS FAILURE ENDORSEMENT	CYUSP-50EN-000116-0125-01
11	SINGLE HIGHEST RETENTION/DEDUCTIBLE ENDORSEMENT/PRO RATA SHARING OF LIMITS COALITION PREFERRED - CYBER & EXECUTIVE RISK	CYUSP-50EN-000088-0125-01

Insurer(s) and Participation

Insurer	Participation
Arch Specialty Insurance Company	30%
Aspen Specialty Insurance Company	10%
Fireman's Fund Indemnity Corporation	20%
Fortegra Specialty Insurance Company	35%
Vantage Risk Specialty Insurance Company	5%

Conditions:

This quotation expires in 90 days or on the expiration date of the current coverage, whichever comes first.

This quotation for insurance coverage is issued based on the truthfulness and accuracy of the responses to the questions on the insurance application entered into our underwriting system, and any other materials furnished to us as part of the underwriting process, including without limitation, any supplemental applications or questionnaires.

If between the date of the quotation and the Effective Date of the proposed insurance contract, there is a material change in the condition of the Named Insured or if any notice of claim or circumstance giving rise to a claim is reported prior to the Effective Date of the proposed insurance contract, then the Named Insured must notify Coalition. Whether or not this quotation has already been accepted by the Named Insured, Coalition reserves the right to rescind this quotation as of its Effective Date or to modify the final terms and conditions of the quotation upon review of the information. Coalition also reserves the right to modify the final terms and conditions upon review of the information received in satisfaction of the aforementioned conditions.

This quotation is also subject to our review and acceptance of responses to the following conditions:







- An authorized representative of the Named Insured signs the Coalition application in 10 days of the issuance of a binder, or insurance coverage will not take effect.
- Contingent.
Contingent upon receiving more loss runs/claim information. If events were cyber related, we would want a summary of the event, the initial attack vector if available, but especially the remediation steps taken post event to prevent another claim from happening in the future.


Please note this quotation contains only a general description of coverage provided. For a detailed description of the terms, you must refer to the insurance contract itself and the endorsements listed herein.


Active protection from digital risk

Coalition pioneered Active Insurance to proactively protect your business against cyber threats. That's why our policyholders experience **73% fewer claims** than the industry average.¹



-  **Comprehensive cyber coverage** to protect against incidents like ransomware and funds transfer fraud²
-  **Upfront expenses paid on your behalf**, so you can skip the wait for reimbursement³
-  **A top-notch team** of claims experts and incident response specialists at the ready
-  **No-cost rapid response services**, including initial legal consultation and incident response assistance
-  **Personalized security alerts** to help spot and fix vulnerabilities *before* they escalate.
-  **Tangible insurance benefits** for maintaining good cyber hygiene. [Learn More.](#)

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