



## **Board of Trustees Meeting**

Monday, July 20, 2020 at 4:00 p.m.

Please mute microphones and turn off cameras.

### **MEETING INFORMATION:**

The public may dial in or download the Zoom meeting app to access the Board of Trustees meeting with the following credentials:

Meeting ID: 954 0717 7093

Phone: +1 929 205 6099

Password: 514477

### **CALL TO ORDER**

### **PLEDGE OF ALLEGIANCE**

### **WELCOME**

The purpose of this meeting is to conduct the business of Bath Township.

At the end of the meeting there will be time for citizen comment.

### **APPROVAL OF AGENDA**

#### **FISCAL OFFICER Sharon A. Troike**

1. Motion to approve requisitions and regular purchase orders 2020-00988 through 2020-01134 and payments totaling \$208,710.63. **Roll Call.**
2. Motion to approve intra-fund transfers in the amount of \$10,300.00.
3. Correspondence, Board, Commission, and Committee log are available for public view.

### **DEPARTMENT HEADS AND ADMINISTRATORS**

#### **Police Chief Vito F. Sinopoli**

##### **Report / Recommendations**

1. Motion to approve the purchase of one Motorola APX6000 700/800 Model 2.5 portable radio with accessories in the amount of \$3806.76. We have been awarded the Byrne Memorial Grant, however, to submit for reimbursement, we must first purchase the radio in full. Resolution 2019-29 was approved on October 7, 2019 and this grant requires a 10% match from our agency. Funds are available to make this purchase. We will be reimbursed \$3426.08 once documentation of purchase and payment is submitted to the Ohio Department of Public Safety.
2. Motion to approve an indefinite leave of absence for Officer Mike Roberts effective July 10, 2020.
3. Motion to approve the sale of the 10 Motorola XTS2500 portable radios for \$970 through GovDeals.com

#### **Fire Chief Robert Campbell**

##### **Report / Recommendations**

1. Motion to purchase (4) portable radios and (1) mobile radio from Motorola Solutions for \$17,561.83.

#### **Service Director Caine Collins**

##### **Report / Recommendations**

1. Motion to purchase a dump trailer from Gingerich Trailer in the amount of \$16,750.000.



2. Motion to contract with Speelman Electric in the amount of \$46,923.14 for the BCB Exterior Lighting Replacement Project.

**Park Director/Assistant Service Director Alan Garner**  
**Report / Recommendations**

**Planning Director / Zoning Inspector William Funk**  
**Report / Recommendations**

**Administrator Vito F. Sinopoli**  
**Report / Recommendations**

1. Motion to renew property, casualty and cyber liability insurance through Wichert Insurance company in the amount of \$111,507.00. Contract will run August 1, 2020 to August 1, 2021.

**TRUSTEES Elaina Goodrich, James Nelson, and Becky Corbett**

**FUTURE TRUSTEE MEETINGS AND EVENTS**

**Board of Trustees – Work Sessions**

**Monday's at 9:30 am**

<https://zoom.us/j/91576141033>

**Meeting ID: 915 7614 1033**

**Phone: 1-929-205-6099**

**Board of Trustees – Regular Session**

**Monday, July 20<sup>th</sup> at 4:00 PM**

<https://zoom.us/j/95407177093?pwd=akFoeEZVb1VNTWx5ckJnNFJabWtNQT09>

**Meeting ID: 954 0717 7093**

**Phone: +1 929 205 6099**

**Password: 514477**

**Water and Sewer District Board**

**Monday, July 20<sup>th</sup> at 6:00 pm**

<https://zoom.us/j/97958037196?pwd=TEY2WXhmMEFnaDVzSnc1RXIISGVSUT09>

**Meeting ID: 979 5803 7196**

**Phone: +1 929 205 6099**

**Password: 601119**

**Board of Zoning Appeals**

**Tuesday, July 21<sup>st</sup> at 7:00 PM**

<https://zoom.us/j/98798121721?pwd=R2xuRjlnY0NGTU1oNHRuQnBtZDkwQT09>

**Meeting ID: 987 9812 1721**

**Phone: 1 929 205 6099**

**Password: 243466**

**COMMUNITY EVENTS**

No events at this time.

BNP – Bath Nature Preserve

BMP – Bath Memorial Park

BCP – Bath Community Park



## **CITIZENS' COMMENTS**

*Citizens must be recognized by the President of the Board of Trustees prior to speaking.*

*Citizens will identify themselves by name and address.*

*Citizens' comments will be limited to 5 minutes each.*

*Citizens' comments must be addressed to the Board.*

*A citizen is called out of order twice. He or she will then be asked to leave.*

## **COMMITTEE REPORT**

### **ITEMS OF INTEREST**

## **THANK YOU FOR ATTENDING / ADJOURNMENT**



Intra Fund Transfer  
July 20, 2020

	A	B	C	D	E
1	<b>Meeting</b>	<b>Fund</b>	<b>From</b>	<b>To</b>	<b>Amount</b>
2	July 20, 2020	Fire	Contingency	Contracts Other - Station 2	1,500.00
3		Cemeteries	Site Improvements	Land Purchase	8,800.00
4		Police	Contingency	Miscellaneous Other	2,500.00
5					
6	<b>TOTAL</b>				<b>\$10,300.00</b>

**BATH TOWNSHIP BOARD OF TRUSTEES  
CORRESPONDENCE LOG**

Dates:

DATE	RECEIVED FROM	SUBJECT MATTER	REFERRED TO:
April 16, 2020	Ohio Department of Transportation	Heritage Corridors of Bath: Acceptance of the 2020 Corridor Management Plan	Trustee Corbett
July 9, 2020	Sue Klein	Dogbane infestation at Bath Nature Preserve	Parks Administrator/Trustee Goodrich
July 9, 2020	Lara Roketenetz	Regarding publicity of the newly acquired property: North Fork Yellow Creek Preserve	Administrator/Trustee Goodrich
July 16, 2020	Katelyn Franklin	Public record request for phone invoices, internet invoices, cable invoices, propane/heating/cooling invoices, fuel invoices, current tire purchase invoices and Ohio Motor Vehicle Fuel Refund application.	Administrator

**BOARD, COMMISSION, AND COMMITTEE LOG**

RECEIVED FROM

Chief of Police Report  
July 20, 2020

Recommendations:

Motion to approve the purchase of one Motorola APX6000 700/800 Model 2.5 portable radio with accessories in the amount of \$3806.76. We have been awarded the Byrne Memorial Grant, however, to submit for reimbursement, we must first purchase the radio in full.

Resolution 2019-29 was approved on October 7, 2019 and this grant requires a 10% match from our agency. Funds are available to make this purchase. We will be reimbursed \$3426.08 once documentation of purchase and payment is submitted to the Ohio Department of Public Safety.

Motion to approve an indefinite leave of absence for Officer Mike Roberts effective July 10, 2020.

Motion to approve the sale of the 10 Motorola XTS2500 portable radios for \$970 through GovDeals.com.

July 20, 2020

To: Bath Township Trustees  
Bath Administrator: Vito Sinopoli

**Fire Department**

Robert Campbell, Fire Chief

**Reports:**

Nothing to report at this time.

**Recommendations:**

1. Recommend to purchase (4) portable radios and (1) mobile radio from Motorola Solutions for \$17,561.83.

06/16/2020

BATH POLICE & FIRE DEPTS, TOWNSHIP OF  
PO BOX 1188  
BATH, OH 44210

Dear Steve Kamp,

Motorola Solutions, Inc. is pleased to present BATH POLICE & FIRE DEPTS, TOWNSHIP OF with this quote for quality communications equipment and services. The development of this quote provided us the opportunity to evaluate your requirements and propose a solution to best fulfill your communications needs.

This information is provided to assist you in your evaluation process. Our goal is to provide BATH POLICE & FIRE DEPTS, TOWNSHIP OF with the best products and services available in the communications industry. Please direct any questions to Hannah Lindesmith at [Hannah.Lindesmith@motorolasolutions.com](mailto:Hannah.Lindesmith@motorolasolutions.com).

We thank you for the opportunity to provide you with premier communications and look forward to your review and feedback regarding this quote.

Sincerely,

Hannah Lindesmith



Billing Address:  
 BATH POLICE & FIRE DEPTS,  
 TOWNSHIP OF  
 PO BOX 1188  
 BATH, OH 44210  
 US

Quote Date:06/16/2020  
 Expiration Date:09/14/2020  
 Quote Created By:  
 Hannah Lindesmith  
 Hannah.Lindesmith@  
 motorolasolutions.com

End Customer:  
 BATH POLICE & FIRE DEPTS,  
 TOWNSHIP OF  
 Steve Kamp  
 skamp@bathtownship.org  
 330-666-3738

Contract: 21336 - OHIO, STATE OF  
 Payment Terms:30 NET

Line #	Item Number	Description	Qty	List Price	Sale Price	Ext. Sale Price
	APX™ 4000 Series	APX4000				
1	H51UCF9PW6AN	APX 4000 7/800 MHZ MODEL 2 PORT	4	\$1,963.00	\$1,432.99	\$5,731.96
1a	QA01767AW	ADD: P25 LINK LAYER AUTHENTICATION	4	\$100.00	\$73.00	\$292.00
1b	QA01648AA	ADD: HW KEY SUPPLEMENTAL DATA	4	\$5.00	\$3.65	\$14.60
1c	Q667BB	ADD: ADP ONLY (NON-P25 CAP COMPLIANT)	4	\$0.00	\$0.00	\$0.00
1d	G996AZ	ADD: PROGRAMMING OVER P25 (OTAP)	4	\$100.00	\$73.00	\$292.00
1e	QA02756AB	ENH: 3600 OR 9600 TRUNKING BAUD SINGLE SYSTEM	4	\$1,570.00	\$1,146.10	\$4,584.40
1f	H885BK	ADD: 3Y ESSENTIAL SERVICE	4	\$90.00	\$90.00	\$360.00
2	NNTN7616D	CHR IMP VEH EXT EU	4	\$418.00	\$313.50	\$1,254.00
3	PMMN4083AL	MICROPHONE,IMPRES RSM DELTA-T	4	\$125.00	\$93.75	\$375.00
	APX™ 6500 / Enh Series	APX6500				



Motorola's quote is based on and subject to the terms and conditions of the valid and executed written contract between Customer and Motorola (the "Underlying Agreement") that authorizes Customer to purchase equipment and/or services or license software (collectively "Products"). If no Underlying Agreement exists between Motorola and Customer, then Motorola's Standard Terms of use and Purchase Terms and Conditions govern the purchase of the Products.

Line #	Item Number	Description	Qty	List Price	Sale Price	Ext. Sale Price
4	M25URS9PW1AN	APX6500 7/800 MHZ MOBILE	1	\$2,438.00	\$1,779.74	\$1,779.74
4a	QA01648AA	ADD: HW KEY SUPPLEMENTAL DATA	1	\$5.00	\$3.65	\$3.65
4b	G996AS	ENH: OVER THE AIR PROVISIONING	1	\$100.00	\$73.00	\$73.00
4c	G806BE	ADD: ASTRO DIGITAL CAI OPERATION	1	\$515.00	\$375.95	\$375.95
4d	GA00235AA	ADD: NO GPS ANTENNA NEEDED APX	1	\$0.00	\$0.00	\$0.00
4e	G51AU	ENH: SMARTZONE OPERATION APX6500	1	\$1,200.00	\$876.00	\$876.00
4f	GA00092AS	ADD: APX DUAL-CONTRL HD HARDWARE	1	\$570.00	\$416.10	\$416.10
4g	G142AD	ADD: NO SPEAKER APX	2	\$0.00	\$0.00	\$0.00
4h	G78AT	ENH: 3 YEAR ESSENTIAL SVC	1	\$176.40	\$176.40	\$176.40
4i	GA00179AB	ADD: NO REMOTE CABLE NEEDED APX	2	\$0.00	\$0.00	\$0.00
4j	G442AJ	ADD: APX O5 CONTROL HEAD	1	\$432.00	\$315.36	\$315.36
4k	G444AE	ADD: APX CONTROL HEAD SOFTWARE	1	\$0.00	\$0.00	\$0.00
4l	W484AF	ALT: ANT 3DB GAIN 762-870MHZ	1	\$38.00	\$27.74	\$27.74
4m	W22BA	ADD: STD PALM MICROPHONE APX	2	\$72.00	\$52.56	\$105.12
4n	GA01767AK	ADD: APX MOBILE RADIO AUTHENTICATION	1	\$100.00	\$73.00	\$73.00
4o	G193AK	ADD: ADP ONLY (NON-P25 CAP COMPLIANT)	1	\$0.00	\$0.00	\$0.00
4p	G67CW	ADD: REMOTE MOUNT O5 MID POWER	1	\$297.00	\$216.81	\$216.81
4q	G361AH	ENH: P25 TRUNKING SOFTWARE APX	1	\$300.00	\$219.00	\$219.00



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Grand Total

**\$17,561.83(USD)**

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# **SERVICE DIRECTOR Caine Collins**

## AGENDA FOR THE 7/20/2020 MEETING

### **Buildings and Grounds:**

Historic Town Hall: No new business to report.  
Bath Center Building: No new business to report.  
Ira Road Facilities: No new business to report.  
Service Building: No new business to report.

### **2020 Summit County Paving Program**

No Updates at this time.

### **Roads:**

No new business to report.

### **Cemeteries:**

No new business to report.

### **Recommendations by the Service Director:**

1. Recommendation to purchase a dump trailer from Gingerich Trailer in the amount of \$16,750.000.
2. Recommendation to contract with Speelman Electric in the amount of \$46,923.14 for the BCB Exterior Lighting Replacement Project.

**PARK DIRECTOR/ASSISTANT SERVICE DIRECTOR Alan Garner**  
AGENDA FOR THE TRUSTEE MEETING 7-20-2020

**General Park Information:**

No new business to report.

**Bath Baseball Park:**

No new business to report.

**Bath Community Park:**

No new business to report.

**Bath Hill Park:**

No new business to report.

**Bath Nature Preserve:**

No new business to report.

**Recommendations:**

No recommendations at this time.

Administrator's Report  
July 20, 2020

Report:

The difficult decision has been made to cancel the annual Barn Social held in September.

Recommendations:

Motion to renew property, casualty and cyber insurance through Wichert Insurance company in the amount of \$111,507.00. Contract will run August 1, 2020 to August 1, 2021.

# Insurance and Risk Management Proposal for Bath Township

Policy Period: August 1, 2020 To August 1, 2021

Carriers: Selective Insurance Company  
Hudson Insurance Company  
Travelers Casualty & Surety

Presented By: Thomas H. Wichert, CPCU, ARM  
Principal & CEO

Janie Geis, CPIA  
Principal



1200 Graham Road  
Cuyahoga Falls, OH 44224  
[www.wichert.com](http://www.wichert.com)

**PREMIUM SUMMARY**

I.	Property .....	Included
II.	Inland Marine .....	Included
III.	Crime .....	Included
IV.	Automobile.....	Included
V.	General Liability .....	Included
VI.	Law Enforcement Liability .....	Included
VII.	Public Officials & Employment Practices Liability .....	Included
VIII.	Umbrella .....	Included
IX.	Cyber Liability .....	Included

**Annual Premium:..... \$111,507**

**COMPANY:**  
**SELECTIVE INSURANCE COMPANY**  
**A.M. BEST'S RATING: A: XV**  
(All except Law Enforcement, Public Officials & Employment Practices)

**COMPANY:**  
**HUDSON INSURANCE COMPANY**  
**A.M. BEST'S RATING: A: XV**  
(Law Enforcement, Public Officials & Employment Practices)

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

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

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



**Bath Township**

**I. PROPERTY**

A.	Blanket Buildings & Personal Property.....	\$17,019,122
B.	4390 Everett Road – ACV Large House.....	\$100,000
C.	4390 Everett Road – ACV Small House.....	\$17,000
D.	4390 Everett Road – ACV Barn.....	\$25,000
E.	Equipment Breakdown .....	\$17,019,122
F.	Special Form Perils Including Theft.....	Included
G.	Replacement Cost Coverage .....	Included
H.	Coinsurance .....	Agreed Amount
I.	Deductible (Disappearing).....	\$1,000
J.	Extensions:	
1.	Accounts Receivable.....	\$250,000
	Fire Department .....	Actual Loss Sustained
2.	Arson, Theft and Vandalism Rewards .....	\$25,000
3.	Automated External Defibrillators.....	\$10,000
4.	Back Up of Sewer, Drain or Sump Direct Damage .....	\$100,000
5.	Building Owner –Tenant Move Back Expenses .....	\$25,000
6.	Business Income/Extra Expense (no deductible).....	Actual Loss Sustained
7.	Business Income at Newly Acquired Location .....	\$250,000
8.	Canine Coverage .....	\$10,000/\$25,000
9.	Claim Expenses .....	\$50,000
10.	Commandeered Property (*) .....	Actual Loss Sustained
11.	Computer Equipment & Electronic Data (*).....	\$200,000
	Fire Department .....	Actual Loss Sustained
12.	Computer – Virus or Harmful Code.....	\$25,000/\$75,000
13.	Confiscated Property – Any One Year .....	\$100,000
14.	Debris Removal.....	\$50,000
	Fire Department .....	Actual Loss Sustained
15.	Fine Arts (*).....	\$25,000
	Fire Department .....	Actual Loss Sustained
16.	Fire Extinguisher Equipment (no deductible) .....	Actual Loss Sustained
17.	Grave Markers & Headstones (\$250 deductible).....	\$25,000/\$50,000
18.	Installation Property .....	\$25,000
19.	Lock Replacement if keys are stolen (no deductible).....	\$10,000
20.	Loss Reduction Rewards	
	10% of loss or maximum (no deductible) .....	\$25,000
21.	Mobile Equipment (*).....	\$25,000
22.	Money and Securities Off Premises/On Premises (*) .....	\$25,000
23.	Newly Acquired or Constructed Buildings .....	\$2,000,000
	(if reported within 180 days)	
24.	Ordinance or Law (A) –Undamaged Parts of Building (*) .....	Included in Bldg Limit
	(B) – Demolition Costs .....	\$500,000
	(C) – Increased Cost of Construction.....	\$500,000
	Ordinance or Law for Fire Dept (A, B & C).....	Actual Loss Sustained

Bath Township

**PROPERTY EXTENSIONS CONTINUED**

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

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

**II. INLAND MARINE**

A.	Contractor's Equipment .....	\$689,583
B.	Leased/Rented Equipment .....	\$50,000
C.	Volunteer Emergency Portable Equipment (VESP) .....	\$100,000
D.	All Risks Perils with Deductible .....	\$1,000

**III. CRIME**

- A. Blanket Employee Dishonesty ..... \$1,000,000  
Deductible..... \$5,000  
Faithful Performance of Duty ..... Included  
Excess Theft Coverage over Statutory Bonded Officials..... Included  
Treasurers/Tax Collectors as Employees..... Included
- B. Forgery or Alteration (\$250 Deductible) ..... \$25,000
- C. Inside the Premises - Robbery or Safe Burglary of Other Property. \$25,000
- D. Inside the Premises – Theft of Money and Securities ..... \$25,000
- E. Outside the Premises ..... \$25,000
- F. Deductible..... \$500

**IV. AUTOMOBILE LIABILITY**

- A. Limit Per Occurrence ..... \$1,000,000  
Combined Single Limit Bodily Injury & Property Damage Liability  
Uninsured/Underinsured Motorists ..... \$1,000,000  
All Owned Autos Hired and Non-Owned Auto..... Included
- B. Comprehensive Deductible ..... \$500
- C. Collision Deductible ..... \$500

*Extensions of Coverage:*

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

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

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

*Please provide list of drivers including drivers license numbers*

**V. GENERAL LIABILITY**

*Limit Per Occurrence*..... \$1,000,000

- A. Bodily Injury and Property Damage..... Included
- B. Personal Injury/Advertising Injury ..... \$1,000,000
- C. Products/Completed Operations Aggregate..... \$3,000,000
- D. General Aggregate ..... \$3,000,000
- E. Fire Damage Legal Liability ..... \$1,000,000
- F. Employer's Liability Stop-Gap ..... \$1,000,000
- G. Employee Benefits Liability..... \$1,000,000

**Additional Coverages Included**

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

**Exclusions**

- 1. Riot, Civil Commotion or Mob Action
- 2. Inverse Condemnation
- 3. Asbestos
- 4. Injury to Volunteer Firemen
- 5. Law Enforcement Activities
- 6. Failure to Supply
- 7. Pollution
- 8. Medical Payments

**VI. LAW ENFORCEMENT LIABILITY**

Limit Each Person .....	\$1,000,000
Limit Each Occurrence .....	\$1,000,000
Annual Aggregate.....	\$1,000,000
Deductible.....	\$5,000

**Includes:**

1. Consent to Settle with 70/30 Soft Hammer Clause
2. Line of Duty Death Coverage
3. Includes Limited Sexual Abuse and Molestation Coverage

**VII. PUBLIC OFFICIALS & EMPLOYMENT PRACTICES LIABILITY**

Limit Each Wrongful Act .....	\$1,000,000
Annual Aggregate.....	\$1,000,000
Deductible.....	\$10,000

**Includes:**

1. Consent to Settle with 70/30 Soft Hammer Clause
2. Land Use Planning and Zoning
3. No Exclusions or sub-limits for non-monetary, back/front wages or injunctive relief

**Excludes:**

1. Fungi/Bacteria Exclusion

**VIII. UMBRELLA**

Limit Each Occurrence ..... \$10,000,000  
Aggregate ..... \$10,000,000  
Retention ..... NIL

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

Aggregate Limit applies separately to each line of coverage and per location

**Exclusions**

1. Asbestos
2. Care, Custody & Control
3. Erisa
4. Discrimination
5. Fungi/Bacteria
6. Pollution
7. War

**IX. CYBER LIABILITY**

**Liability**

Privacy & Security	\$1,000,000
Payment Card Costs	\$1,000,000
Media	\$1,000,000
Regulatory Proceedings	\$500,000
Retention	\$10,000

**Breach Response**

Privacy Breach Notification	\$500,000
Computer and Legal Experts	\$500,000
Betterment	\$100,000
Cyber Extortion	\$500,000
Data Restoration	\$500,000
Public Relations	\$500,000
Retention	\$10,000

**Cyber Crime**

Computer Fraud	\$500,000
Funds Transfer Fraud	\$500,000
Retention	\$10,000
Social Engineering Fraud	\$100,000
Telecom Fraud	\$100,000
Retention	\$5,000

**Business Loss**

Business Interruption	\$500,000
Dependent Business Interruption	\$100,000
Dependent Business Interruption	
- System Failure	\$100,000
Dependent Business Interruption	
- Outsource Provider	\$100,000
Dependent Business Interruption	
- Outsource Provider – System Failure	\$100,000
Reputation Harm (\$5,000 Retention)	\$250,000
System Failure	\$500,000

## OPTIONS

Property: Increase deductible to \$2,500 – deduct \$1,150

Automobile: Increase comprehensive and collision deductible to \$1,000 – deduct \$1,458