



**BOARD OF COUNTY COMMISSIONERS
WARREN COUNTY, OHIO**

406 Justice Drive, Lebanon, Ohio 45036

www.co.warren.oh.us

commissioners@co.warren.oh.us

Telephone (513) 695-1250

Facsimile (513) 695-2054

**TOM GROSSMANN
SHANNON JONES
DAVID G. YOUNG**

**BOARD OF COUNTY COMMISSIONERS
WARREN COUNTY, OHIO**

MINUTES: Regular Session – April 23, 2019

The Board met in regular session pursuant to adjournment of the April 16, 2019, meeting.

Shannon Jones – present

Tom Grossmann – present

David G. Young – present

Tina Osborne, Clerk – present

Minutes of the meeting were read and approved.

- 19-0479 A resolution was adopted to accept resignation, due to retirement, of Cathy Oeder, Eligibility Referral Specialist II, within the Warren County Department of Job and Family Services, Human Services Division, effective July 5, 2019. Vote: Unanimous
- 19-0480 A resolution was adopted to accept resignation, due to retirement, of Sandra Smoot, FCFC Coordinator, within the Warren County Job and Family Services, Children Services Division, effective June 30, 2019. Vote: Unanimous
- 19-0481 A resolution was adopted to approve reclassification of Margarett Huddleston from Administrative Clerk to the position of Administrative Assistant within Warren County OhioMeansJobs. Vote: Unanimous
- 19-0482 A resolution was adopted to hire Michelle Tegtmeier as Chief Zoning Inspector within the Warren County Building and Zoning Department. Vote: Unanimous
- 19-0483 A resolution was adopted to approve and authorize Amendment #2 for Fiscal Year 2019 Reclaim Ohio Program on behalf of the Warren County Juvenile Court. Vote: Unanimous
- 19-0484 A resolution was adopted to approve and authorize the President of this Board to

- execute an agreement with Business Information Systems, Inc (BIS) for video equipment in the new addition courtrooms on behalf of Warren County Juvenile Court. Vote: Unanimous
- 19-0485 A resolution was adopted to authorize the President of the Board to enter into equipment agreement with Woodhull, LLC for the purchase of a Rieh IMC3000 copier on behalf of the Warren County Auditor. Vote: Unanimous
- 19-0486 A resolution was adopted to authorize public advertisement of a Request for Proposals for the Multiprotocol Label Switching (MPLS) System for the Warren County Telecommunications Department. Vote: Unanimous
- 19-0487 A resolution was adopted to authorize Request for Proposals for vendors to provide Non Emergency Transportation (NET) services for Warren County Job and Family Services, Division of Human Services. Vote: Unanimous
- 19-0488 A resolution was adopted to approve Notice of Intent to award bid to W.E. Smith Construction for the Butterworth Road Drilled Pier Wall Project.
Vote: Unanimous
- 19-0489 A resolution was adopted to approve and authorize the President and/or Vice-President of this Board to sign a Subgrant Award Agreement on behalf of the Greater Warren County Drug Task Force. Vote: Unanimous
- 19-0490 A resolution was adopted to authorize President of the Board to sign permit application from the Ohio Department of Commerce, Division of Liquor Control for an event at the Warren County Fairgrounds. Vote: Unanimous
- 19-0491 A resolution was adopted to approve and authorize the President of the Board to enter into Crop Rental Agreement with Tom Groh. Vote: Unanimous
- 19-0492 A resolution was adopted to set administrative hearing to consider variance and appeal of conditions required for an access permit of Scott and Diane Fornshell in Turtlecreek Township. Vote: Unanimous
- 19-0493 A resolution was adopted to approve the First Amendment to the Biosolids Disposal and Land Application Agreement between Mike Farm Enterprises and Warren County, Ohio. Vote: Unanimous
- 19-0494 A resolution was adopted to declare various items within County Court, Clerk of Courts- Legal, Common Pleas Court- Domestic Relations, Facilities Management, Records Office, Water & Sewer Department- Sewer, Telecom, and Water & Sewer- Water as surplus and authorize the disposal of said items.
Vote: Unanimous
- 19-0495 A resolution was adopted to cancel regularly scheduled Commissioners' Meeting

of Thursday, April 25, 2019. Vote: Unanimous

- 19-0496 A resolution was adopted to acknowledge payment of bills. Vote: Unanimous
- 19-0497 A resolution was adopted to approve a sidewalk bond release for Dixon Eagle's Pointe, LLC for completion of Improvements in Eagle's Pointe, Section 2, Phase 'A' situated in Hamilton Township. Vote: Unanimous
- 19-0498 A resolution was adopted to approve a street and appurtenances bond release for Dixon Eagle's Pointe, LLC for completion of improvements in Eagle's Pointe, Section 2, Phase 'A' situated in Hamilton Township. Vote: Unanimous
- 19-0499 A resolution was adopted to approve Eagle Boulevard, Eagle Court, and Soaring Way in Eagle's Pointe, Section 2, Phase "A" for public maintenance by Hamilton Township. Vote: Unanimous
- 19-0500 A resolution was adopted to approve appropriation adjustments within Veterans Fund #11015210. Vote: Unanimous
- 19-0501 A resolution was adopted to modify, change, and update various sections of the Rules and Regulations of the Warren County Water and Sewer Department including the adoption of new regulations on back flow prevention and cross connection control. Vote: Unanimous
- 19-0502 A resolution was adopted to approve County Motor Vehicle Tax (CVT-369) for the City of Springboro in the amount of \$400,000.00. Vote: Unanimous

DISCUSSIONS

On motion, upon unanimous call of the roll, the Board accepted and approved the consent agenda.

Colleen Chamberlain, Mental Health Recovery Services Executive Director, was present and introduced herself and the new Executive Director and presented an overview of services provided to the Community.

Ken Houghtaling, Chairman of the Mental Health Recovery Services Board, provided his background information and reviewed the makeup and mission of the Board.

Adam Balls, World Risk Management, was present for a work session to discuss general liability insurance and builders risk insurance relative to the Warren County Jail project.

Mr. Balls provided the attached feasibility review as it relative to Work Risk Management and Wrap Up Insurance Solution's team's ability to partner in the design, implementation and day-to-day management of Warren County's Owner Controlled Insurance program as it relative to the Warren County Jail construction project.

Mr. Balls reviewed the "project specific" coverage and additional control it allows the project owner as well as the estimated \$100,000 in savings to the project if the Board selects to proceed with this option.

On discussion, the Board stated their desire to proceed with the "wrap up" option.

Mr. Balls then discussed the pros and cons as well as the financial aspects of purchasing a builder's risk policy vs. utilized the CORSA property program. He discussed the \$100,000 deductible of CORSA at a premium of \$28,944 vs. a private policy from Hartford with a \$5000 deductible and a premium of \$70,805.

Upon discussion, the Board stated their desire to purchase the policy from Hartford.

Mr. Balls then discussed House Bill 291 which provides the ability to utilize insurance in lieu of purchasing a public official bond.

Chris Brausch, Sanitary Engineer, presented proposed amendments to the Rules and Regulations of the Water and Sewer Department.

Mr. Brausch explained the majority of the amendments are technical in nature with the exception of the addition of the \$200 fee that would be charged to developers in the event that a 3rd inspection is required in order to confirm all punch list items have been completed. He explained that this only happens approximately six times per year.

There was discussion relative to the Board's desire to conduct a public hearing relative to the new fee.

Mr. McGary, Assistant Prosecutor, explained that a public hearing is not required; however, it has been the practice in the past when fees are being increased.

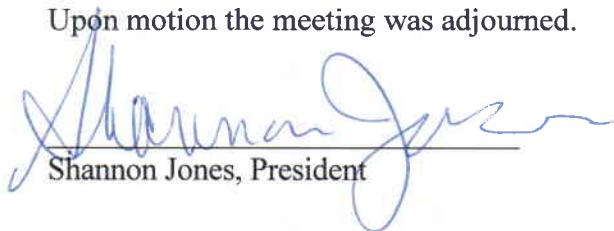
There was discussion relative to the desire for a public hearing in that this isn't the typical fee increase.

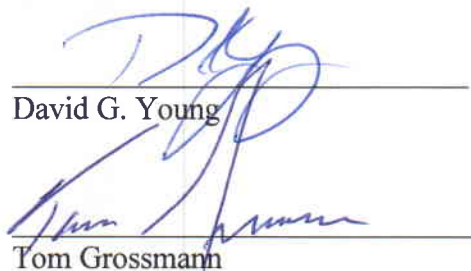
Upon discussion, the Board resolved (Resolution #19-0501) to amend the Rules and Regulations of the Warren County Water and Sewer Department.

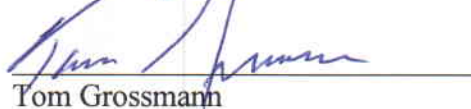
Martin Russell, Deputy County Administrator, provided an update to the Board relative to the access and utility easement to the City of Lebanon as it relates to providing underground utilities at the Warren County Fairgrounds.

Mr. Russell stated that the easement as successfully been negotiated and it will be place on the consent agenda at the next regular meeting.


Upon motion the meeting was adjourned.


Shannon Jones, President


David G. Young


Tom Grossmann

I hereby certify that the foregoing is a true and correct copy of the minutes of the meeting of the Board of County Commissioners held on April 23, 2019, in compliance with Section 121.22 O.R.C.


Tina Osborne, Clerk
Board of County Commissioners
Warren County, Ohio



WARREN COUNTY NEW JAIL PROJECT

OCIP Feasibility Review

WORLD
Risk Management

A BALLATOR COMPANY

Adam Balls CLCS, CIC, CRM, CSRM

Vice President

20 N Orange Ave, Suite 500

Orlando, FL 32801

407-445-2414

Adam_balls@wrmlc.com

WORLD Risk Management

A BALLATOR COMPANY

TABLE OF CONTENTS

EXECUTIVE SUMMARY	3
➤ COVERAGE	
➤ CONTROL	
➤ COST SAVINGS	
PROJECT / PROGRAM OVERVIEW; QUESTION & ANSWER	5
➤ WRAP UP PROGRAM KEY CONSIDERATIONS	
➤ WRAP UP PROGRAM COVERAGES	
WRAP UP COST ESTIMATES & PROFORMA	10
WRAP 24/7 “Proprietary Software System”	12
SERVICE TEAM OVERVIEW	15
WORLD RISK MANAGEMENT	
WRAP UP INSURANCE SOLUTIONS	

EXECUTIVE SUMMARY

The presentation which follows is designed to acquaint you with the World Risk Management and Wrap Up Insurance Solutions team's operating philosophies; people; service capabilities; and ultimately – the results that can be expected by selecting our team as your partner in the design, implementation and day-to-day management of Warren County's Owner Controlled Insurance Program.

After discussions and information gathered from Warren County and Granger we would like to specifically address the following areas in this proposal:

Competitive Advantage of a Wrap Up; With focus on the **3 C's** (Coverage / Control / Cost Savings) a Wrap Up program can enable Warren County to be in command of the coverage, management & cost of insurance on their construction projects. A program of this type will allow the County to make sure all the insurance coverages associated with the construction of their project are specifically suited to meet their needs.

COVERAGE

- **Dedicated "Project Specific" Coverage and Increased Limits**; A Wrap Up will offer broadened coverage terms not otherwise available to some or all contractors. The Wrap Up will be designed to minimally include all of Warren County's current coverages plus protection for other exposures (e.g. 10 years Completed Operations coverage, pollution, professional liability).
- **Expansion of Wrap Up Capabilities**; Flexibility to facilitate and support Minority / Women Business Enterprise participation within the Project. The Wrap Up reduces the concerns of solvency of smaller contractors' insurers and adequacy of their policy limits.

CONTROL

- **Conflict Resolution**; A common insurance program provides a unified defense against potentially damaging and costly 3rd party claims and reduces potential finger pointing.
- **Enhance & Expand Subcontractor Relationships**; A Wrap Up Program can increase Subcontractor relationships by affording the County the ability to broaden its search for quality subcontractors. By offering project insurance coverage through the Wrap Up, contractors who ordinarily would not meet a projects' insurance standard, can now be approached and brought onto the project without compromising the financial integrity of the project.

EXECUTIVE SUMMARY

(continued)

COST SAVINGS

- **Potential Savings;** Based on information provided by Granger, a GL Only OCIP program could save an **estimated project cost of \$55MM this equals approximately \$100,000.** This is predicated on procuring insurance deducts from the subcontractors in exchange for Warren County providing the necessary coverage. These realized deducts would be used to pay for the insurance, claims and expenses of the Wrap Up program. The savings would be achieved by managing and minimizing the General Liability claims incurred by the Project and the Contractor's enrolled into the program.

It is our goal to deliver to the County the services necessary to achieve the expected goals of **reducing the overall cost of construction, providing a safe work environment for all employees involved in the projects** and **protecting the general public.** This unique team of professionals has the experience necessary to provide Warren County with alternative risk financing programs, administrative services and contractor experience to meet with confidence the goals of their Owner Controlled Insurance Program.



Wrap Up Feasibility Analysis – Warren County Jail Proforma Cost Comparisons – GL ONLY

PROJECT FACTORS

	ESTIMATED VALUE	% of CV
Estimated Project Duration = 24 Months		
Estimated Construction Budget	\$50,000,000	
Estimated Contractor Insurance Costs (Includes GC)	\$ 445,000	0.89%
Estimated Wrap Up Insurance Cost	\$ 340,000	0.68%
ESTIMATED SAVINGS	\$105,000	

QUOTED PROJECT COSTS

A LINE OF COVERAGE	B ESTIMATED VALUE	C Rate/\$1,000 CV
Estimated Primary Program Costs (\$2mm/\$4mm)	\$ 193,000	\$ 3.86
Estimated Excess Costs (\$10MM Limits)	\$ 147,000	\$ 2.94
Estimated Program TOTAL Costs	\$ 340,000	\$ 6.80

NOTE:

2/4/4M limit on primary wrap with a \$25,000 / occurrence Deductible

THE COSTS OUTLINED ABOVE ARE FOR ILLUSTRATIVE PURPOSES ONLY AND ARE PRESENTED AS REPRESENTATIVE OF THE COSTS A PROGRAM SPONSOR MIGHT INCUR WITHIN A PROGRAM OF THIS TYPE.

Warren County New Jail Construction

5/1/2019-5/1/2021

WORLD

Risk Management

A BALLATOR COMPANY

	<u>OCIP</u>	<u>Contractor Insurance</u>
Primary Carrier	Evanston (Markel)	Various per Contractor
Type of Program	GL Only Deductible Program	Guaranteed Cost
Exposure Basis		
Project Value	\$44,000,000	\$44,000,000
Project Payroll	\$20,000,000	\$20,000,000
General Liability Limits		
Per Occurrence	\$2,000,000	\$2,000,000
General Aggregate	\$2,000,000	\$2,000,000
Products/Completed Operations Agg	\$2,000,000	\$2,000,000
Retention Per Occurrence	\$25,000	None
Deductible, Loss Limit or SIR?	Deductible	N/A
Defense Cost Treatment within Retention	Within Deductible/Outside Limit	N/A
Premium	\$193,000	\$445,000
Work Comp & Employers Liability	Not Included - GL Only	N/A
Claims Handling Company	Markel	Various Carriers
Claims Handling Charges	None	None
Total Primary Program Fixed Costs	\$193,000	\$445,000
Collateral Requirement	NONE	NONE
Umbrella/Excess Liability Limits of Liability (\$10mm XS \$2mm Primary)		
Per Occurrence	\$10,000,000	\$2mm-\$5mm Based on Trade
General Aggregate	\$10,000,000	\$2mm-\$5mm Based on Trade
Products/CO Aggregate	\$10,000,000	\$2mm-\$5mm Based on Trade
Premium (Flat Rated)	\$127,500	Included
Total Liability Limits Available	\$12,000,000	\$3mm-\$6mm
Program Administration		
Wrap Up Insurance Solutions	\$15,000	NONE
Total Program Fixed Cost	\$335,500	\$445,000

BENEFITS	GL ONLY OCIP	TRADITIONAL INSURANCE
	CONTROL	
LIMITS OF INSURANCE	<ul style="list-style-type: none"> Dedicated per Project; Completed Operations Tail 	<ul style="list-style-type: none"> Shared over numerous projects of the GC and its subcontractors
QUALITY OF COVERAGE	<ul style="list-style-type: none"> Owner is a Named Insured Owner controls purchase and coverage terms, including carrier selection Program provides Completed Operations for Statute of Repose or 10 Years, whichever is less 	<ul style="list-style-type: none"> Additional insured status varies Contractor limits are potentially inadequate Depends on GC remaining in business and maintaining proper coverage
STABILITY	<ul style="list-style-type: none"> Carrier rights to cancel mid-term are extremely limited 	<ul style="list-style-type: none"> Will vary by project/contractor and their insurance carrier
BUSINESS ADVANTAGES	<ul style="list-style-type: none"> Fixed Insurance Rates for Term of Program Allows Owner to implement on smaller projects, especially when the GC cannot provide project specific coverage or meet lender requirements Minimizes need to track GL & Excess Liability certificates for on-site exposures 	<ul style="list-style-type: none"> Ease of doing business based on normal procedures
CLAIMS MANAGEMENT	<ul style="list-style-type: none"> One insurer pays all claims Owner controls claims process 	<ul style="list-style-type: none"> Ease of doing business based on normal procedures
	SAVINGS	
ECONOMIES OF SCALE	<ul style="list-style-type: none"> Cost savings go to Owner 	<ul style="list-style-type: none"> N/A
DUPLICATION OF COVERAGE AND/OR SAVINGS	<ul style="list-style-type: none"> Avoidance of GC Overhead & Profit loadings Contractors paid net of insurance 	<ul style="list-style-type: none"> Redundancies Unknown; Insurance controlled by GC
	PUBLIC RELATIONS	
SAVINGS MBE/WBE PARTICIPATION	<ul style="list-style-type: none"> Owner controls 	<ul style="list-style-type: none"> Potential barriers based upon Minimum Requirements
RESPONSE TO CLAIMS	<ul style="list-style-type: none"> Owner Controls & Handled by One carrier; Crisis Response Plan can be implemented 	<ul style="list-style-type: none"> Potential delays due to multiple carriers
PREVENTION OF ACCIDENTS	<ul style="list-style-type: none"> Project Specific Safety Plan as Required by GC 	<ul style="list-style-type: none"> Coordination can be cumbersome



Proprietary Software System

The broad array of services offered by **WRAP UP INSURANCE SOLUTIONS** are powered by our proprietary software system; **WRAP 24/7**. Developed in 2003 this program focuses on the individual objectives of each client's program. This customized approach avoids the "cookie cutter" service model offered by some administrators which limits and restricts individual program development. Our system is designed from the perspective of the actual client and "end user".

WRAP 24/7's web-based platform allows us to closely monitor our clients everyday work flow requirements from a centralized source and still provide value added "real-time" Wrap Up Administration Services. It is a browser based Web application front end system that is built upon new Microsoft.Net technologies and the backend database is Microsoft SQL Server.

The **WRAP 24/7** system has been specifically designed to compile, store, manage, and process the data necessary to manage a Wrap Up program. This system provides the tracking and management reporting capabilities to enable our clients to efficiently control and monitor their overall cost of risk, over an infinite number of financial structures, projects and / or risks.

WRAP UP INSURANCE SOLUTIONS

Wrap Up Insurance Solutions (a Division of Heffernan Group) is a full service wrap-up administrator and consultant for all types of construction wrap ups, including Owner & Contractor Controlled Insurance Programs. Our business niche is in the development of partnerships with brokers, agencies and consultants to assist in the placement and / or administration of wrap up programs for their clients.

Founded in 2003, the broad array of services offered by **Wrap-Up Insurance Solutions** are powered by **WRAP 24/7**. Developed in 2003 this proprietary software system focuses on the individual objectives of each program Sponsor. Each Sponsor Program is created and tailored to the specific "critical" areas of concern of our clients. This customized approach avoids the "cookie cutter" service model offered by some administrators which limits and restricts program development. **WRAP 24/7's** web-based platform allows us to closely monitor our clients everyday work flow requirements of their Wrap-Up program. This enables us to be completely remote while still provide value added "real-time" Wrap-Up Administration Services.

WORLD Risk Management

A BALLATOR COMPANY



County Risk Sharing Authority

a service program of the County Commissioners Association of Ohio

209 East State Street • Columbus, Ohio 43215-4309

Phone: 614-221-5627 • Fax: 614-220-0209

Toll Free: 888-757-1904 • www.corsa.org

Claims Unit Toll Free: 866-455-8039



County Risk
Sharing Authority

April 12, 2019

To: Member Counties & Agents
From: Frank Hatfield, Risk Control Manager
Subject: HB 291 – Important, Please Read

Please note this memorandum is from a coverage perspective only and is not a legal opinion nor should it be construed as a legal opinion. We strongly encourage obtaining a legal opinion from your Prosecutor's Office or legal advisor before electing to use CORSA's coverage document in lieu of individual surety bonds given by county officers, employees, and appointees.

Most county elected officials and some employees and appointees are required by law to give an individual surety bond for the faithful discharge of their official duties and for the other duties of their offices as specified in the Ohio Revised Code (ORC). ORC Sec. 3.061, as enacted by HB 291, now allows counties to elect use of a coverage document issued by a by a joint self-insurance pool, such as CORSA, rather than an individual surety bond.

A county may elect by resolution to use CORSA's coverage document as an "employee dishonesty and faithful performance of duty policy" in lieu of individual surety bonds for all of the following county officers, employees, and appointees:

- County Building Commissioner – ORC 153.24
- County Commissioner – ORC 305.04
- Prosecutor – ORC 309.03
- Sheriff – ORC 311.02
- Coroner – ORC 313.03
- Engineer – ORC 315.03
- Recorder – ORC 317.02
- Auditor – ORC 319.02
- Treasurer – ORC 321.02
- Sheriff's Furtherance of Justice – ORC 325.071

- Prosecutor Furtherance of Justice – ORC 325.12
- DJFS Director – ORC 329.01
- Dog Warden & Deputy Wardens – ORC 955.12
- Clerk of County Court – ORC 1907.20
- Juvenile Court Judge When Acting as Own Clerk – ORC 2151.12
- Chief Constable of the Common Pleas Court – ORC 2301.12
- Clerk of the Court of Common Pleas – ORC 2303.02
- Superintendent or Administrator of County Home – ORC 5155.04
- County Bridge Commissioner – ORC 5593.05

County officers, employees, and appointees required by law to give an individual surety bond, other than those listed above (e.g. Executive Director County Children Services ORC 5153.13; County Park Commissioner ORC 1545.05; County Juvenile Rehabilitation Superintendent ORC 2151.70) are ineligible for coverage under CORSA's coverage document in lieu of a surety bond.

Current office holders, employees, and appointees should maintain their individual surety bonds until the end of their current term of office or expiration of surety bond, whichever is later. To elect to use CORSA's coverage document in lieu of individual surety bonds given by officers, employees, and appointees, a member county must complete all of the following 30 days before the individual's term of office, employment, or appointment commences:

1. Adopt a resolution to permit the use of CORSA's coverage document in lieu of individual surety bonds pursuant to ORC 3.061 (Template Resolution Attached);
2. Submit a copy of the resolution referenced in paragraph 1 to Sherry Barbosky, CORSA Underwriting Manager, at: sbarbosky@ccao.org;
3. Submit to Sherry Barbosky the name and contact information of individual(s) and the office/employment/appointment and term dates, if applicable (Schedule of Individuals Utilizing Employee Dishonesty Coverage in lieu of a Surety Bond Attached); and
4. Upon completion of steps 1 through 3, a certificate of coverage will be issued.

Please contact Sherry Barbosky, CORSA Underwriting Manager, at sbarbosky@ccao.org or 614-220-7995 regarding the process to elect CORSA coverage in lieu of giving a surety bond, and/or questions specific to your County. Again, this memorandum is not a legal opinion nor should it be construed as a legal opinion. Should you require a legal opinion we suggest you contact your Prosecutor or legal advisor.

RESOLUTION

WHEREAS, House Bill 291 was signed into law on December 20, 2018 and became effective March 20, 2019; said law authorizes the use of an "employee dishonesty and faithful performance of duty policy" instead of individual surety bonds for officers, employees, and appointees who are otherwise required by law to give bond before entering upon the discharge of duties; and

WHEREAS, in accordance with Ohio Revised Code §3.061, the Board of Commissioners must adopt a policy by resolution to allow use of an employee dishonesty and faithful performance of duty coverage document rather than a surety bond to cover loss by fraudulent or dishonest actions of employees and failure of employees to faithfully perform duties; the following shall apply to the policy:

- (1) An officer, employee, or appointee shall be considered qualified to hold the office or employment, without giving bond, on the date the oath of office is taken, certified, and filed as required by law.
- (2) Officer, employee, or appointee shall be entitled to enter upon the duties of the office or employment when the policy is in effect.
- (3) All officers, employees, or appointees who would otherwise be required to file a bond before commencing the discharge of duties shall be covered by and are subject to the employee dishonesty and faithful performance of duty policy instead of a surety bond requirement.
- (4) The coverage amount for an officer, employee, or appointee under an employee dishonesty and faithful performance of duty policy shall be equal to or greater than the maximum amount of the bond otherwise required by law.
- (5) Elected officials, prior to taking the oath of office and holding office, shall obtain approval of the intent to use the county's CORSA coverage agreement and affirm that the county's coverage complies with ORC §3.061. Said approval shall be obtained by the Board of Commissioners of _____.

WHEREAS, _____ County's "employee dishonesty and faithful performance of duty policy" through the CORSA coverage document complies with ORC §3.061; and

NOW, THEREFORE, BE IT RESOLVED, that the Board of Commissioners of _____ County, Ohio hereby authorize the use of the county's "employee dishonesty and faithful performance of duty policy" instead of individual surety bonds for officers, employees, and appointees who are otherwise required by law to give bond before entering upon the discharge of duties.



CORSA

County Name _____

Date Submitted _____

Schedule of Individuals Utilizing Employee Dishonesty Coverage in lieu of a Surety Bond

<i>Name</i>	<i>Position/Office</i>	<i>Term</i>
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		

OMB

Warren County Board of Commissioners

Builders Risk Limits VS CORSA Property Program				
Effective Date: May 1, 2019				
Covered Builders Risk	Hartford Limit of Insurance	CORSA Limit of Insurance	Hartford Deductible/Premium	CORSA Deductible/Premium
Hard Costs (New Construction)	\$48,000,000	\$48,000,000	\$5,000	\$100,000
Property in Transit	\$250,000	\$100,000	Included Above	\$100,000
Property in Temporary Storage	\$250,000	\$5,000,000	Included Above	\$100,000
Soft Costs	\$6,000,000	NONE	72 Hours	\$100,000
Flood (per occurrence and in the term aggregate)	\$5,000,000	\$100,000,000	\$25,000	\$100,000
Earthquake (per occurrence and in the term aggregate)	\$50,000,000	\$100,000,000	\$25,000	\$100,000
Wind & Hail (per occurrence and in the term aggregate)	Included	Included	\$5,000	\$100,000
Equipment Breakdown / Testing	\$54,000,000	\$48,000,000	\$5,000	\$100,000
Additional Coverages				
Architects and Engineer Expenses	\$50,000	NONE		
Claim Expenses	\$50,000	\$2,500,000		
Contract Penalties	\$50,000	NONE		
Debris Removal	\$1,000,000	Included		
Debris Recycling	\$50,000	Included		
Expediting Expense & Extra Expense	\$25,000	\$2,500,000		
Fire Department Service Charge	\$50,000	Included		
Fungus, Wet Rot, Dry Rot, Bacteria and Virus Limited Coverage	\$100,000	Excluded		
Indoor Air Quality	\$50,000	Excluded		
Ordinance or Law - Loss in Value	Included	Included		
Ordinance or Law (Demo/ICC component) - subject to amt of loss and insured value of structure	\$1,000,000	Included		
Pollutants and Contaminants Clean Up and Removal (any one occurrence)	\$10,000	Excluded		
Pollutants and Contaminants Clean Up and Removal (each 12 month period)	\$25,000	Excluded		
Reward Coverage	\$50,000	None		
Valuable Papers and Electronic Data	\$100,000	Included		
Total Additional Limits Surcharge				
Coverage Extensions				
Cost to Re-erect Scaffolding	\$100,000	\$2,500,000		
Fire Device Recharge	Included	Included		
Fences and Scaffolding	\$100,000	None		
Furniture & Fixtures	\$100,000	Included		
Green Authority	Included	None		
Jobsite Trailer	\$25,000	?		
Jobsite Trailer Contents	\$10,000	?		
Outdoor Trees/Shrubs/Sod/Plants	\$10,000	?		
Preservation of Property (loss window)	180 days	N/A		
Sewer & Drain Backup	Included	Included		
Site Prep	Included	?		
Testing	Included	?		
Vegetative Roofing	Included	N/A		
Total Coverage Extensions Surcharge				
Escalation Clause - Yes				
Builders Risk Annual Premium			\$34,320	\$14,472
Builders Risk Policy Term Premium			\$70,805	\$28,944
Builders Risk Project Description and Premises of Construction				
Class	Masonry Non Combustible			
ISO Protection Class	4			
Intended Occupancy	Not Listed Above			
Type of Construction	New Construction			
Building Area (sq. ft.)	143,500			

#41,861
over
CORSA

*Note - CORSA premiums is based upon current Property rates - subject to change at renewals

CORSA ded.
\$100K Premium
Hartford
\$2500/\$5000
Premium