

FAIRFIELD TOWNSHIP
RESOLUTION NO. 19-99

**RESOLUTION AUTHORIZING THE FAIRFIELD TOWNSHIP ADMINISTRATOR TO
EXECUTE ALL NECESSARY DOCUMENTS TO RENEW THE TOWNSHIP'S COVERAGE
WITH OTARMA THROUGH CLARK-THEREDERS/RISK SOURCE INSURANCE AGENCY, AT
A COST OF \$109,676.00, EFFECTIVE JUNE 1, 2019 THRU JUNE 1, 2020.**

WHEREAS: Fairfield Township has received coverage for liability, property damage and other potential losses as set forth in the documents attached hereto and designated Exhibit A; and

WHEREAS: The Township desires to renew said coverage for the year beginning June 1, 2019 and effective through June 1, 2020; and

WHEREAS: The Township desires to renew said coverage in accordance with the coverages and costs set forth on the attached Exhibit A; and

WHEREAS: This payment will be taken out of Fund No.'s 1000, 2031, 2081 and 2111;

NOW, THEREFORE, BE IT RESOLVED, by the Board of Trustees of Fairfield Township, Butler County, Ohio, as follows;

SECTION 1: The Board hereby authorizes the Administrator to sign all necessary documents to renew Coverage for the Township with OTARMA through Clark/Theaders Risk Source Insurance Agency, for a total payment of \$109,676.00 for the policy period June 1, 2019 through June 1, 2020, attached hereto as Exhibit "A".

SECTION 2: The Board hereby dispenses with the requirement that this resolution be read on two separate days, pursuant to RC 504.10, and authorizes the adoption of this resolution upon its first reading.

SECTION 3 This resolution is the subject of the general authority granted to the Board of Trustees through the Ohio Revised Code and not the specific authority granted to the Board of Trustees through the status as a Limited Home Rule Township.

SECTION 4: That it is hereby found and determined that all formal actions of this Board concerning and relating to the passage of this Resolution were taken in meetings open to the public, in compliance with all legal requirements including §121.22 of the Ohio Revised Code.

SECTION 5: This resolution shall take effect at the earliest period allowed by law.

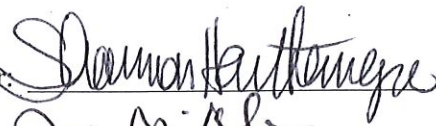
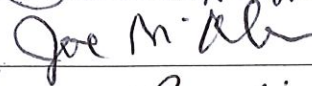
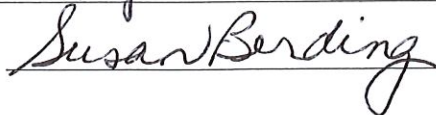
Adopted: August 14, 2019

Board of Trustees

Shannon Hartkemeyer:

Joe McAbee:

Susan Berding:

Vote of Trustees

yes
yes
yes

AUTHENTICATION

This is to certify that this is a resolution which was duly passed, and filed with the Fairfield Township Fiscal Officer this 14th day of August, 2019.

ATTEST:

Shelly Schultz
Shelly Schultz, Fairfield Township Fiscal Officer

APPROVED AS TO FORM:

L. E. Barbieri
Lawrence E. Barbieri, Township Law Director



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

INVOICE

Date: 6/7/2019

Fairfield Township, Butler County
6032 Morris Road
Hamilton, OH 45011

Effective Date	Description	Amount
6/1/2019	2019-2020 Anniversary Contribution	\$109,676

Please check the appropriate box for any options you would like to purchase and write the additional amount in the space provided to calculate your new invoice balance.

Increased Liability Limits to \$7,000,000	\$1,025	<input type="checkbox"/> _____
Increased Liability Limits to \$8,000,000	\$1,990	<input type="checkbox"/> _____
Increased Liability Limits to \$9,000,000	\$2,955	<input type="checkbox"/> _____

INVOICE BALANCE

\$ _____

Payment due upon receipt, August 1st, 2019.

OTARMA Announces 1.2 Million Dollar Distribution in 2019

Dear OTARMA Member,

The OTARMA Board of Directors is pleased to announce that OTARMA will distribute excess reserve funds to all of its members. In 2019, the total distribution amount is *1.2 million dollars!*

Because of conservative investment strategies, an active loss control program, and positive claims experience, the reserve fund that OTARMA must maintain to pay unexpected claims has grown over the years. After consultation with OTARMA's service providers, the OTARMA Board of Directors elected to use a small portion of the reserve fund to distribute a dividend to OTARMA's loyal member townships.

Your Township's portion of the distribution is shown below. In 30-60 days following your OTARMA renewal, a check for this amount will be mailed to you.



Ohio Township Association Risk Management Authority
6500 Taylor Road
Blacklick, OH 43004

Date: 6/1/2019

Memo: **2019 Capital Distribution**

Member Number: 000404

Pay to the order of: Fairfield Township, Butler County

Amount: \$6,911.64

Providing coverage to Ohio Townships for over 30 years is a milestone we are extremely proud of. Since OTARMA's inception in 1987, rates have not increased, which is a reflection of the program's long-term stability.

It is your commitment and loyalty that has helped OTARMA become the premier property and liability program in Ohio – the *only* program endorsed by the Ohio Township Association.

Thank YOU for your continued support!

OTARMA Service Center • 315 S. Kalamazoo Mall • Kalamazoo, MI 49007
Telephone: 1-888-748-7966 x3136 • Fax: 1-269-276-4095
www.OTARMA.org



FOR: Fairfield Township, Butler County

EFFECTIVE: 06/01/2019

Broad definition of a "member" which includes:

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

SUMMARY OF COVERAGE LIMITS

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

Legal Liability for General Liability Claims

\$6,000,000 Each occurrence

\$0 Deductible

- *Advertising injury, bodily injury, personal injury, or property damage, arising out of your covered operations or premises.*

Legal Liability for Automobile Claims

\$6,000,000 Each occurrence

\$0 Deductible

- *Ownership, maintenance or use of an automobile in the conduct of your covered operations.*

Legal Liability for Law Enforcement Claims

\$6,000,000 Each occurrence

\$3,000 Deductible

- *Bodily injury, personal injury or property damage, arising out of your law enforcement operations.*

Public Officials Wrongful Acts

\$6,000,000 Each occurrence

\$1,000 Deductible

- *A public officials wrongful act rendered in discharging duties on your behalf.*

FAIRFIELD TOWNSHIP, BUTLER COUNTY

ANNIVERSARY DATE: 06/01/2019

MEMBER SINCE: 1991

	2019	2018	2017	2016	2015	2014	2013
Contribution based on exposures	\$110,026	\$99,051	\$97,250	\$92,676	\$92,478	\$84,168	\$78,410
CDL Credit	\$350	\$150	\$100	\$125	\$125		\$175
MVR Credit							
TOTAL PAID	\$109,676	\$98,901	\$97,150	\$92,551	\$92,353	\$84,168	\$78,235
NOTES:	Exposure, auto & property increase	Exposure, auto & property increase-	Exposure, auto & property increase-	Property increase	Exposure, auto & property increase- @ \$6,000,000 Limit	Exposure, auto & property increase	Auto & property increase

*One-time OTARMA Board approved credit



FOR: Fairfield Township, Butler County

EFFECTIVE: 6/1/2019

Legal Defense and Claim Payment Agreement – Schedule of Coverages

<u>Coverage</u>	<u>Effective Date</u>	<u>Limit</u>	<u>Deductible</u>
Covered Pollution Cost or Expense for Automobiles	6/1/2019	\$6,000,000	\$0
Medical Expenses - Automobile	6/1/2019	\$1,000	\$0
Legal Liability for General Liability Claims	6/1/2019	\$6,000,000	\$0
Appeal Bonds	6/1/2019	Unlimited	\$0
Bail Bonds	6/1/2019	Unlimited	\$0
Bonds to Release Property	6/1/2019	Unlimited	\$0
Broad Legal Defense Fund	6/1/2019	\$5,000/\$5,000	\$0
Pre-Judgment Interest	6/1/2019	Unlimited	\$0
Stop Gap	6/1/2019	\$6,000,000	\$0
Good Samaritan	6/1/2019	\$6,000,000	\$0
Medical Expenses - Other than Automobile	6/1/2019	\$5,000	\$0
Medical Malpractice	6/1/2019	\$6,000,000	\$0
Member Expenses	6/1/2019	\$10,000	\$0
Moral Obligation to Pay	6/1/2019	\$2,500	\$0
Post-Judgment Interest	6/1/2019	Unlimited	\$0
Claim and Defense Expenses	6/1/2019	Unlimited	\$0
Fungi or Bacteria Clean Up	6/1/2019	\$25,000	\$0
Fungi or Bacteria Clean Up Aggregate	6/1/2019	\$50,000	\$0
Fungi or Bacteria Injury	6/1/2019	\$25,000	\$0
Fungi or Bacteria Injury Aggregate	6/1/2019	\$50,000	\$0
Non-Monetary Relief Defense Expense	6/1/2019	\$50,000	\$0
Pollution Liability Coverage - Pesticides	6/1/2019	\$250,000	0
Public Officials Wrongful Acts	6/1/2019	\$6,000,000	\$1,000
Employee Benefit Liability	6/1/2019	\$1,000,000	\$1,000
Employment Expense	6/1/2019	\$6,000,000	\$0
Employment Practices Wrongful Acts	6/1/2019	\$6,000,000	\$1,000
Legal Liability for Law Enforcement Claims	6/1/2019	\$6,000,000	\$3,000

<u>Endorsements</u>	<u>Effective Date</u>	<u>Limit</u>	<u>Deductible</u>
Anti-skid Material Storage and Application	6/1/2019	\$6,000,000	\$0
Underground Gasoline, Diesel and Fuel Oil Storage Tanks	6/1/2019	\$55,000	\$0
Aggregate			
Underground Gasoline, Diesel and Fuel Oil Storage Tanks	6/1/2019	\$55,000	\$0
Each Occurrence			
Sewer Back-up	6/1/2019	\$1,000,000/\$1,000,000	\$0
Chlorine	6/1/2019	\$6,000,000	\$0



FOR: **Fairfield Township, Butler County**

EFFECTIVE: **6/1/2019**

Legal Defense and Claim Payment Agreement – Schedule of Coverages

Fire Department Pollution Coverage	6/1/2019	\$500,000	\$0
Fire Department Training Activities	6/1/2019	\$6,000,000	\$0



FOR: *Fairfield Township, Butler County*

EFFECTIVE: *6/1/2019*

Automobile Coverages

Liability

Legal Liability for Automobile Claims	\$6,000,000
Covered Pollution Cost or Expense for Automobiles	\$6,000,000
Medical Expenses - Automobile	\$1,000
Uninsured and Underinsured Motorist Per Person	\$100,000
Uninsured and Underinsured Motorist Per Occurrence	\$100,000

Physical Damage

Total Insured Value	\$4,251,251
Comprehensive Deductible	\$500
Collision Deductible	\$500
Airbags	\$5,000
Commandeered Property	\$250,000
Emergency Response Automobile	\$25,000
Freezing of Equipment Coverage	\$25,000
Hired Automobile Physical Damage	\$50,000
Lease Gap	\$25,000
Not At Fault Collision Deductible Waiver	\$2,500
Personal Automobile (Deductible)	Actual Cost
Property in an Unattended Auto	\$1,000
Recertification	Actual Cost
Rental Reimbursement Per Day	\$1,000
Rental Reimbursement Aggregate	\$100,000
Rental Automobile Agreement	\$10,000
Roadside Assistance	\$5,000
Temporary Substitute Automobile	\$2,500



Photo courtesy of Perkins Township, Erie County

OTARMA - Investing in the Safety of its Members

2019 MORE Grant Program

The OTARMA Board of Directors is pleased to announce the continuation of the loss control and risk management initiative - **MORE** Grant

Since 2013, the **MORE** (Managing Ohio Risk Exposures) Grant has been assisting Ohio Townships in eliminating or preventing risk exposures that lead to liability claims and property losses.

Program Details

The **MORE** Grant Program is only available to OTARMA Members. All members are encouraged to participate and apply for a grant during the application period of January 1 through December 31, 2019. Applications that are incomplete or are not submitted within the required time frame may be deemed ineligible. Each applicant must be an OTARMA Member both at the time of submission and issuance of the grant funds. Approved funds will be issued once membership is verified.

> Only qualified expenses will be considered for **MORE** Grant funds. Qualified expenses include safety equipment purchases, Ohio Township Association (OTA) Annual Conference registration fees, costs associated with implementing loss control guidelines, and risk management training or education fees. The primary purpose of the purchase is the prevention or reduction of liability claims or property losses.

> The funds are available for purchases or expenses incurred during the application period.

> Examples of qualified expenses include, but are not limited to:

- Playground surface materials
- Safety signage
- Safety cones or other hazard warning items
- Automated External Defibrillators
- Fire extinguishers
- Life jackets

The **MORE** Grant Program has a brief application that may be found on the **OTARMA** Website at www.OTARMA.org or by contacting Wendy French at (888) 748-7966 ext. 3136 or via email at wfrench@bfgroup.com.



Leading the Way for Ohio Townships

OTARMA.org

2019 **MORE** Grant Program Application

Please complete the simple form to apply for a **MORE** Grant:

Township _____

County _____

Contact _____

Title _____

Address _____

E-mail _____

Phone Number _____

Amount Requested
(\$500 maximum) _____

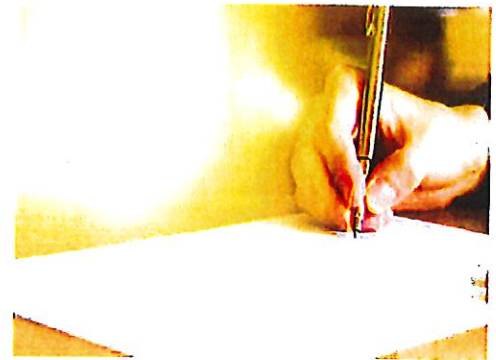
What specifically will the **MORE** Grant funds be used for?
(Please provide a brief description)

☐ OTA Conference Registration Fees Only

☐ Training Seminar/Education

☐ Safety Equipment

Briefly describe how this grant will help prevent or reduce liability
claims or property losses:



**A township must be an OTARMA
Member at time of submission
and issuance of grant funds.**

**MORE Grant applications must
be received by December 31,
2019. Submissions are accepted
via mail, email or fax.**

**Please complete and return this
form with required
documentation of the expense,
such as an invoice,
advertisement or price quote to:**

Wendy French

OTARMA Customer Service Representative

315 South Kalamazoo Mall

Kalamazoo, MI 49007

wfrench@bfgroup.com

Fax: (269) 276-4095

Phone: (888) 748-7966, ext. 3136



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