



PROPOSAL PREPARED FOR:

Brecksville Broadview Heights City School District

CF Risk & Insurance

Chris Fichtner

JULY 1, 2026 TO JULY 1, 2027

Risk Control Services

Nancy Them, SORSA Risk Control Manager, is available to assist districts with managing the risks that matter most to public schools.

Call 419.564.1158

HOW WE CAN HELP

- In Service Bus Driver Training
- Playground Inspections
- Facilities Walk-Through & Awareness
- Boundary Training
- Employee & Employment Best Practices
- Staff Training on Trending Topics

All consultations are free

OUR GOAL:

To assist members with customized, accessible risk services and a valued partnership that benefits your bottom line.



Legal Help Desk



Concerned about potential legal liability for your district?

Call 866-767-7299

WHEN TO CALL

- I need to fire or discipline an employee.
- I don't know the rules.
- I don't want my school to get sued.
- The employee/student has a lawyer.
- The community is upset over this.

All consultations are free

WHAT TO HAVE READY

- Relevant Board policies and procedures.
- Collective bargaining agreement and/or employment related contract.

We're here to help!

Jessica Philemond

Esq. Scott Scriven

Aaron Glasgow

Esq. Isaac Wiles

Cyber Liability Coverage

Cyber Liability is provided through Crum & Forester Specialty Insurance Company with AIG Specialty Insurance Company providing the \$5M Excess limit. Which allows us to offer a solution in an ever-changing technological environment. This coverage protects data in any form whether paper, electronic or other means.



\$10,000,000 All Member Annual Aggregate

- \$1,000,000 Per Member Aggregate Sublimit
- Ransomware/Malware - limits ranging from \$250,000 to \$1,000,000 subject to underwriting and completion of the Advanced Risk Control Affidavit
- Cyber Extortion - limits ranging from \$10,000 to \$500,000 subject to underwriting and completion of the Advanced Risk Control Affidavit
- Deductible range of \$10,000 to \$20,000 subject to underwriting

Beazley Deadly Weapons Protection

- ⇒ Prevention Services
- ⇒ Threat of Violence virtual assessment
- ⇒ Action plan webinars
- ⇒ Deadly weapons Protection portal
- ⇒ Response services
- ⇒ Victim Support and family assistance
- ⇒ Advice and support in managing the situation

Agent Contact Information

Chris Fichtner

Main: 440-213-3842

chris@cfriskinsurance.com

CF Risk & Insurance

4456 N. Abbe Rd., #112 Sheffield, OH 44054



To Report a Claim

Greg Gilliam, SORSA Claims Manager

1-844-369-3830

greg@sorsaschools.org

Certificates of Insurance & Coverage Questions

866-767-7299

cshaner@sorsaschools.org

or crissy@sorsaschools.org

Boiler Inspections

BOILINSP@Travelers.com



Please include street address of boiler location

Belfor Property Emergency Hotline

1-800-922-3848



SORSA is an insured RED ALERT Client.

Michelle Kirda is your account representative



Safer Ohio

School Tip Line

844.723.3764

Report concerns for student safety

Schools of Ohio Risk Sharing Authority

555 Metro Place North Suite 645 Dublin, Ohio 43017

Phone: 866-767-7299 Fax: 888-894-3299



PROPOSAL SUMMARY

PROPERTY

	Limits and Deductibles
Building & Business Personal Property Limit Including Property Extensions of Coverage As Reported to SORSA; Subject to \$350,000,000 Pool Limit	\$ 350,000,000
Deductible:	\$ 5,000
Earth Movement per Occurrence:	\$ 2,000,000
Annual Aggregate all members:	\$ 8,000,000
Deductible:	\$ 50,000
Flood Limit (Zone A or V Excluded):	\$ 2,000,000
Annual Aggregate all members:	\$ 8,000,000
Deductible:	\$ 50,000
EQUIPMENT BREAKDOWN (PD, BI and EE), in any one accident: As Reported to SORSA; Subject to \$350,000,000 Pool Limit	\$ 350,000,000
Hazardous Substance, any one accident:	
Ammonia Contamination:	\$ 250,000
Any Other Substance:	\$ 250,000
Water Damage, in any one accident:	\$ 250,000
Consequential Damage, in any one accident:	\$ 250,000
Deductible:	\$ 5,000
Total Property Premium:	\$ 153,192

CRIME COVERAGE

	Limits and Deductibles
Employee Theft Including Faithful Performance of Duty, in any one occurrence	\$ 1,000,000
Forgery or Alteration, in any one occurrence	\$ 1,000,000
On Premises, in any one occurrence	\$ 1,000,000
In Transit, in any one occurrence	\$ 1,000,000
Money Orders and Counterfeit Money, in any one occurrence	\$ 1,000,000
Computer Crime, in any one occurrence	\$ 1,000,000
Computer Program and Electronic Data Restoration Expense, in any one occurrence	\$ 350,000
Funds Transfer Fraud, in any one occurrence	\$ 1,000,000
Social Engineering Fraud, in any one occurrence	\$ 1,000,000
Telecommunication Fraud, in any one occurrence	\$ 200,000
Deductible	\$ 1,000
Total Crime Premium:	\$ 2,593

Terms, Conditions, Exclusions, Subject To's

Covered Property at Undescribed Premises does not apply to Electronic Data Processing Equipment and Electronic Data Processing Data and Media

Property Extension

	Limits
Accounts Receivable	\$ 1,000,000
Arson Reward	\$ 5,000
Automobile Physical Damage, in any one occurrence	\$ 10,000,000
Backup of Sewers and Drains	\$ 2,000,000
Business Income, in any one occurrence	\$ 2,000,000
Ordinary Payroll: Excluded	
Extended Business Income at 60 days	
Civil Authority 30 days	
Dependent Property, in any one occurrence	\$ 250,000
Ordinance or Law - Increased period of restoration, in any one occurrence	\$ 250,000
Newly Acquired Locations, in any one occurrence (120 days)	\$ 500,000
Undescribed Premises, in any one occurrence	\$ 100,000
Claim Data, in any one occurrence	\$ 100,000
Claim Data Expense - Direct Damage, in any one occurrence	\$ 100,000
Covered Property at Undescribed Premises	\$ 1,000,000
Covered Property in Transit, in any one occurrence	\$ 100,000
Debris Removal, in any one occurrence	
25% of the sum of the amount paid for Covered Property loss and the applicable deductible	
Additional Debris Removal Expense	\$ 250,000
Electronic Data Processing Equipment Data and Media Per member, per occurrence	\$ 3,500,000
All members, per occurrence	\$ 5,000,000
Errors and Omissions, in any one occurrence	\$ 1,000,000
Extra Expense, in any one occurrence	\$ 2,500,000
Civil Authority: 30 days	
Ordinance or Law - Increased Period of Restoration, in any one occurrence	\$ 50,000
Newly Acquired Premises - Extra Expense, in any one occurrence	\$ 50,000
Number of Days: 120	
Undescribed Premises - Extra Expense, in any one occurrence	\$ 50,000
Claims Data Expense - Extra Expense, in any one occurrence	\$ 25,000
Limited Fungus, Wet Rot and Dry Rot Coverage - Extra Expense 30 days	
Fine Arts, in any one occurrence	\$ 1,000,000
Fire Department Service Charge / Fire Protective Equipment Discharge	Included
Green Building - Direct Damage:	
Green Building Alternatives - Increased Cost, in any one occurrence	\$ 50,000
Green Building Alternatives - Increased Period of Restoration: 30 days	
Increased Cost Percentage	5%
Green Building Reengineering and Recertification Expense, in any one occurrence	\$ 25,000

Limited Fungus, Wet Rot and Dry Rot Coverage - Direct Damage, per occurrence	\$ 15,000
Aggregate, per policy year	\$ 100,000
Mobile/Contractors Equipment, in any one occurrence	\$ 5,000,000
Newly Acquired Contractors Equipment, in any one occurrence	\$ 100,000
Equipment Rental Expense, in any one occurrence	\$ 100,000
Musical Instruments, Athletic Equipment, Band & Athletic Uniforms, per occurrence	\$ 1,000,000
Newly Constructed or Acquired Property, at any one building, in any one occurrence	\$ 10,000,000
Number of Days: 90	
Ordinance or Law	
Loss to Undamaged Portion, in any one occurrence	\$ 10,000,000
Demolition, in any one occurrence	Included
Increased Cost of Construction, in any one occurrence	Included
Outdoor Property including debris removal, in any one occurrence	\$ 1,000,000
Trees, shrubs and plants (maximum per item)	\$ 1,000
Personal effects of students/employees for perils except theft	
Student	\$ 1,500
Employee	\$ 3,000
In any one occurrence	\$ 100,000
Pollutant Cleanup and Removal - Direct Damage, aggregate in any one policy year	\$ 100,000
Preservation of Property	Included
Protection of Property	Included
Errors and Omissions, in any one occurrence	\$ 1,000,000
Utility Services - Direct Damage, including Boiler and Machinery, per occurrence	\$ 500,000
Valuable Papers & Records	\$ 1,000,000
Terrorism - TRIA	Policy Limit



PROPOSAL SUMMARY

GENERAL LIABILITY AND EDUCATORS LEGAL LIABILITY

COVERAGES	LIMIT OF LIABILITY (Primary and Excess)
I. General Liability - Occurrence Form	
Bodily Injury and Property Damage per Occurrence	\$ 15,000,000
Personal Injury/Advertising Liability per Occurrence	\$ 15,000,000
Products/Completed Operations per Occurrence	\$ 15,000,000
Employers Stop Gap Liability	
Bodily Injury by Accident, Each Accident	\$ 15,000,000
Bodily Injury by Disease, Each Employee	\$ 15,000,000
Bodily Injury by Disease, Policy Limit	\$ 15,000,000
General Annual Aggregate	\$ 17,000,000
Fire Legal Liability	\$ 500,000
Medical Payments, Per Person / Each Accident	\$10,000/\$25,000
Employee Benefits Liability	\$ 15,000,000
Retroactive Date 2/1/2002	
Deductible	\$ -
General Liability Premium:	\$ 53,738

II. Educators Legal Liability - Claims Made Form	
Wrongful Acts Coverage Per Occurrence	\$ 15,000,000
Wrongful Acts Coverage Aggregate	\$ 15,000,000
Deductible	\$ 10,000
Retroactive Date 2/1/2002	

Educators Legal Liability Premium is Included in General Liability Premium

Terms, Conditions, Exclusions, Subject To's

General Liability includes coverage for Sexual Molestation and Law Enforcement Liability

Trampoline Exclusion applies

Absolute Pollution, Asbestos and Lead Exclusions apply

Toxic Mold/Fungus Exclusion applies

Known Injury Exclusion applies

UM/UIM Excluded Excess of \$1,000,000

Continuous claims made coverage has been carried since retro date shown above and that all known incidents and losses have been reported to current carriers(s).



PROPOSAL SUMMARY

AUTOMOBILE LIABILITY AND PHYSICAL DAMAGE

III. Automobile Liability

	LIMIT OF LIABILITY (Primary and Excess)
Bodily Injury & Property Damage - per Occurrence (including Owned/Hired/Non-Owned)	\$ 15,000,000
Medical Payments - Per Person / Each Accident	\$10,000/\$25,000
Uninsured/Underinsured Motorist	\$1,000,000 Aggregate
Garagekeepers	ACV (\$250,000 maximum)
Deductible	\$ -
Automobile Liability Premium:	\$ 25,400

Physical Damage

Other than Collision	Actual Cash Value*
Collision	Actual Cash Value*
Deductible	\$ 2,500
Automobile Physical Damage Premium:	\$ 3,151

Terms, Conditions, and Exclusions

Contracted Buses Exclusion applies

This Quotation is based on

- 50 Buses
- 18 Other Vehicles
- 4 Trailers

*For buses 5 years or newer, the value will be determined at Replacement Cost. For buses over 5 years, the value will be determined at the Actual Cash Value as if the bus is 5 years newer.

CYBER COVERAGE

Tier, Limits and Deductible determined by cyber affidavit

Cyber Premium:	DECLINED
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VIOLENCE COVERAGE

Violence Premium:	\$ 617
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Total Premium	\$ 238,691
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SCHOOLS OF OHIO RISK SHARING AUTHORITY

Order to Bind Coverage Form

MEMBER NAME: Brecksville Broadview Heights City School District

TERM: 7/1/2026 to 7/1/2027

Total Property Limit	Total Liability Limit	Total Premium
\$209,282,323	\$15,000,000	\$238,691

TRIA Coverage - Terrorism Risk Insurance Act is included

Member Signature: _____
Agent's Signature: _____
Agency Name: CF Risk & Insurance



PREMIUM INVOICE

Contract Number: SD-018Q

Member Name: Brecksville Broadview Heights City School District
Address: 6638 Mill Rd.
City: Brecksville **State:** OH **Zip Code:** 44141

Inception: July 1, 2026 12:01 a.m.
Expiration: July 1, 2027 12:01 a.m.

LINE OF BUSINESS	CONTRIBUTION
Property	153,192
General Liability/ ELL	53,738
Auto Physical Damage	3,151
Auto Liability	25,400
Crime	2,593
Cyber	DECLINED
Violence	617
TOTAL DUE:	238,691

Please remit check to:

Schools of Ohio Risk Sharing Authority
814 N. Locust Street, Suite 3
Ottawa, OH 45875

Additional payment instructions on the following page.
Payment due within 30 days of effective date



PAYMENT INSTRUCTIONS

1. ACH Credit – Initiated by you and credited to our account.
2. Check Payment

1 ACH CREDIT

We authorize your organization, a valid SORSA Member, to initiate debit entries and, if necessary, adjustments for any credit entries in error to our account or accounts listed below.

FINANCIAL INSTITUTION NAME: Superior Federal Credit Union
BANK TRANSIT / ABA NUMBER: 241279616 (if ACH) call Verhoff & Co 419-523-5447 (if Wire)
ACCOUNT NUMBER: 1410000110656
TYPE OF ACCOUNT (Check One): Checking Savings

The Authority is to remain in full force until SORSA provides written notification of its termination in such timely manner as to afford Member a reasonable opportunity to act on it.

NAME (Printed) Randal J. Verhoff

DATE _____ SIGNATURE _____

2 CHECK PAYMENT

Mail to:

Schools of Ohio Risk Sharing Authority
c/o Verhoff & Company LLC
814 N. Locust Street, Suite #3
Ottawa, OH 45875

Return this form to:

**Verhoff & Company LLC
814 N. Locust Street, Suite #3
Ottawa, OH 45875
Ph: (419) 523-5447 Fax: (419) 523-6447
zac@verhoffcpa.com**

Payment due within 30 days of effective date