

**BOARD OF TRUSTEES
JEFFERSON TOWNSHIP, MONTGOMERY COUNTY, OHIO
RESOLUTION NO. 26-100**

**THE JEFFERSON TOWNSHIP BOARD OF TRUSTEES DO HEREBY RENEW THE
JEFFERSON TOWNSHIP PROPERTY CASUALTY INSURANCE POLICY FOR 2026/2027
WITH THE OHIO TOWNSHIP ASSOCIATION RISK MANAGEMENT AUTHORITY IN THE
AMOUNT OF \$108,567.00**

The Board of Trustees of Jefferson Township, Montgomery County, Ohio, met in a regular meeting on July 7, 2026 at 6:00 pm at the Township Offices located at 1 Business Park Dr., Dayton, Ohio, with the following members present:

Oscar Young (✓)

Sheila Back ()

Vera Powell (✓)

Moved by: Young (✓) Back () Powell ()

Second by Young () Back () Powell (✓)

WITNESSETH

WHEREAS the Jefferson Township Trustees want to ensure that all Public Property and Operations are insured, and

WHEREAS the Jefferson Township Trustees have had staff review the Policy and Update inventories that are covered by the Insurance Policies;

WHEREAS the Jefferson Township Trustees authorize the Lump Sum Payment of \$108,567.00 to be sent by the Fiscal Officer in a timely manner; and

WHEREAS the Jefferson Township Trustees also request that the Fiscal Officer allocate costs based on the below to each Department;

<u>Fund:</u>	<u>Amount:</u>
1000-110-382-0000	\$5,462.76
2031-330-381-1000	\$10,625.08
2031-330-382-0000	\$10,625.08
2031-330-360-0603	\$8,719.08
2111-220-381-0000	\$11,670.59
2111-220-382-0000	\$10,625.08
2111-220-750-2015	\$31,875.25
2111-220-314-0000	\$18,963.08
Total	\$108,567.00

BOARD OF TRUSTEES
JEFFERSON TOWNSHIP, MONTGOMERY COUNTY, OHIO
RESOLUTION NO. 26-100

WHEREAS the Jefferson Township Trustees recognize that the Bonding of Elected Officials is a separate policy from the Property/Casualty Policy that is being renewed, and there are invoices issued separately for each type of policy; and

WHEREAS the Jefferson Township Trustees recognize the changes of coverage through the 2026-2027 period and may require a new premium to be paid or a refund to be received by the Township.

NOW, THEREFORE, BE IT RESOLVED, the Jefferson Township Trustee does hereby renew the Jefferson Township Property Casualty Insurance Policy for 2026/2027 with the Ohio Township Association Risk Management Authority in the amount of \$108,567.00.

The vote was as follows:

Sheila Back

Yes No Abstain

Oscar Young

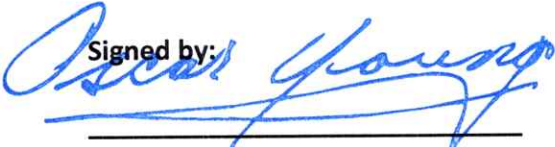
Yes No Abstain

Vera Powell

Yes No Abstain

Adopted: 7th day of July 2026

Signed by:

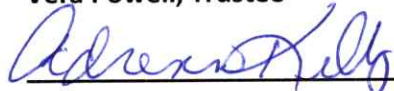


Oscar Young, President

Sheila Back, Vice President



Vera Powell, Trustee



Attest to Trustees Signatures:

Adrennia Kelly, Deputy Fiscal Officer

Ohio Township Association Risk Management Authority

General Liability Breakout
Jefferson Township, Montgomery County
Anniversary: 7/10/2026



	Total Contribution	% of Total
Net Operating Expenditures	\$12,604	87.09%
Secondary Loading		
Ambulances	\$1,018	7.03%
EMTs	\$204	1.41%
Fungi	\$150	1.04%
Firefighters - Basic	\$237	1.64%
Firefighters - E&O	\$151	1.04%
Firefighters - Washdown	\$108	0.75%
Herbicide Pesticide	\$0	0.00%
GL Excess	\$3,522	
Total	\$17,994	
Public Officials Wrongful Acts	\$6,896	
POL Excess	\$1,679	
Total	\$8,575	

Ohio Township Association Risk Management Authority

Auto Liability Breakout

Jefferson Township, Montgomery County

Anniversary: 7/10/2026

Vehicle Type	Total Contribution	# of Vehicles	
Ambulances	\$2,120	4	\$530.00
Dump Trucks	\$1,294	2	\$647.00
Fire Trucks	\$2,522	5	\$504.40
Passenger Car/Vans/Pickups	\$3,104	9	\$344.89
Med Pay	\$55		
Uninsured/Underinsured Motorists	\$58		
Excess	\$2,228		
Total	\$11,381		
CDL Credit	\$0		
MVR Credit	\$0		
Final Contribution	\$11,381		

Ohio Township Association Risk Management Authority
Automobile Physical Damage Breakout
Jefferson Township, Montgomery County
Anniversary: 7/10/2026

<u>Veh. No.</u>	<u>Year</u>	<u>Make</u>	<u>Model</u>	<u>Value</u>	<u>Contribution</u>
1	2005	Spartan	Rosenbauer Pumper	\$700,000	\$6,927
2	2005	Spartan	Rosenbauer Pumper	\$700,000	\$6,928
3	2008	International	Dump Truck	\$53,123	\$526
4	2009	International	Dump Truck	\$54,750	\$542
6	2017	Chevrolet	Silverado w/ Plow & Accessories (Road)	\$37,067	\$367
7	2017	Sure - Trac	Utility Trailer	\$7,000	\$69
8	2017	Trailer	Mortiz International Dump Trailer	\$13,000	\$129
9	2020	Ford	Ambulance	\$278,800	\$2,760
10	2020	Ford	Ambulance	\$278,800	\$2,760
11	2010	Ford	Crown Victoria (Fire) w/ Accessories	\$9,000	\$89
12	2020	Ford	Explorer (Ass't Fire Chief)	\$53,000	\$525
13	2020	Rosenbauer	Pumper	\$448,000	\$4,434
14	2020	Ford	Explorer (Fire Chief)	\$53,000	\$525
15	2023	Chevrolet	Equinox (Admin.)	\$27,865	\$276
16	2023	Chevrolet	Equinox (Admin.)	\$27,865	\$276
17	2023	Chevrolet	Equinox (Admin.)	\$27,865	\$276
18	2011	Ford	F250 Brush Truck (Fire)	\$33,200	\$329
19	2023	Trailer	Trailer (Road)	\$9,500	\$94
20	2022	Ford	F450 Ambulance	\$329,900	\$3,265
21	2024	Chevrolet	Silverado 2500	\$55,335	\$548
22	2024	Sutphen	Custom Pumper	\$653,423	\$6,467
23	2015	Ford	Pick Up (Admin.)	\$10,000	\$99
TOTALS				\$3,860,493	\$38,211

Ohio Township Association Risk Management Authority

Property Breakout

Jefferson Township, Montgomery County

Anniversary: 7/10/2026

<u>Location</u>	<u>Address</u>	<u>Total TIV</u>	<u>Contribution</u>
2-1: Fire Station #59	7828 Dayton-Liberty Road Dayton, OH 45414	\$1,576,848	\$3,638
2-2: Fire Station #59	7828 Dayton-Liberty Road Dayton, OH 45414	\$8,081	\$28
3-1: Road Department & Storage	6978 Germantown Pike Miamisburg, OH 45342	\$654,544	\$755
3-2: Road Department & Storage	6978 Germantown Pike Miamisburg, OH 45342	\$2,839	\$10
4-1: Fire Department Storage Building	1495 South Union Road Dayton, OH 45417	\$174,502	\$201
4-2: Fire Department Storage Building	1495 South Union Road Dayton, OH 45417	\$165,656	\$191
4-3: Fire Department Storage Building	1495 South Union Road Dayton, OH 45417	\$85,722	\$99
4-4: Fire Department Storage Building	1495 South Union Road Dayton, OH 45417	\$64,319	\$223
4-5: Fire Department Storage Building	1495 South Union Road Dayton, OH 45417	\$68,468	\$237
5-1: Road Storage (former Fire Station 4)	1525 Kimmel Lane Dayton, OH 45417	\$293,639	\$677
5-2: Road Storage (former Fire Station 4)	1525 Kimmel Lane Dayton, OH 45417	\$12,340	\$43
7-1: Blairwood Park	1163 Normdave Street Dayton, OH 45417	\$220,256	\$508
7-2: Blairwood Park	1163 Normdave Street Dayton, OH 45417	\$12,449	\$43
8-1: Charles Richardson Park	299 Strand Avenue Dayton, OH 45417	\$220,256	\$508
8-2: Charles Richardson Park	299 Strand Avenue Dayton, OH 45417	\$77,532	\$268
9-1: Fire/Administration Offices	One Business Park Drive Dayton, OH 45417	\$3,087,302	\$7,124
9-2: Fire/Administration Offices	One Business Park Drive Dayton, OH 45417	\$38,766	\$134
11-1: Lower Miami Cemetery	5097 Germantown Pike Dayton, OH 45417	\$68,099	\$79
11-2: Lower Miami Cemetery	5097 Germantown Pike Dayton, OH 45417	\$3,385	\$12
	Crime		\$75
	Equipment Breakdown		\$470

Ohio Township Association Risk Management Authority

Additional Property Breakout Jefferson Township, Montgomery County Anniversary: 7/10/2026

Description	Location	Value	Contribution
(4) Power Loaders Units/Medics		\$115,796	\$668
(11) Cameras & (11) Heavy Duty Enclosures boxes & (11) Special Locks Mechanism		\$9,504	\$55
(30) Hand Sanitizer Stations		\$7,207	\$42
2001 Gledhill 10' Snow Plow		\$6,006	\$35
2007 Case 580 Super M Backhoe		\$82,227	\$474
(19) Portable Radios-800 Series		\$171,772	\$991
(2) 2018 Exmark Mowers		\$42,042	\$243
(3) Stryker Stair Chairs		\$12,973	\$75
SCBA Compressor		\$78,078	\$450
1980 Ford 4600 Tractor w/Mott Mower		\$36,036	\$208
(3) 1984 Swenson Salt Spreader V Boxes		\$21,622	\$125
Falcon 4-Ton Asphalt Hot Box Trailer		\$46,826	\$270
Zoll Auto Pulse w/Charger		\$56,411	\$325
(43) Sets of SCBA's w/Bottles & Masks		\$309,910	\$1,788
(4) Stryker Power Cots		\$220,000	\$1,269
2024 Case 580 SN Backhoe		\$138,606	\$799
Hose & Appliances		\$240,240	\$1,386
(20) CPR Manikin & Baby Manikin Sets		\$18,018	\$104
(4) 2017 Automatic Zoll CPR Defibrillators		\$168,000	\$969
(6) AED's		\$24,024	\$139
Gledhill 10' Plow		\$7,207	\$42
2003 Box Trailer		\$24,024	\$139
Buckets for Backhoe (18", 24", 36", 48")		\$7,347	\$42
(43) Sets of Turnout Gear		\$232,433	\$1,341
Flail Head 1200 PT		\$10,507	\$61
2000 OBD Leaf Vacuum Machine		\$21,862	\$126
Wacker RD12L Double Drum Vibratory Asphalt Roller		\$25,826	\$149
1992 Bomford Brush Cutter		\$18,018	\$104
Unscheduled Miscellaneous		\$484,019	\$2,789
Property-Limit per occurrence, \$5,000 maximum limit per any one item			
(3) Zoll Monitors X Series w/Chargers		\$134,533	\$776
2002 Steiner 21hp Diesel w/60' Mower Deck		\$15,106	\$87



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

INVOICE

Date: 6/25/2026

Jefferson Township, Montgomery County
One Business Park Drive
Dayton, OH 45417

Effective Date	Description	Amount
7/10/2026	2026-2027 Anniversary Contribution	\$108,567

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 \$6,000,000	\$1,079	☐ _____
Increased Liability Limits to \$7,000,000	\$2,029	☐ _____
Increased Liability Limits to \$8,000,000	\$2,924	☐ _____

INVOICE BALANCE \$ _____

Payment due upon receipt.



Anniversary Information Acknowledgement

The undersigned representative of the Jefferson Township, Montgomery County acknowledges that he/she:

- ☐ Reviewed the information provided on all Ohio Township Association Risk Management Authority applications and all applicable supplemental applications.
- ☐ Reviewed all applicable property and vehicle schedules.
- ☐ Confirms, to the best of his/her knowledge, that all information provided is complete and accurate.
- ☐ Reviewed the optional coverage(s) offered by the Ohio Township Association Risk Management Authority for increased limits. After consideration of the coverage(s) offered and the contribution for same, Jefferson Township, Montgomery County has elected to:
 - ☐ Waive any and all coverage(s) and any applicable contribution charges. Jefferson Township, Montgomery County understands that to add increased limits coverage in the future, it will be subject to Ohio Township Association Risk Management Authority's approval and underwriting guidelines at the time of the request and that such request must be made in writing. In addition, Jefferson Township, Montgomery County will not hold the Ohio Township Association Risk Management Authority responsible for this decision to waive optional coverage(s).
 - ☐ Accept the increased limits: _____
(Limit of Liability Accepted)

Executed on the _____ day of _____, in the year _____, by the undersigned duly authorized officer of the Governmental Subdivision Jefferson Township, Montgomery County indicated below:

By: _____

Title: _____

Member: Jefferson Township, Montgomery County

Member Number: 0330

Anniversary Date: 07/10/2026



SUMMARY OF COVERAGES

FOR

Jefferson Township, Montgomery County

PREPARED BY:

Acrisure
Dustin Gillis

6500 Taylor Road
Blacklick, OH 43004
800.748.0554

<http://otarma.org>



FOR: Jefferson Township, Montgomery County

EFFECTIVE: 07/10/2026

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

\$5,000,000 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

\$5,000,000 Each occurrence

\$0 Deductible

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

Public Officials Wrongful Acts

\$5,000,000 Each occurrence

\$1,000 Deductible

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

No aggregate limit on any major lines of coverage unless indicated in the schedule of benefits.



FOR: *Jefferson Township, Montgomery County*

EFFECTIVE: 7/10/2026

Property Coverages

Blanket Total Insured Values	\$6,835,003	
Building	\$6,076,719	\$2,500 Deductible
Personal Property	\$758,284	\$2,500 Deductible
Miscellaneous Property Scheduled	\$2,333,680	\$2,500 Deductible
Miscellaneous Property Unscheduled	\$484,019	\$2,500 Deductible
EDP - Hardware	\$240,240	\$2,500 Deductible
Total Insured Value		\$9,892,942

Equipment Breakdown Property Damage	\$6,835,003
Deductible	\$2,500

Crime Coverage

Crime Limit	\$60,000
Deductible	\$0

OTARMA offers bonds for elected or appointed officials up to a limit of \$10,000 at no additional cost.



FOR: *Jefferson Township, Montgomery County*

EFFECTIVE: *7/10/2026*

Automobile Coverages

Liability

Legal Liability for Automobile Claims	\$5,000,000
Covered Pollution Cost or Expense for Automobiles	\$5,000,000
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	\$3,860,493
Comprehensive Deductible	\$500
Collision Deductible	\$500

Cyber Coverages

Third Party Cyber Liability	\$1,000,000 occurrence / \$1,000,000 aggregate	\$10,000 Deductible
First Party Cyber Breach	\$1,000,000 occurrence / \$1,000,000 aggregate	\$10,000 Deductible
Cyber Crime	\$200,000 occurrence / \$200,000 aggregate	\$10,000 Deductible



Jefferson Township, Montgomery County

Effective Date: 07/10/2026

<u>Coverage</u>	<u>Contribution</u>	<u>Limit of Coverage</u>
General Liability	\$14,471	\$5,000,000
Automobile Liability	\$9,153	\$5,000,000
Automobile Physical Damage	\$38,211	\$3,860,493
Public Officials Wrongful Acts & Employment Practices	\$6,896	\$5,000,000
Excess Liability	\$7,429	Included
Property	\$32,332	\$9,892,942
Equipment Breakdown	Included	Included
Employee Dishonesty	\$75	\$60,000
Total Contribution	\$108,567	
CDL Credit	\$0.00	
MVR Credit	\$0.00	
Final Contribution	\$108,567.00	

Increased Limits Options

\$6,000,000	\$1,079
\$7,000,000	\$2,029
\$8,000,000	\$2,924



NOTICE

This proposal is an overview of coverages and is merely descriptive and should be used for reference purposes only. Please refer to the coverage document for specific terms, conditions and exclusions. Any questions should be referred to your Account Manager.

CONDITIONS

Earth Movement and Flood Coverage Quotes are available upon your written request.



Financial Stability Rating AAA (Unsurpassed)



Endorsed by the Ohio Township Association since 1987. Now serving over 1,000 Ohio townships.



SERVICE CENTER

315 South Kalamazoo Mall
Kalamazoo, MI 49007

Wendy French
Ph. 888.748.7966 Ext. 3136 Fax
269.276.4095
Email: wfrench@acrisure.com

Risk Management

KLA Risk Consulting
6500 Emerald Parkway
Suite 100
Dublin, OH 43016
Kim Arnold
Ph. 866.537.7775
Email: klarnold@klaconsulting.com

CLAIM SERVICE

Public Entity Risk Services of Ohio – PERSO

Brad Tucker
Direct- 614.729.1604
Cell- 614.905.2571
Email: btucker@persopool.com



6500 Taylor Road
Blacklick, OH 43004
800.748.0554

<http://otarma.org>



FOR: Jefferson Township, Montgomery County

EFFECTIVE: 7/10/2026

Legal Defense and Claim Payment Agreement – Schedule of Coverages

<u>Coverage</u>	<u>Effective Date</u>	<u>Limit</u>	<u>Deductible</u>
Legal Liability for Automobile Claims	7/10/2026	\$5,000,000	\$0
Covered Pollution Cost or Expense for Automobiles	7/10/2026	\$5,000,000	\$0
Uninsured and Underinsured Motorist Per Person	7/10/2026	\$100,000	\$0
Uninsured and Underinsured Motorist Per Occurrence	7/10/2026	\$100,000	\$0
Medical Expenses - Automobile	7/10/2026	\$1,000	\$0
Legal Liability for General Liability Claims	7/10/2026	\$5,000,000	\$0
Active Assailant	7/10/2026	See LDCP 0500 (01 19)	\$0
Appeal Bonds	7/10/2026	Unlimited	\$0
Bail Bonds	7/10/2026	Unlimited	\$0
Bonds to Release Property	7/10/2026	Unlimited	\$0
Broad Legal Defense Fund	7/10/2026	\$5,000 occ/\$5,000 agg	\$0
Claim and Defense Expenses	7/10/2026	Unlimited	\$0
Fungi or Bacteria Clean Up	7/10/2026	\$25,000	\$0
Fungi or Bacteria Clean Up Aggregate	7/10/2026	\$50,000	\$0
Fungi or Bacteria Injury	7/10/2026	\$25,000	\$0
Fungi or Bacteria Injury Aggregate	7/10/2026	\$50,000	\$0
Good Samaritan	7/10/2026	\$5,000,000	\$0
Medical Expenses - Other than Automobile	7/10/2026	\$5,000	\$0
Medical Malpractice	7/10/2026	\$5,000,000	\$0
Member Expenses	7/10/2026	\$10,000	\$0
Moral Obligation to Pay	7/10/2026	\$2,500	\$0
Non-Monetary Relief Defense Expense	7/10/2026	\$50,000	\$0
Post-Judgment Interest	7/10/2026	Unlimited	\$0
Pre-Judgment Interest	7/10/2026	Unlimited	\$0
Stop Gap	7/10/2026	\$5,000,000	\$0
Pollution Liability Coverage - Pesticides	7/10/2026	\$250,000	0
Public Officials Wrongful Acts	7/10/2026	\$5,000,000	\$1,000
Employee Benefit Liability	7/10/2026	\$1,000,000	\$1,000
Employment Expense	7/10/2026	\$5,000,000	\$0
Employment Practices Wrongful Acts	7/10/2026	\$5,000,000	\$1,000
Endorsements	Effective Date	Limit	Deductible
Anti-skid Material Storage and Application	7/10/2026	\$5,000,000	\$0
Chlorine	7/10/2026	\$5,000,000	\$0
Fire Department Pollution Coverage	7/10/2026	\$500,000	\$0
Fire Department Training Activities	7/10/2026	\$5,000,000	\$0



FOR: *Jefferson Township, Montgomery County*

EFFECTIVE: *7/10/2026*

Legal Defense and Claim Payment Agreement – Schedule of Coverages

Sewer Back-up	7/10/2026	\$1,000,000 occ/\$1,000,000	\$0
Underground Gasoline, Diesel and Fuel Oil Storage Tanks Aggregate	7/10/2026	\$55,000	\$0
Underground Gasoline, Diesel and Fuel Oil Storage Tanks Each Occurrence	7/10/2026	\$55,000	\$0



GOVERNMENT PROPERTY AGREEMENT – SCHEDULE OF BENEFITS

Ohio Township Association Risk Management Authority

Jefferson Township, Montgomery County

Effective Date: 07/10/2026

Expiration Date: 07/10/2027

SECTION	COVERAGE LIMIT	DEDUCTIBLE
SECTION III – PROPERTY DAMAGE		
Buildings*	\$6,076,719	\$2,500
Personal Property*	\$758,284	\$2,500
Accounts Receivable	\$250,000	
Animals	\$25,000	
Appearance Allowance	\$25,000	
Arson or Theft Reward	\$10,000	
Athletic Surfaces	\$50,000	
Building or Addition Under Construction	\$1,000,000	\$500
Building or Addition Under Construction - Frame Construction Type	Excluded	
Cemetery Property	\$10,000	\$0
Debris Removal	\$250,000	
Decontamination Costs	\$25,000	
Electronic Vandalism	\$250,000	
Equipment Rental Reimbursement	\$250,000	
Errors or Omissions	\$500,000	
Expediting Expenses	\$250,000	
Fine Arts - Unscheduled	\$25,000	
Fire Hydrants (Unscheduled)	\$10,000	
Green Coverage	\$100,000	
Guide Rails	\$10,000	
Land and Water Cleanup Expense	\$10,000	
Locks and Keys	\$25,000	
Money and Securities	\$25,000	
New Generation	\$10,000	

GOVERNMENT PROPERTY AGREEMENT – SCHEDULE OF BENEFITS

Ohio Township Association Risk Management Authority

Jefferson Township, Montgomery County

Effective Date: 07/10/2026

Expiration Date: 07/10/2027

SECTION	COVERAGE LIMIT	DEDUCTIBLE
Newly Constructed or Acquired Property	\$2,000,000	\$500
Off-Premises Service Interruption Property Damage	\$25,000	
Off-Premises Storage - Property Under Construction	\$10,000	
Ordinance or Law	\$500,000	
Outdoor Signs	\$10,000	
Outdoor Trees and Shrubs	10,000/250,000	
Parking Meters and Charging Stations	\$5,000	
Personal Prop Not at a Covered Location	\$50,000	
Personal Property at Newly Acquired or Leased Locations	\$1,000,000	\$0
Personal Property of Others	\$250,000	\$500
Pollution Cleanup Expense	\$100,000	
Professional Fees	\$5,000	
Property Removed from a Covered Location	\$250,000	
Protection and Preservation of Property	\$250,000	
Terrorism	See GPA 0780	\$0
Transit Coverage	\$100,000	
Underground Fiber Optic Cable	\$10,000	
Unscheduled Misc Property	\$10,000	
Unscheduled Playground Equipment	\$25,000	
Unscheduled Property in the Open	\$100,000	\$500
Valuable Papers and Records	\$250,000	
Water and Sewer Backup	\$100,000	

GOVERNMENT PROPERTY AGREEMENT – SCHEDULE OF BENEFITS

Ohio Township Association Risk Management Authority

Jefferson Township, Montgomery County

Effective Date: 07/10/2026

Expiration Date: 07/10/2027

SECTION	COVERAGE LIMIT	DEDUCTIBLE
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SECTION IV - TIME ELEMENT		
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Civil Authority	Maximum 30 days	
Civil Authority	\$25,000	
Computer Systems and Non-physical Damage	\$10,000	
Contingent Tax Revenue Interruption	\$25,000	
Contingent Time Element	\$10,000	
Earnings During Protection/Preservation	\$25,000	
Expenses to Reduce Loss	\$25,000	
Extended Earnings, Extra Expense and Cost	\$50,000	
Extended Gross Earnings, Extra Expense and Cost	Maximum 180 days	
Extended Period of Coverage	\$25,000	
Extra Expense and Cost	\$250,000	
Gross Earnings	\$250,000	
Leasehold Interest	\$10,000	
Rental Coverage	\$10,000	
Soft Costs	\$5,000	
Storm Debris Removal	\$5,000	

GOVERNMENT PROPERTY AGREEMENT – SCHEDULE OF BENEFITS

Ohio Township Association Risk Management Authority

Jefferson Township, Montgomery County

Effective Date: 07/10/2026

Expiration Date: 07/10/2027

SECTION	COVERAGE LIMIT	DEDUCTIBLE
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SECTION V - EQUIPMENT BREAKDOWN

Total Limit per one Breakdown*	\$6,835,003	See GPA 0644
Power Generating Equipment	Excluded	
Civil Authority	\$25,000	
Data or Media	\$250,000	
Defense	Unlimited	
Dependent Properties	\$25,000	
Earnings	\$100,000	
Electrical Surge and Electrical Disturbance	\$100,000	
Error in Description	\$500,000	
Expediting Expenses	\$250,000	
Extended Earnings and Extra Expense	\$100,000	
Extra Expense	\$100,000	
Green Alternatives	\$100,000	
Hazardous Substance	\$100,000	
New Generation	\$10,000	
Newly Acquired Locations	\$2,000,000	
Off Premises Equipment	\$50,000	
Ordinance or Law	\$500,000	
Refrigerant Contamination	\$100,000	
Service Interruption	\$100,000	
Spoilage	Included with Refrigerant Contamination	
Water Damage	\$100,000	

SECTION VI - CRIME

Crime	\$60,000	\$0
Computer Fraud and Funds Transfer	\$60,000	\$0
Employee Theft - Per Employee	\$60,000	\$0
Employee Theft - Per Loss	\$60,000	\$0
Forgery or Alteration	\$60,000	\$0
Inside Premises - Robbery or Safe Burglary	\$60,000	\$0
Money Orders and Counterfeit Money	\$60,000	\$0
Outside Premises	\$60,000	\$0
Theft, Disappearance, Destruction of Money	\$60,000	\$0

GOVERNMENT PROPERTY AGREEMENT – SCHEDULE OF BENEFITS

Ohio Township Association Risk Management Authority

Jefferson Township, Montgomery County

Effective Date: 07/10/2026

Expiration Date: 07/10/2027

SECTION	COVERAGE LIMIT	DEDUCTIBLE
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SECTION VII - AUTOMOBILE PHYSICAL DAMAGE		
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Airbags	\$5,000	\$0
Commandeered Property	\$250,000	\$0
Emergency Response Automobile	\$25,000	\$0
Freezing of Equipment Coverage	\$25,000	\$0
Hired Automobile Physical Damage	\$50,000	\$0
Lease Gap	\$25,000	\$0
Not At Fault Collision Deductible Waiver	\$2,500	\$0
Personal Automobile (Deductible)	Actual Cost	\$0
Property in an Unattended Auto	\$1,000	\$0
Recertification	Actual Cost	\$0
Rental Automobile Agreement	\$10,000	\$0
Rental Reimbursement Aggregate	\$100,000	\$0
Rental Reimbursement Per Day	\$1,000	\$0
Roadside Assistance	\$5,000	\$0
Temporary Substitute Automobile	\$2,500	\$0
Terrorism	See GPA 0780	\$0

CYBER BREACH AND LIABILITY AGREEMENT – SUPPLEMENTAL DECLARATIONS

Any reference to the Declarations within this Cyber Breach and Liability Agreement includes the Cyber Breach and Liability Declarations and these Cyber Breach and Liability Agreement Supplemental Declarations.

	Limit Per Coverage Agreement	Annual Aggregate Limit	Member Deductible Per Claim
THIRD PARTY LIABILITY COVERAGE AGREEMENTS			
Multimedia Liability Coverage	\$1,000,000	\$1,000,000	\$10,000
Security and Privacy Liability Coverage	\$1,000,000	\$1,000,000	\$10,000
Privacy Regulatory Defense and Penalties Coverage	\$1,000,000	\$1,000,000	\$10,000
PCI DSS Liability Coverage	\$1,000,000	\$1,000,000	\$10,000
Bodily Injury Liability Coverage	\$200,000	\$200,000	\$10,000
Property Damage Liability Coverage	\$200,000	\$200,000	\$10,000
TCPA Defense Coverage	<i>No coverage</i>	<i>No coverage</i>	<i>Not applicable</i>
FIRST PARTY COVERAGE AGREEMENTS			
Breach Event Costs Coverage	\$1,000,000	\$1,000,000	\$10,000
Post Breach Remediation Costs Coverage	<i>No coverage</i>	<i>No coverage</i>	<i>Not applicable</i>
BrandGuard® Coverage	\$1,000,000	\$1,000,000	\$10,000
System Failure Coverage	\$1,000,000	\$1,000,000	\$10,000
Dependent System Failure Coverage	<i>No coverage</i>	<i>No coverage</i>	<i>Not applicable</i>
Cyber Extortion Coverage	\$1,000,000	\$1,000,000	\$10,000
Cyber Crime Coverage	\$200,000	\$200,000	\$10,000
Bricking Loss Coverage	<i>No coverage</i>	<i>No coverage</i>	<i>Not applicable</i>
Property Damage Loss Coverage	<i>No coverage</i>	<i>No coverage</i>	<i>Not applicable</i>
Reward Expenses Coverage	<i>No coverage</i>	<i>No coverage</i>	<i>Not applicable</i>
Court Attendance Costs Coverage	<i>No coverage</i>	<i>No coverage</i>	<i>Not applicable</i>

Systemic Event Aggregate Limit of Coverage: \$2,000,000 per occurrence

Pool Maximum Aggregate Limit of Liability: \$5,000,000

Retroactive Date – Full Prior Acts
Knowledge Date – January 1, 2026

Brand Guard Coverage
Waiting Period: 2 weeks
Period of Indemnity: 180 days
Period of Restoration: N/A

System Failure Coverage:
Waiting Period: 8 hours
Period of Indemnity: N/A
Period of Restoration: 120 days



Statement of Values

Jefferson Township, Montgomery
County

Effective Date: 07/10/2026 Expiration Date: 07/10/2027

Printed on: 06/25/2026

Location Description	Area	# of Flrs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
-											
	Value					Valuation				Deductible	
EDP - Hardware	\$240,240					RC				\$2,500	
Miscellaneous Property Scheduled	\$2,333,680					RC				\$2,500	
Miscellaneous Property Unscheduled	\$484,019					RC				\$2,500	
Total Location TIV	\$3,057,939										
2 - 1 7828 Dayton-Liberty Road											
Dayton, OH 45414											
Fire Station #59 including Siren & Generator											
	5748	1		1981		2	5	Y	N	N	Y
	Value					Valuation				Deductible	
Building	\$1,463,826					RC				\$2,500	
Personal Property	\$113,022									\$2,500	
Total Location TIV	\$1,576,848										
2 - 2 7828 Dayton-Liberty Road											
Dayton, OH 45414											
Property In The Open											
	0	1				-	5	Y	N	N	Y
	Value					Valuation				Deductible	
Building	\$8,081					RC				\$2,500	
Total Location TIV	\$8,081										



Statement of Values

Jefferson Township, Montgomery
County

Effective Date: 07/10/2026 Expiration Date: 07/10/2027

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Location Description	Area	# of Flrs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
3 - 1 6978 Germantown Pike Miamisburg, OH 45342 Road Department & Storage	3304	1		1975		3	5	Y	N	N	Y
	Value					Valuation				Deductible	
Building	\$442,478					RC				\$2,500	
Personal Property	\$212,066									\$2,500	
Total Location TIV	\$654,544										
3 - 2 6978 Germantown Pike Miamisburg, OH 45342 Property In The Open	0	1				-	5	Y	N	N	Y
	Value					Valuation				Deductible	
Building	\$2,839					RC				\$2,500	
Total Location TIV	\$2,839										
4 - 1 1495 South Union Road Dayton, OH 45417 Fire Department Storage Building	1680	1		1950		3	5	Y	N	N	Y
	Value					Valuation				Deductible	
Building	\$147,202					RC				\$2,500	
Personal Property	\$27,300									\$2,500	
Total Location TIV	\$174,502										



Statement of Values

Jefferson Township, Montgomery
County

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Location Description	Area	# of Flrs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
4 - 2 1495 South Union Road Dayton, OH 45417 Garage	1008	1		1958		6	5	Y	N	N	Y
	Value					Valuation				Deductible	
Building	\$154,736					RC				\$2,500	
Personal Property	\$10,920									\$2,500	
Total Location TIV	\$165,656										
4 - 3 1495 South Union Road Dayton, OH 45417 Back Storage Building	1280	1		1975		3	5	Y	N	N	Y
	Value					Valuation				Deductible	
Building	\$69,342					RC				\$2,500	
Personal Property	\$16,380									\$2,500	
Total Location TIV	\$85,722										
4 - 4 1495 South Union Road Dayton, OH 45417 Salt Storage Building	640	1		1958		1	5	Y	N	N	Y
	Value					Valuation				Deductible	
Building	\$64,319					RC				\$2,500	
Total Location TIV	\$64,319										



Statement of Values

Jefferson Township, Montgomery
County

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Location Description	Area	# of Flrs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
4 - 5 1495 South Union Road Dayton, OH 45417 Property In The Open	0	1				-	5	Y	N	N	Y
	Value					Valuation				Deductible	
Building	\$68,468					RC				\$2,500	
Total Location TIV	\$68,468										
5 - 1 1525 Kimmel Lane Dayton, OH 45417 Road Storage (Former Fire Station 4)	1700	1		1971		2	5	Y	N	N	Y
	Value					Valuation				Deductible	
Building	\$256,511					RC				\$2,500	
Personal Property	\$37,128									\$2,500	
Total Location TIV	\$293,639										
5 - 2 1525 Kimmel Lane Dayton, OH 45417 Property In The Open	0	1				-	5	Y	N	N	Y
	Value					Valuation				Deductible	
Building	\$12,340					RC				\$2,500	
Total Location TIV	\$12,340										



Statement of Values

Jefferson Township, Montgomery
County

Effective Date: 07/10/2026 Expiration Date: 07/10/2027

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Location Description	Area	# of Flrs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
7 - 1 1163 Normdave Street Dayton, OH 45417 Shelter/Restroom	1500	1		1994		2	5	Y	N	N	Y
	Value					Valuation				Deductible	
Building	\$220,256					RC				\$2,500	
Total Location TIV	\$220,256										
7 - 2 1163 Normdave Street Dayton, OH 45417 Property In The Open	0	0				-	5	Y	N	N	Y
	Value					Valuation				Deductible	
Building	\$12,449					RC				\$2,500	
Total Location TIV	\$12,449										
8 - 1 299 Strand Avenue Dayton, OH 45417 Shelter/Restroom	1500	1		1994		2	5	Y	N	N	Y
	Value					Valuation				Deductible	
Building	\$220,256					RC				\$2,500	
Total Location TIV	\$220,256										



Statement of Values

Jefferson Township, Montgomery
County

Effective Date: 07/10/2026 Expiration Date: 07/10/2027

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Location Description	Area	# of Flrs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
8 - 2 299 Strand Avenue Dayton, OH 45417 Property In The Open	0	0				-	5	Y	N	N	Y

	Value	Valuation	Deductible
Building	\$77,532	RC	\$2,500
Total Location TIV	\$77,532		

9 - 1 One Business Park Drive Dayton, OH 45417 Fire/Administration Offices including Generator	8706	1	2002	2	5	Y	N	N	Y
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	Value	Valuation	Deductible
Building	\$2,745,834	RC	\$2,500
Personal Property	\$341,468		\$2,500
Total Location TIV	\$3,087,302		

9 - 2 One Business Park Drive Dayton, OH 45417 Property In The Open	0	1		-	5	Y	N	N	Y
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	Value	Valuation	Deductible
Building	\$38,766	RC	\$2,500
Total Location TIV	\$38,766		



Statement of Values

Jefferson Township, Montgomery
County

Effective Date: 07/10/2026 Expiration Date: 07/10/2027

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Location Description	Area	# of Flrs	Auto Spklr	Year Built	Year Reno	Con Code	Pro Class	Equip Break	FL	EQ	Blank Limit
11 - 1 5097 Germantown Pike Dayton, OH 45417 Headstones & Monuments	0	0				3	5	Y	N	N	Y
	Value					Valuation				Deductible	
Building	\$68,099					RC				\$2,500	
Total Location TIV	\$68,099										
11 - 2 5097 Germantown Pike Dayton, OH 45417 Property In The Open	0	1				-	5	Y	N	N	Y
	Value					Valuation				Deductible	
Building	\$3,385					RC				\$2,500	
Total Location TIV	\$3,385										
										Total Blanket TIV	\$6,835,003
										Building	\$6,076,719
										Personal Property	\$758,284
										EDP - Hardware	\$240,240
										Miscellaneous Property Scheduled	\$2,333,680
										Miscellaneous Property Unscheduled	\$484,019
										Total TIV	\$9,892,942
										APD TIV	\$3,860,493
										Grand Total TIV	\$13,753,435



Additional Property Statement of Values

Jefferson Township, Montgomery
County

Effective Date: 07/10/2026 Expiration Date: 07/10/2027
Printed on: 06/25/2026

Location Information N/A

Line	Classification	Description	Serial No	Coverage Limit	Valuation	Deductible
1	Miscellaneous Property Scheduled	(4) Power Loaders Units/Medics		\$115,796	RC	\$2,500
2	Miscellaneous Property Scheduled	(11) Cameras & (11) Heavy Duty Enclosures boxes & (11) Special Locks Mechanism	on file	\$9,504	RC	\$2,500
3	Miscellaneous Property Scheduled	(30) Hand Sanitizer Stations		\$7,207	RC	\$2,500
4	Miscellaneous Property Scheduled	2001 Gledhill 10' Snow Plow	S#1695	\$6,006	RC	\$2,500
5	Miscellaneous Property Scheduled	2007 Case 580 Super M Backhoe	S#7161	\$82,227	RC	\$2,500
6	Miscellaneous Property Scheduled	(19) Portable Radios-800 Series		\$171,772	RC	\$2,500
7	Miscellaneous Property Scheduled	(2) 2018 Exmark Mowers		\$42,042	RC	\$2,500
8	Miscellaneous Property Scheduled	(3) Stryker Stair Chairs		\$12,973	RC	\$2,500
9	Miscellaneous Property Scheduled	SCBA Compressor		\$78,078	RC	\$2,500
10	Miscellaneous Property Scheduled	1980 Ford 4600 Tractor w/Mott Mower	S#1547	\$36,036	RC	\$2,500
11	Miscellaneous Property Scheduled	(3) 1984 Swenson Salt Spreader V Boxes		\$21,622	RC	\$2,500
12	Miscellaneous Property Scheduled	Falcon 4-Ton Asphalt Hot Box Trailer		\$46,826	RC	\$2,500
13	Miscellaneous Property Scheduled	Zoll Auto Pulse w/Charger		\$56,411	RC	\$2,500
14	Miscellaneous Property Scheduled	(43) Sets of SCBA's w/Bottles & Masks		\$309,910	RC	\$2,500
15	Miscellaneous Property Scheduled	(4) Stryker Power Cots		\$220,000	RC	\$2,500
16	Miscellaneous Property Scheduled	2024 Case 580 SN Backhoe	S#5706	\$138,606	RC	\$2,500
17	Miscellaneous Property Scheduled	Hose & Appliances		\$240,240	RC	\$2,500
18	Miscellaneous Property Scheduled	(20) CPR Manikin & Baby Manikin Sets		\$18,018	RC	\$2,500
19	Miscellaneous Property Scheduled	(4) 2017 Automatic Zoll CPR Defibrillators		\$168,000	RC	\$2,500



Additional Property Statement of Values

Jefferson Township, Montgomery
County

Effective Date: 07/10/2026 Expiration Date: 07/10/2027
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Location Information N/A

Line	Classification	Description	Serial No	Coverage Limit	Valuation	Deductible
20	Miscellaneous Property Scheduled	(6) AED's		\$24,024	RC	\$2,500
21	Miscellaneous Property Scheduled	Gledhill 10' Plow		\$7,207	RC	\$2,500
22	Miscellaneous Property Scheduled	2003 Box Trailer		\$24,024	RC	\$2,500
23	Miscellaneous Property Scheduled	Buckets for Backhoe (18", 24", 36", 48")		\$7,347	RC	\$2,500
24	Miscellaneous Property Scheduled	(43) Sets of Turnout Gear		\$232,433	RC	\$2,500
25	Miscellaneous Property Scheduled	Flail Head 1200 PT	S#2043	\$10,507	RC	\$2,500
26	Miscellaneous Property Scheduled	2000 OBD Leaf Vacuum Machine	S#2864	\$21,862	RC	\$2,500
27	Miscellaneous Property Scheduled	Wacker RD12L Double Drum Vibratory Asphalt Roller		\$25,826	RC	\$2,500
28	Miscellaneous Property Scheduled	1992 Bomford Brush Cutter	S#987Z	\$18,018	RC	\$2,500
29	Miscellaneous Property Unscheduled	Unscheduled Miscellaneous Property-Limit per occurrence, \$5,000 maximum limit per any one item		\$484,019	RC	\$2,500
30	Miscellaneous Property Scheduled	(3) Zoll Monitors X Series w/Chargers		\$134,533	RC	\$2,500
31	Miscellaneous Property Scheduled	2002 Steiner 21hp Diesel w/60' Mower Deck	S#0232 S#6995	\$15,106	RC	\$2,500
32	EDP - Hardware	Blanket EDP including software		\$240,240	RC	\$2,500
33	Miscellaneous Property Scheduled	Bomford Brush Cutter	S#1295	\$31,519	RC	\$2,500

Total EDP - Hardware	\$240,240
Total Miscellaneous Property Scheduled	\$2,333,680
Total Miscellaneous Property Unscheduled	\$484,019
Total Location Additional Property Scheduled Value	\$3,057,939

Grand Total EDP - Hardware	\$240,240
Grand Total Miscellaneous Property Scheduled	\$2,333,680
Grand Total Miscellaneous Property Unscheduled	\$484,019



Additional Property Statement of Values

Jefferson Township, Montgomery
County

Effective Date: 07/10/2026 Expiration Date: 07/10/2027
Printed on: 06/25/2026

Grand Total Additional Property Scheduled Value

\$3,057,939



Schedule of Covered Vehicles

**Jefferson Township,
Montgomery County**

Effective Date: 07/10/2026
Printed on: 06/25/2026

Expiration Date: 07/10/2027

#	Year	Make	Model	VIN	Type	Value	Valuation Comp	Ded	Coll	Ded
1	2005	Spartan	Rosenbauer Pumper	S#0955	Fire Trucks	700,000	RC Y	\$500	Y	\$500
2	2005	Spartan	Rosenbauer Pumper	S#0956	Fire Trucks	700,000	RC Y	\$500	Y	\$500
3	2008	International	Dump Truck	S#4692	Dump Trucks	53,123	ACV Y	\$500	Y	\$500
4	2009	International	Dump Truck	S#2612	Dump Trucks	54,750	ACV Y	\$500	Y	\$500
5	1995	Chevrolet	Kodiak Ambulance	S#0138	Ambulances		Liability Only N		N	
6	2017	Chevrolet	Silverado w/ Plow & Accessories (Road)	S#7929	Passenger Car/Vans/Pickups	37,067	ACV Y	\$500	Y	\$500
7	2017	Sure - Trac	Utility Trailer	S#3687	Trailers	7,000	ACV Y	\$500	Y	\$500
8	2017	Trailer	Mortiz International Dump Trailer	S#0985	Trailers	13,000	ACV Y	\$500	Y	\$500
9	2020	Ford	Ambulance	S#3754	Ambulances	278,800	RC Y	\$500	Y	\$500
10	2020	Ford	Ambulance	S#3753	Ambulances	278,800	RC Y	\$500	Y	\$500
11	2010	Ford	Crown Victoria (Fire) w/ Accessories	S#2017	Passenger Car/Vans/Pickups	9,000	ACV Y	\$500	Y	\$500



Schedule of Covered Vehicles

**Jefferson Township,
Montgomery County**

Effective Date: 07/10/2026

Expiration Date: 07/10/2027

Printed on: 06/25/2026

12	2020	Ford	Explorer (Ass't Fire Chief)	S#4841	Passenger Car/Vans/Pickups	53,000	ACV	Y	\$500	Y	\$500
13	2020	Rosenbauer	Pumper	S#8568	Fire Trucks	448,000	RC	Y	\$500	Y	\$500
14	2020	Ford	Explorer (Fire Chief)	S#5572	Passenger Car/Vans/Pickups	53,000	ACV	Y	\$500	Y	\$500
15	2023	Chevrolet	Equinox (Admin.)	S#9080	Passenger Car/Vans/Pickups	27,865	ACV	Y	\$500	Y	\$500
16	2023	Chevrolet	Equinox (Admin.)	S#9116	Passenger Car/Vans/Pickups	27,865	ACV	Y	\$500	Y	\$500
17	2023	Chevrolet	Equinox (Admin.)	S#1354	Passenger Car/Vans/Pickups	27,865	ACV	Y	\$500	Y	\$500
18	2011	Ford	F250 Brush Truck (Fire)	S#2277	Fire Trucks	33,200	SA	Y	\$500	Y	\$500
19	2023	Trailer	Trailer (Road)	S#3186	Trailers	9,500	ACV	Y	\$500	Y	\$500
20	2022	Ford	F450 Ambulance	S#2114	Ambulances	329,900	RC	Y	\$500	Y	\$500
21	2024	Chevrolet	Silverado 2500	S#1722	Passenger Car/Vans/Pickups	55,335	ACV	Y	\$500	Y	\$500
22	2024	Sutphen	Custom Pumper	S#3093	Fire Trucks	653,423	RC	Y	\$500	Y	\$500
23	2015	Ford	Pick Up (Admin.)	S#0600	Passenger Car/Vans/Pickups	10,000	ACV	Y	\$500	Y	\$500



Schedule of Covered Vehicles

**Jefferson Township,
Montgomery County**

Effective Date: 07/10/2026

Expiration Date: 07/10/2027

Printed on: 06/25/2026

Total Location Vehicle Value: 3,860,493

Total ACV Value: 438,370 **Total RC Value:** 3,388,923 **Total SA Value:** 33,200 **Grand Total Vehicle Value:** 3,860,493