



## SHAKER HEIGHTS

### Administration Committee Agenda Via Conference - Zoom Tuesday, March 14, 2023, 8:00 am

This meeting is being held remotely (Zoom) pursuant to Chapters 113 and 115 of the Codified Ordinances (as amended in Ordinance 22-28), and Resolution 22-29, enacted on March 22, 2022.

Join the Zoom meeting as a viewer or listener from a PC, Mac, iPad, iPhone or Android device. Join online at <https://zoom.us/j/98833542366?pwd=N3VrVFV4eEZLOWJBSFJFU0ZJbkFzUT09>, Password: 33553400; Description: Administration Committee; or join by phone at 833-548-0282 (toll free); Webinar ID: 988 3354 2366, Password: 33553400. International numbers available at <https://zoom.us/u/amN71NpvB>.

1. Approval of the February 14, 2023 meeting minutes

Documents:

[ADMINMIN 2-14-23 DRAFT.PDF](#)

2. Property casualty insurance renewal

Documents:

[PROPERTY CASUALTY INSURANCE RENEWAL.PDF](#)  
[INSURANCEEXHIBIT.PDF](#)

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# SHAKER HEIGHTS

**Administration Committee**  
**Tuesday, February 14, 2023**  
**8:00 A.M.**  
**Via Teleconference - Zoom**

Members Present: Earl Williams, Chairperson, Council Member  
Tres Roeder, Council Member  
Kim Bixenstine, Resident Member

Others Present: William Gruber, Law Director  
Ann McGuire, Communications and Marketing Director  
Sandra Middleton, Human Resources Director  
Frank Miozzi, Information Technology Director  
Hallie Kogelschatz, shark&minnow CEO and President  
Alex Knight, shark&minnow Strategist

The meeting was called to order by Chairperson Earl Williams at 8:02 a.m.

\* \* \* \*

## **Approval of the January 10, 2023 Meeting Minutes**

Chair Williams asked if there were any changes or comments to the minutes of the January 10, 2023 meeting minutes.

It was moved by Member Kim Bixenstine and seconded by Council Member Tres Roeder, that the minutes be approved as submitted.

Minutes of the January 10, 2023 meeting were approved as submitted.

\* \* \* \*

## **Overview of the This is Shaker 2022 Marketing Plan**

Communications and Marketing Director Ann McGuire introduced Hallie Kogelschatz, CEO and President, and Alex Knight, Strategist, of shark&minnow, the City's marketing contractor. They have been working on the City's attract and retain campaign and provided an overview of the past year. Alex Knight said the presentation is the creative aspect of the 2022 media plan that was previously presented to the committee

Shark&minnow presented a power point with the first slide showing media ads and impressions. Ms. Kogelschatz indicated media ads were placed throughout the year, rather than focused on the peak home buying season as done in years past, to nurture residents across their user journey when they are thinking about purchasing a home. Mr. Knight added the peak home buying season is April through August, so they had focused on that period when placing media ads. However, since it typically takes longer than a few months to make a financial decision to purchase a home, especially moving across the country, the media ads will be spread throughout the year in 2023. Someone with no intention of moving may see the ad in

### **CITY OF SHAKER HEIGHTS**

3400 Lee Road Shaker Heights, Ohio 44120 P 216.491.1400 F 216.491.1465 Ohio Relay Service 711  
**shakeronline.com www.shaker.life**

January and see it again in a variety of ways, so it is an opportunity for them to remember Shaker if they do make a move.

The main audiences for 2022 were families and adults buying homes. Using feedback from this committee, shark&minnow introduced advertising near the end of 2022 to older audiences through Northeast Ohio Boomer. Advertising with Northeast Ohio Parent has been successful and NEO Boomer falls under the same umbrella but is geared towards older audiences. It provides information relative to the different housing stock and lifestyle amenities available for the older audience.

In addition, 2023 advertising will target small business owners through LinkedIn announcing Shaker's a great place to move or relocate your business. Shark&minnow is currently creating two videos, one speaking to both older audiences about the various housing stock available, the other promoting small businesses and programs available through the Economic Development Department for businesses.

Ms. Kogelschatz added the media slide shows paid media across the calendar year, but there are also organic efforts throughout the year, spreading the message across all Shaker channels. There is no time in the year when messaging is not going out to targeted audiences, even though the graph may look vacant at times. Advertising is happening through non-paid channels.

Chair Williams asked how much feedback is received from outside sources and, considering worldwide presence, how the data is managed. Mr. Knight responded worldwide might be a stretch, but part of the media budget is dedicated outside of Northeast Ohio. A large percent is focused within northeast Ohio because, according to the census data, most people move to Cuyahoga County from this area and within the state. The census data also shows top cities of Pittsburgh, Detroit, Erie, San Diego and Chicago as places people moved from to Cuyahoga County so there was a focus in these areas through digital media which allows setting the boundaries and parameters of who and where to target. The digital data is managed by the third party publications and compiled into a database, showing the metrics presented.

It is difficult to measure metrics with print ads such as Cleveland Magazine. However, other digital ads have shown a high engagement rates. For example, emails sent through Northeast Ohio Parent had very high open and click rates compared to their typical advertisers. Display ads with Google are set to follow people around the internet so they are constantly being seen resulting in a high engagement rate. The main landing page, Considering a Move to Shaker, on the City's website also shows a high level of views. This is the page people land on when they click on these digital ads. The page shows the brand video, an overview and breakdown of what and where Shaker is, the NEO Parents Choice Award, and links to other informational pages. The homepage of the City's website has the highest number of landings. However, the advertising landing page, Considering a Move to Shaker, is consistently number two or three for the past couple of years, a key metric in how many people are a taking a step to learn more about Shaker.

Chair Williams inquired on how information is gathered from or provided to realtors. Director McGuire responded in 2022 there was a lot of advertising on realtor.com as shown on the graph and Zillow will used for advertising in 2023. This is reflective of the way people purchase houses today, looking at online sites at some point during their shopping process, so the ads are directed to prospective buyers. They target people with particular behaviors, such as those searching homes. Therefore, we may not come across an ad on Google if we are not showing behavioral signs of looking for a home and are, therefore, are not targeted.

Ms. Kogelschatz displayed samples of the digital ads on Google. The ads communicate key points, pillars of the campaign, such as the natural beauty of Shaker, proximity to amenities and major employers, etc. The campaign promotes diversity. Layering in this year, age diversity and the idea of aging in place is another

dimension of diversity efforts. The campaign aims to paint a robust picture of what it feels like to live in Shaker and call Shaker home.

Mr. Knight added the algorithms with Google are smart. When different headlines and copy are uploaded, Google will rotate the different ad copy in the headlines with the creative of what will perform best for that specific person. The metrics speak to the creative and are reinforced by the way Google is able to tailor the ads and copy to specific users and the reason to keep investing in Google.

The next slide displayed ads from Meta/Facebook and Instagram. The ad displays different lifestyles whether downsizing, considering a condo or apartment living, ways you can live in Shaker across your lifespan. The other ad promotes family fun activities through the recreation department.

Councilmember Roeder stated a presentation was given at the Council meeting regarding the Lee Road Development Plan and analysis indicated Shaker has a lot of housing in the middle price range, but not much towards the lower or higher ends. He asked if this information had been shared with shark&minnow and whether the campaign is targeting particular economic groups. When looking for someone to buy a house, is it general or targeted in terms of what type of house we are trying to fill?

Ms. Kogelschatz responded she was surprised to hear that as shark&minnow had done a study a few years ago that showed Shaker had more inventory on either side of the spectrum. Certain neighborhoods had more affluent homes and others had moderately priced homes and there wasn't much in the middle. She stated she would like to see the data presented at Council. The campaign at this time presents the breadth and depth of ways you can live in Shaker. The campaign is showing homes in various price points, different lifestyles, being mindful of various options across the spectrum. Over the course of the campaign, she said, we try to present a kind of surprise and delight around "This is Shaker," it's historic, but modern and there are different types of stylistic homes. We are mindful of putting the right types of product in front of the right people.

Mr. Knight moved to the next slide, the NBC Universal video, stating the campaign articulates the lifestyle that can be had in Shaker. Regardless of what type of home they live in, residents can take advantage of the amenities. This is the messaging in general and if you add more targeted criteria, it will reduce the audience that potentially sees the ad. Additionally, as the targeting decreases, the pricing increases and shark&minnow is conscious of utilizing the paid media budget on a yearly basis and spreading it throughout the year. He referred to the displayed video that appeared on NBC University digital platforms. Although it took a large portion of the budget, we were able to geo-target Northeast Ohio, targeting people looking to buy a home as identified through NBC's data models. It is difficult to capture people's attention in this format, so the ad cannot be skipped and 96% of people were watching it.

Councilmember Roeder stated that targeting an attitudinal way of thinking made sense. He added it would be helpful across the city to continue working towards having a common understanding in everything being done. Cross sharing between the different efforts, such as the Lee Road study, and results of the analysis and data, would help the City be more focused not just from a marketing standpoint, but also from an economic development standpoint and the businesses we are trying to attract.

Ms. Kogelschatz stated that is a critical point and the great thing about the 'This is Shaker' campaign is that it is incredibly flexible. No matter the effort or audience, the campaign can deliver value proposition. Shark&minnow would love to be a part of those conversations. The campaign in place is consistent and performing well and can be flexed to target the messaging and creative to attract business owners as part of the Lee Road project. If there is a way to combine forces, shark&minnow could do so, providing

consistency and extending the campaign. Councilmember Roeder added there are apartments coming in The Van Aken District and this would be another opportunity to combine and coordinate these different efforts.

Mr. Knight displayed a slide showing a PDF of Snapchat ads, so the motion of the ads cannot be viewed here. Snapchat ads were done previously during the opening of The Van Aken District in 2018 in an effort to get people excited and attend the events. Snapchat ads were started again in 2022 as it has high usage rates, particularly with millennials, who may be looking to buy a home. The ads are actual breakdowns from (segments of) the NBC video and were created vertically in order to view on your phone and targeted the Northeast Ohio area. Snapchat ads will continue in 2023 as they had a high engagement rate.

Ms. Kogelschatz added the past couple of years have continued to consistently see engagement rates be higher with video-based content. This concept was applied this year and will continue in 2023, giving motion based assets room to shine and perform. This taps into what works for targeting audiences we are trying to attract and retain. Algorithms show the prioritization on these platforms to serving up video-based content. Video based assets have higher likelihood of the ads performing better than static based or photo based assets. Although the campaign has a mix, more video has been integrated in the last year into various media touchpoints, evolving the campaign as a result.

When shark&minnow professionals shoot video on behalf of the City, they think what other footage can be obtained and how it could be used. This provides a bank of (video and photographic) assets that be pulled apart over the course of the year.

In looking at some statistics around media consumption recently, both traditional and streaming radio are still some of the most effective placements, especially with some of our core audiences. Streaming radio, Spotify, was something included in the mix this past year.

Mr. Knight referred to the slide showing a Spotify ad which also contains an audio component about 25-30 seconds in length that speaks to thoughts of buying a house or moving, then urges the user to consider Shaker Heights and takes them to the landing page. It is a way to mix up the media in which people are hearing, seeing and consuming the content. Using various media options gives Shaker the best possible opportunity to be heard and seen across a variety of channels.

Ms. Kogelschatz added statistics suggest you engage with advertising content a minimum of seven times to retain a marketing message. Shark&minnow want to make sure the content is being served in a variety of different ways so people engage with and retain the message in different ways. People learn and communicate differently so the mix of static motion audio and expansive video has been a successful mix.

The next slide displayed a print ad in Cleveland Magazine and although it can't be quantified in terms of digital engagement, these magazines tend to stay around longer as copies tend to get passed around and will be seen throughout the year.

Mr. Knight added Cleveland Magazine annually publishes a Best in Cleveland issue in October where the ad appeared. The ad also appears in the digital issue, is a full page and provides another medium of people to see the ad showcases The Van Aken District, a recognizable amenity, and something people can correlate with Shaker and provides a reason for those that don't live here to come see what it's all about.

Ms. Kogelschatz stated focused and targeted e-blasts have been a strong component of the campaign and with the NEO Parent e-blast, the City is outperforming the statistics this publication typically sees with

advertisers. The display shows individual emails sent where people scroll through, moving along a journey focused on a family audience. Different amenities are highlighted throughout that show how families can see themselves in Shaker and Shaker has been awarded for how wonderful it is to raise a family here. These ads have been very successful.

Mr. Knight added the This is Shaker campaign is intentionally designed to be a minimalistic quick hit. As shown, each email has a correlated five to six ad attributed at words that describe Shaker, which provides a way to tell Shaker stories. The words are correlated with a different piece of storytelling component that showcase diversity, amenities, people and connecting it back to that word. The ads showcase that Shaker isn't just one thing, but all of these things that appeal to many different people.

Ms. Kogelschatz referred back to an earlier question about attracting businesses stating how the campaign can be flexible for a business audience by swapping out words to reflect entrepreneurship or established businesses relocating. There is a lot of opportunity to support a business audience or any audience in the City as you consider the malleability of the campaign.

Ms. Kogelschatz continued that one of the things added to the campaign, with guidance from this committee, is reaching out to people that were looking to age in place and presenting Shaker as the right option for that stage of life. She displayed some examples of ads that were placed with Northeast Ohio Boomer. The photography was taken from other assets that had been obtained from previous photography shoots. She referred to ad and email displayed, stating it is tailored to how Shaker is uniquely suited to support a crowd that is looking to age in place.

Member Bixenstine stated she had previously suggested marketing to boomers and loved the aging in place advertising and they had done a great job. She has heard about millennials purchasing homes as well as going to college, moving and working in larger cities and then moving back. She asked if there is any targeting of Shaker Heights graduates in that millennial age range who might be enticed to move back. She also mentioned she didn't see anything about the Shaker schools in the advertising and that was a big reason she had chosen Shaker. The schools were a big factor for families in their choice of where to relocate and purchase a home. Is there anything about the schools in the advertising? Director McGuire responded the schools are in the copy in various places where it mentions tree-lined streets, wonderful schools, etc.

Ms. Kogelschatz stated there are mentions of the schools in the past and there has been an intention to talk about the schools without going too deeply into the schools, particularly there has been a sensitivity to not wanting to promote one district over another. There have been ads across the campaign where that features photos such as Fernway after the re-opening, and a video asset highlighting Onaway, but the schools have not been a key focus. It has been talked about throughout the campaign that Shaker Heights presents the opportunity for wonderful school choices stating there is a wonderful public school district as well and wonderful private school options. With regard to advertising the schools, is now the right time considering the transformation plan, what should the content be, etc. She said she would like to continue the conversation just to be sure we have the right presence for the schools in addition to what is being done in text and other assets.

Mr. Knight added in 2020 and 2021, they conducted a couple of benchmark studies as to what the main motivations are for families that are moving. There was a big change in motivations between those two years. The pandemic most likely had a big impact on the survey results and he would like to conduct another to see if there are any changes. However, in the first year, studies showed schools were the top two or three considerations, but that declined in the following year. Although still in the top ten, schools fell in priority to seven or eight. Priorities included were more about the actual home, wanting more space, lifestyle

amenities, etc. so that has been the underlying strategy for messaging. Although schools are especially important for families, they have not been the most important according to research. It seems COVID really affected perceptions of what is most important when buying a house, but that been an underlying theme and reason why you do not see a lot of specific school messaging.

Member Bixenstine inquired about the idea of targeting Shaker Heights grads. The committee discussed some ideas such as using Facebook, possibly obtaining a lists graduates' email addresses, which may have privacy issues, working through the alumni network or through LinkedIn. Ms. Kogelschatz stated they would look into the alumni network or schools for direct or targeted properties that could cover that base.

Councilmember Roeder referred back to the school's discussion and asked if the data that was analyzed in terms of the schools during the pandemic years going from number two or three to number seven or eight, was specific to Shaker Heights or broader.

Mr. Knight responded the survey was sent to Cuyahoga (excluding Shaker), Lorain, Lake and Portage counties as those are the areas people were moving from and we wanted to know their key considerations when looking to move.

Councilmember Roeder said the last time a survey was done in Shaker, he believes the schools were maybe two or three and there is a survey currently be conducted, so we'll see where it comes up. Considering the renovation going on with the schools, the uncertainty about recommendations, and the upcoming levy, it is probably wise to wait and see how in plays out in terms of discussing advertising the schools.

Ms. Kogelschatz responded regarding the value of a Shaker education, there are things we can still mention such as the wonderful options, no matter what happens with the school's plan so re-introducing schools as a key messaging pillar will be a future discussion point. We can still look into Shaker grads and how to target them.

The next slide provided email examples featured in Northeast Ohio Family Fun, similar to Northeast Ohio Parent and Northeast Ohio Boomer. Another slide featured Orange Barrel Media showed digital ads on various kiosks in downtown Cleveland that can be seen while walking or driving. These types of advertisements add to the media mix and were placed between August and September in three different downtown locations. They ran on weekends only, Thursday through Sunday, when people are apt to be walking around downtown for various activities. Ms. Kogelschatz added the slide showed a kiosk located in the Flats and this particular placement is weighted towards the millennial audience. If you look around the area, there are condos and apartments, so this audience may be at the stage of life where they are thinking about starting a family, purchasing a home, moving out of downtown. This was a way to put Shaker in front of this key audience and is a nice companion to the digital and print space ads.

Ms. Kogelschatz displayed a slide showing ads on realtor.com stating these were targeted placements geared towards someone actively going through the journey of looking for a home. Ads will be activated with Zillow in the coming year as well. She also showed an example of a full page print ad placed with Cleveland Jewish News, a publication with high engagement rates that has done a nice job of delivering on the metrics.

Ms. Kogelschatz concluded the presentation saying this gives a general overview of some of the placements, how they functioned, how ad properties were utilized. We want to be sure we are targeting purposeful placements for Shaker Heights and hitting the right messaging pillars. The conversation today provides some great insight into ways they can refine and hone-in on messaging. Sharing data from the Lee Road

development will be helpful to evolve the campaign. We may also want to revisit another benchmark survey to be sure we keep the motivating factors that are driving individuals to Shaker.

Director McGuire thanked shark&minnow for the presentation, stating she liked how they tried different things such as the digital kiosks downtown as it got Shaker in front of a different audience. She also appreciated the flexibility in looking for opportunities and is excited about advertising on Zillow and ramping up the Google presence. She advised the committee two videos will be launching very soon that she will share with the committee, one about small businesses and the other about boomers and empty nesters finding places to thrive in Shaker.

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There being no further business, the meeting was adjourned at 9:04 a.m.

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Earl Williams, Council Member, Chair  
Administration Committee

DRAFT





# SHAKER HEIGHTS

## Memorandum

To: Members of Administration Committee  
From: Sandra Middleton, Director of Human Resources  
cc: Mayor David E. Weiss  
Chief Administrative Officer Jeri E. Chaikin  
Date: March 10, 2023  
Re: Property casualty insurance renewal

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Property casualty insurance includes a multitude of lines of coverage. This coverage includes automobile, general liability, property, public officials, law enforcement, fire department liability, employment practices, boiler and machinery, money and securities, computer, and valuable papers to name a few. The City has additional coverage for terrorism, cyber-crime, and Finance Director Bond. As an additional measure of protection, the City maintains an umbrella policy for \$10,000,000 that excludes employment practice liability. An additional excess liability policy for \$5,000,000 that includes employment practice liability was added in 2022.

The City currently has McGowan Insurance as its agent with all major lines of property casualty insurance and umbrella policy with Liberty Mutual Insurance and American Alternative Insurance Company for the excess liability coverage that includes employment practice. Liberty Mutual has provided all the major lines of insurance coverage for the past two years. Prior to that, Argonaut Insurance provided all major lines of coverage for 13 years. The City has utilized McGowan Insurance as its agent for over 29 years. The City's last RFP for property casualty insurance was December 2018 when the McGowan Insurance proposal was last accepted. The City will request proposals for an insurance agent later this year.

When an insurance broker is accepted, they source for insurance companies to provide coverage. The actual RFP is for the insurance broker, not a certain insurance company. The insurance broker has several carriers they use to provide insurance to their clients. McGowan Insurance called on insurance companies to provide quotes for the City's property casualty business. Liberty Mutual and Zurich American submitted quotes. Travelers declined to submit a quote citing the condition of the dams. Liberty Mutual's quote excluded coverage for dams, dikes, or levees. Excluding the dams presents a high-risk exposure to the City and as a result, the Liberty Mutual quote was unacceptable.

Zurich American's quote includes liability and dam failure coverage for the Green and Lower Lake Dams. It includes existence liability coverage only for Horseshoe Lake Dam and excludes dam failure. The quote says Zurich will reconsider adding dam failure coverage after receiving a new inspection report from Ohio Department of Natural Resources. The next inspection of Horseshoe Lake Dam is

scheduled for early spring. This creates a potential high risk situation by having a period of time without dam failure insurance coverage for Horseshoe Lake. The City has asked Zurich American for insurance coverage options for the Horseshoe Lake Dam to prevent a period of no dam failure coverage. Zurich American has not presented other options at this time. We anticipate a response prior to April 1, 2023 renewal.

The quote includes increases in limits and deductibles. Exhibit 1(attached) shows all the limits and deductibles. The following chart shows a short summary of Exhibit 1.

Coverage	2022-2023 Current Limits/Deductibles	2023-2024 Limits/Deductibles in Zurich American Proposal
Blanket Building & Contents	\$66,664,288/\$10,000	\$78,493,505/\$10,000
Flood Coverage	\$5,000,000/\$50,000	\$50,000
Employee Theft per loss	\$500,000/\$5,000	\$500,000/\$5,000
General liability	\$1,000,000/\$25,000	\$1,000,000/\$25,000
Law Enforcement/Occurrence	\$1,000,000/\$25,000	\$1,000,000/\$25,000
Public Officials/Occurrence	\$1,000,000/\$25,000	\$1,000,000/\$25,000
Employment Practices	\$5,000,000/\$25,000	\$1,000,000/\$25,000
Auto Liability	\$1,000,000 CSL/\$0	\$1,000,000 CSL/\$5,000
Vehicles less than \$50,000	No Comprehensive Coverage	No Comprehensive Coverage
Vehicles \$50,001-\$250,000	\$1,000 deductible	\$2,500 deductible
Vehicles \$250,000 greater	\$2,500 deductible	\$2,500 deductible

The renewal quote includes an increase over the expiring policy. The increase in rates is primarily related to industry-wide rate increases, increase in building values by 10%, and an increase in business personal property of 5%.

Here is a premium recap:

Policy Period	2021-2022	2022-2023	2023-2024
Policy – Includes TRIA	\$279,948	\$332,582	<b>\$429,711</b>
\$10M Umbrella Includes TRIA	\$45,700	\$52,713	<b>Included in package</b>
American Alternative \$5M excess policy excludes TRIA	\$19,587	\$19,665	<b>*Not needed; Silo limits in place</b>
Total	\$345,235	\$405,260	<b>\$429,711</b>

\*The Zurich American quote provides Silo Aggregates that gives the City a separate \$10,000,000 limit over and above each of the following scheduled underlying lines of business. With the expiring Liberty Mutual coverage, the \$10,000,000 limit was shared with all the scheduled underlying limits.

Silo Limits

Excess Liability Each Occurrence	\$10,000,000
Excess Liability Silo Aggregate	\$10,000,000
General Liability	Yes
Public Official Liability	Yes
Employment Practice Liability	Yes
Automobile Liability	Yes
Employers Liability	Yes
Sexual Abuse & Molestation	Yes

Ordinance 18-107 allows the contract with McGowan Insurance to renew annually as long as any increase in the rates for the services are approved by City Council, which approval may be given as part of Council’s review and approval of the City’s annual budget. The annual premium cost is included in the 2023 budget and requires no action by Council.

Although no further action is required, the Committee’s feedback and contributions are an important source of information to the City. We value your input and recommendations. As such, we are asking the Administration Committee to support the recommendation to accept the insurance quote received by Zurich American for the policy period April 1, 2023-March 31, 2024.

Exhibit 1

**PROPERTY**

<b>COVERAGE</b>	<b>LIMITS</b>	<b>DEDUCTIBLES</b>
Blanket Building/Contents/EDP	\$78,493,505	\$10,000
Communication Equipment	\$100,000	\$10,000
<i>(Expiring limit was \$66,664,288)</i>	Per schedule on file with carrier	
Building Ordinance or Law	Full Building Limit – Cov A, \$1,000,000 for B&C	\$10,000
Outdoor Property, Traffic Lights, Signs, Parking Meters, Fire Hydrants	\$100,000	\$500
Business Income	\$ 2,000,000	\$10,000
Extra Expense	\$ 2,000,000	\$10,000
Valuable Papers On Premises	\$ 250,000	\$10,000
Accounts Receivable	\$ 250,000	\$500
Earthquake Coverage	\$ 5,000,000	\$50,000
Flood Coverage – Excludes Zones A & AE	\$ 5,000,000	\$50,000
Sewerback Up – Each Occurrence	\$ <del>100,000</del> \$250,000	\$10,000

**BOILER AND MACHINERY/EQUIPMENT BREAKDOWN**

<b>COVERAGE</b>	<b>LIMITS</b>	<b>DEDUCTIBLE</b>
Property	\$78,493,505	\$10,000
<i>(Expiring limit was \$66,664,288)</i>		
Expediting Expense	Included in Property Extra Expense Limit	72 Hours
Pollutant Cleanup & Removal	\$250,000	\$10,000
Utility Services – Time Element	Included in Property Business Income/Extra Expense	\$10,000
Spoilage	\$100,000	\$10,000

**INLAND MARINE**

<b>COVERAGE</b>	<b>LIMITS</b>	<b>DEDUCTIBLE</b>
Scheduled Mobile Equipment, Tools & Scooters	\$2,251,647	\$5,000
Unscheduled Equipment	\$ 316,693 <del>Max \$10,000 Per Item Removed</del>	\$5,000
Equipment Leased/Rented from Others	\$ 100,000	\$5,000
Equipment Borrowed From Others	\$ 100,000	\$5,000
Animal Floater – Law Enforcement	\$ 100,000 All Animals \$20,000 Any On One Animal	\$500

**DIC COVERAGE – Vehicles licensed for road use, at or within 1,000 feet of location**      **Auto Catastrophic Coverage for Vehicles without Comprehensive Coverage**

<b>Location</b>	<b>LIMITS</b>	<b>DEDUCTIBLE</b>
3400 Lee Rd., Shaker Hts (City Hall/Fire Station)	\$500,000	\$10,000
3355-3361 Lee Rd., Shaker Hts (Police/Court House)	\$500,000	\$10,000
15600-R15600 Chagrin Blvd., Shaker Hts (Serv Ctr)	\$500,000	\$10,000

**CRIME**

<b>COVERAGE</b>	<b>LIMITS</b>	<b>DEDUCTIBLE</b>
Employee Theft Per Loss	\$ 500,000	\$5,000
Employee Theft - Faithful Performance of Duty	Included	\$5,000
Money & Securities- Inside the Premises	\$ 100,000	\$5,000
Money & Securities- Outside the Premises	\$ 100,000	\$5,000
Forgery/Alterations	\$ 500,000	\$5,000
Funds Transfer	\$ 500,000	\$5,000
Computer Fraud	\$ 500,000	\$5,000
Robbery & Safe Burglary - Inside	\$ 100,000	\$5,000
Robbery & Safe Burglary – Outside	\$ 100,000	\$5,000

## LIABILITY

COVERAGE	LIMITS	BI/PD Deductible
General Liability/Occurrence	\$1,000,000	\$25,000
Aggregate	\$3,000,000	
Legal Liability	\$1,000,000	
Limited Pollution – Sewer Backup Coverage	\$50,000	\$25,000
Employee Benefits	Included	\$1,000
Ohio Stop Gap	\$1,000,000	\$0
Sexual Abuse & Molestation/Occurrence	\$1,000,000	\$25,000
Sexual Abuse & Molestation/Aggregate	\$1,000,000	
Law Enforcement/Occurrence	\$1,000,000	\$25,000
Aggregate	\$3,000,000	
Public Officials/Occurrence (Claims Made)	\$1,000,000	\$25,000
Aggregate	\$3,000,000	
Employment Practices/Occurrence (Claims Made)Includes 3 <sup>rd</sup> Party	\$1,000,000	\$25,000
Aggregate	\$3,000,000	

- ✓ **Doctors & Nurses – Coverage Removed – Operation Ceased**
- ✓ \$1,000,000 Liability Limit for Dams - Subject to a \$25,000 Deductible. Coverage for Green and Lower Lake Dams includes Dam Failure. Coverage for Horseshoe (Upper Lake Dam) is Existence Liability Only. Excludes Dam Failure. Zurich will consider adding coverage for dam failure once the inspection is completed and they have reviewed
- ✓ Liability for Vacant Land is Included
- ✓ Liability for 200 Miles of paved roads is included
- ✓ Liability for Sewers is included
- ✓ Additional Insured's by Written Agreement, Contract or Permit
- ✓ Blanket Waiver of Subrogation
- ✓ Pesticides Endorsement
- ✓ Chemicals to Treat Pool
- ✓ Public Officials Retro Date 01-01-1998
- ✓ Employment Practices Retro Date 01-01-1998
- ✓ Employee Benefits Liability Retro Date 01-01-1998

**AUTOMOBILE**

<b>COVERAGE</b>	<b>LIMITS</b>	<b>DEDUCTIBLE</b>
Auto Liability	\$1,000,000 CSL	\$5,000
Uninsured Motorist/Underinsured Motorist	\$ 50,000 Each Accident	None
Medical Payments	\$ 5,000 Each Person	None

*Includes Fleet Automatic Coverage*

**Comprehensive and Collision Deductible Schedule:**

<b>Vehicles Value</b>	<b>Deductible</b>
Cost New of \$50,001 and Over	\$2,500

Note- Comprehensive and Collision Coverage does not apply on any units with Cost New of \$50,000 or less

Non-Owned Liability	\$1,000,000	
Hired Car Liability	\$1,000,000	
Hired Car Physical Damage	\$100,000	\$1,000 Deductible per Claim

*The 2023-2024 renewal quote is based on 133 Licensed Autos & 17 Scooters - Total 150*

*The 2022-2023 renewal quote is based on 130 Licensed Autos & 16 Scooters - Total 146*

Vehicle count increased because Zurich is covering the scooters for liability under the auto instead of the inland marine. Physical Damage coverage for Scooters is included on the Inland Marine.

*Government Entities Special Physical Damage Endorsement provides Replacement Cost valuation on vehicles with a Cost New of \$200,000 or Higher. Vehicles with a Cost New of \$200,000 or less will be valued based on their Actual Cash Value in the event of a loss.*

**UMBRELLA**

<b>COVERAGE</b>	<b>LIMITS</b>	<b>RETENTION</b>
Each Occurrence	\$10,000,000	None
Aggregate Limit	\$10,000,000	

- ✓ Umbrella includes Silo Aggregates – Follow Form over the General Liability, Public Officials, Employment Practices, Auto Liability, Ohio Stop Gap, Law Enforcement Liability and Sexual Abuse & Molestation