

RESOLUTION NO. 78-2025

Introduced by Joel Hagy

A RESOLUTION AUTHORIZING THE CITY MANAGER'S EXECUTION OF THE PROPOSAL AND PAYMENT OF THE ANNUAL PREMIUM TO THE PUBLIC ENTITIES POOL OF OHIO ("PEP") FOR THE POLICY PERIOD DECEMBER 1, 2025 THROUGH NOVEMBER 30, 2026 IN AN AMOUNT NOT TO EXCEED ONE HUNDRED FORTY THOUSAND THREE HUNDRED FORTY-FOUR AND XX/100 DOLLARS (\$140,344.00).

WHEREAS, the City Manager has recommended payment of the full annual premium to the Public Entities Pool of Ohio ("PEP") for the policy period of December 1, 2025 through November 30, 2026 in the amount of One Hundred Forty Thousand Three Hundred Forty-Four and xx/100 Dollars (\$140,344.00).

NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF HURON, OHIO, THAT:

SECTION 1. That the City Manager is hereby authorized to execute the proposal and make payment of the full annual premium to the Public Entities Pool of Ohio ("PEP") for the policy period of December 1, 2025 through November 30, 2026 in an amount not to exceed One Hundred Forty Thousand Three Hundred Forty-Four and xx/100 Dollars (\$140,344.00); a copy of the premium invoice is attached hereto as Exhibit "A".

SECTION 2. It is found and determined that all formal actions of this Council concerning and relating to the adoption of this Resolution were adopted in an open meeting of this Council, and that all deliberations of this Council and of any of its committees that resulted in such formal action, were in meeting open to the public, in compliance with all legal requirements, including Section 121.22 of the Ohio Revised Code.

SECTION 3. That this Resolution shall be in full force and effect from and immediately after its adoption.

ATTEST:


Clerk of Council


Mark Claus, Vice-Mayor

ADOPTED:

12 NOV 2025



PUBLIC ENTITIES POOL OF OHIO
Service Center
315 S. Kalamazoo Mall
Kalamazoo, MI 49007-4806

INVOICE

Date: 10/30/2025

City of Huron, Erie County
417 Main Street
Huron, OH 44839

| Effective Date | Description | Amount |
|----------------|------------------------------------|-----------|
| 12/1/2025 | 2025-2026 Anniversary Contribution | \$140,344 |

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 \$11,000,000 | \$1,210 | <input type="checkbox"/> _____ |
| Increased Liability Limits to \$12,000,000 | \$2,359 | <input type="checkbox"/> _____ |
| Increased Liability Limits to \$13,000,000 | \$3,440 | <input type="checkbox"/> _____ |

INVOICE BALANCE

\$140,344.00

Payment due upon receipt.



Anniversary Information Acknowledgement

The undersigned representative of the City of Huron, Erie County acknowledges that he/she:

- ☒ Reviewed the information provided on all Public Entities Pool Of Ohio 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 Public Entities Pool Of Ohio for increased limits. After consideration of the coverage(s) offered and the contribution for same, City of Huron, Erie County has elected to:
 - ☒ Waive any and all coverage(s) and any applicable contribution charges. City of Huron, Erie County understands that to add increased limits coverage in the future, it will be subject to Public Entities Pool Of Ohio's approval and underwriting guidelines at the time of the request and that such request must be made in writing. In addition, City of Huron, Erie County will not hold the Public Entities Pool Of Ohio responsible for this decision to waive optional coverage(s).

☐ Accept the increased limits: _____
(Limit of Liability Accepted)

Executed on the 13th day of November, in the year 2025, by the undersigned duly authorized officer of the Governmental Subdivision City of Huron, Erie County indicated below:

By: Stuart Hamilton

Title: City Manager

Member: City of Huron, Erie County

Member Number: 0747

Anniversary Date: 12/01/2025



SUMMARY OF COVERAGES

FOR

City of Huron, Erie County

PREPARED BY:

UIS Insurance & Investments

6500 Taylor Road
Blacklick, OH 43004
800.748.0554

<http://www.pepohio.org>

ENDORSED BY





FOR: City of Huron, Erie County

EFFECTIVE: 12/01/2025

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

\$10,000,000 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

\$10,000,000 Each occurrence

\$0 Deductible

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

Legal Liability for Law Enforcement Claims

\$10,000,000 Each occurrence

\$2,000 Deductible

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

Public Officials Wrongful Acts

\$10,000,000 Each occurrence

\$2,500 Deductible

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

Employment Practices Liability

\$10,000,000 Each occurrence

\$2,500 Deductible

- *An employment practices 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: *City of Huron, Erie County*

EFFECTIVE: *12/1/2025*

Property Coverages

| | | |
|------------------------------------|--------------|--------------------|
| Blanket Total Insured Values | \$36,495,340 | |
| Building | \$34,728,767 | \$1,000 Deductible |
| Personal Property | \$1,766,573 | \$1,000 Deductible |
| Miscellaneous Property Scheduled | \$1,240,651 | \$1,000 Deductible |
| Miscellaneous Property Unscheduled | \$1,321,125 | \$1,000 Deductible |
| EDP - Hardware | \$294,525 | \$1,000 Deductible |

| | | |
|----------------------------|--|---------------------|
| Total Insured Value | | \$39,351,641 |
|----------------------------|--|---------------------|

| | |
|------------------|-------------|
| Earthquake Limit | \$3,000,000 |
| Deductible | \$25,000 |

| | |
|-------------------------------------|--------------|
| Equipment Breakdown Property Damage | \$36,495,340 |
| Deductible | \$1,000 |

| | |
|-------------|-------------|
| Flood Limit | \$3,000,000 |
| Deductible | \$25,000 |

Crime Coverage

| | |
|-------------|-----------|
| Crime Limit | \$100,000 |
| Deductible | \$1,000 |



FOR: *City of Huron, Erie County*

EFFECTIVE: *12/1/2025*

Automobile Coverages

Liability

| | |
|--|--------------|
| Legal Liability for Automobile Claims | \$10,000,000 |
| Covered Pollution Cost or Expense for Automobiles | \$10,000,000 |
| Medical Expenses - Automobile | \$5,000 |
| Uninsured and Underinsured Motorist Per Person | \$100,000 |
| Uninsured and Underinsured Motorist Per Occurrence | \$100,000 |

Physical Damage

| | |
|--------------------------|-------------|
| Total Insured Value | \$4,334,397 |
| Comprehensive Deductible | \$1,000 |
| Collision Deductible | \$1,000 |

Cyber Coverages

| | |
|---|-------------|
| Cyber Liability | \$1,000,000 |
| Deductible | \$10,000 |
| Cyber Breach Event Costs Per Occurrence | \$1,000,000 |
| Deductible | \$10,000 |
| Cyber Breach Event Costs Aggregate | \$1,000,000 |
| Cyber Crime | \$200,000 |
| Deductible | \$10,000 |



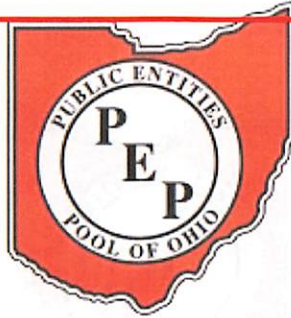
City of Huron, Erie County
Effective Date: 12/01/2025

| <u>Coverage</u> | <u>Contribution</u> | <u>Limit of Coverage</u> |
|---|---------------------|--------------------------|
| General Liability | \$29,315 | \$10,000,000 |
| Automobile Liability | \$4,306 | \$10,000,000 |
| Automobile Physical Damage | \$15,024 | \$4,334,397 |
| Law Enforcement Liability | \$2,345 | \$10,000,000 |
| Public Officials Wrongful Acts & Employment Practices | \$5,260 | \$10,000,000 |
| Excess Liability | \$19,068 | Included |
| Property | \$65,026 | \$39,351,641 |
| Equipment Breakdown | Included | Included |
| Employee Dishonesty | \$0 | \$100,000 |

Total Contribution **\$140,344**

Increased Limits Options

| | |
|--------------|---------|
| \$11,000,000 | \$1,210 |
| \$12,000,000 | \$2,359 |
| \$13,000,000 | \$3,440 |



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

None



Financial Stability Rating AAA (Unsurpassed)



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

LOSS CONTROL

Public Entity Risk Services of Ohio – PERSO
300 Galleria Officentre, Suite 200
Southfield, MI 48034

Mike Boyd
Ph. 866.907.3776
Email: mboyd@persopool.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://www.pepohio.org>



FOR: *City of Huron, Erie County*

EFFECTIVE: *12/1/2025*

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 | 12/1/2025 | \$10,000,000 | \$0 |
| Covered Pollution Cost or Expense for Automobiles | 12/1/2025 | \$10,000,000 | \$0 |
| Uninsured and Underinsured Motorist Per Person | 12/1/2025 | \$100,000 | \$0 |
| Uninsured and Underinsured Motorist Per Occurrence | 12/1/2025 | \$100,000 | \$0 |
| Medical Expenses - Automobile | 12/1/2025 | \$5,000 | \$0 |
| Legal Liability for General Liability Claims | 12/1/2025 | \$10,000,000 | \$0 |
| Active Assailant | 12/1/2025 | See LDCP 0500 (01 19) | \$0 |
| Appeal Bonds | 12/1/2025 | Unlimited | \$0 |
| Bail Bonds | 12/1/2025 | Unlimited | \$0 |
| Bonds to Release Property | 12/1/2025 | Unlimited | \$0 |
| Broad Legal Defense Fund | 12/1/2025 | \$5,000/\$5,000 | \$0 |
| Claim and Defense Expenses | 12/1/2025 | Unlimited | \$0 |
| Fungi or Bacteria Clean Up | 12/1/2025 | \$25,000 | \$0 |
| Fungi or Bacteria Clean Up Aggregate | 12/1/2025 | \$50,000 | \$0 |
| Fungi or Bacteria Injury | 12/1/2025 | \$25,000 | \$0 |
| Fungi or Bacteria Injury Aggregate | 12/1/2025 | \$50,000 | \$0 |
| Good Samaritan | 12/1/2025 | \$10,000,000 | \$0 |
| Medical Expenses - Other than Automobile | 12/1/2025 | \$5,000 | \$0 |
| Medical Malpractice | 12/1/2025 | \$10,000,000 | \$0 |
| Member Expenses | 12/1/2025 | \$10,000 | \$0 |
| Moral Obligation to Pay | 12/1/2025 | \$2,500 | \$0 |
| Non-Monetary Relief Defense Expense | 12/1/2025 | \$50,000 | \$0 |
| Post-Judgment Interest | 12/1/2025 | Unlimited | \$0 |
| Pre-Judgment Interest | 12/1/2025 | Unlimited | \$0 |
| Stop Gap | 12/1/2025 | \$10,000,000 | \$0 |
| Pollution Liability Coverage - Pesticides | 12/1/2025 | \$250,000 | 0 |
| Public Officials Wrongful Acts | 12/1/2025 | \$10,000,000 | \$2,500 |
| Employee Benefit Liability | 12/1/2025 | \$2,000,000 | \$1,000 |
| Employment Expense | 12/1/2025 | \$10,000,000 | \$0 |
| Employment Practices Wrongful Acts | 12/1/2025 | \$10,000,000 | \$2,500 |
| Legal Liability for Law Enforcement Claims | 12/1/2025 | \$10,000,000 | \$2,000 |
| | | | |
| <u>Endorsements</u> | <u>Effective Date</u> | <u>Limit</u> | <u>Deductible</u> |
| Anti-skid Material Storage and Application | 12/1/2025 | \$10,000,000 | \$0 |
| Chlorine | 12/1/2025 | \$10,000,000 | \$0 |
| Fire Department Pollution Coverage | 12/1/2025 | \$500,000 | \$0 |
| Fire Department Training Activities | 12/1/2025 | \$10,000,000 | \$0 |



FOR: *City of Huron, Erie County*

EFFECTIVE: *12/1/2025*

Legal Defense and Claim Payment Agreement – Schedule of Coverages

| | | | |
|---|-----------|--------------|-----|
| Sewer Back-up | 12/1/2025 | \$1,000,000 | \$0 |
| | | /\$1,000,000 | |
| Underground Gasoline, Diesel and Fuel Oil Storage Tanks | 12/1/2025 | \$55,000 | \$0 |
| Aggregate | | | |
| Underground Gasoline, Diesel and Fuel Oil Storage Tanks | 12/1/2025 | \$55,000 | \$0 |
| Each Occurrence | | | |



GOVERNMENT PROPERTY AGREEMENT – SCHEDULE OF BENEFITS

Public Entities Pool Of Ohio

City of Huron, Erie County

Effective Date: 12/01/2025

Expiration Date: 12/01/2026

| SECTION | COVERAGE LIMIT | DEDUCTIBLE |
|---|----------------|------------|
| SECTION III – PROPERTY DAMAGE | | |
| Buildings* | \$34,728,767 | \$1,000 |
| Personal Property* | \$1,766,573 | \$1,000 |
| 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 | \$1,000 |
| Building or Addition Under Construction - Frame Construction Type | Excluded | |
| 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 Department Service Charge | Actual Cost | |
| Fire Extinguishing Systems | Actual Cost | |
| Fire Hydrants (Unscheduled) | \$10,000 | |
| Golf Course Sand Traps, Tee and Greens | 10,000/250,000 | |
| Green Coverage | \$100,000 | |
| Guide Rails | \$10,000 | |
| Land and Water Cleanup Expense | \$10,000 | |
| Locks and Keys | \$25,000 | |

GOVERNMENT PROPERTY AGREEMENT – SCHEDULE OF BENEFITS

Public Entities Pool Of Ohio

City of Huron, Erie County

Effective Date: 12/01/2025

Expiration Date: 12/01/2026

| SECTION | COVERAGE LIMIT | DEDUCTIBLE |
|---|----------------|------------|
| Money and Securities | \$25,000 | |
| New Generation | \$10,000 | |
| Newly Constructed or Acquired Property | \$2,000,000 | \$1,000 |
| 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 | \$1,000 |
| 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 | |
| Underground Lines | \$1,000,000 | |
| Unscheduled Misc Property | \$10,000 | |
| Unscheduled Playground Equipment | \$25,000 | |
| Unscheduled Property in the Open | \$100,000 | \$1,000 |
| Valuable Papers and Records | \$250,000 | |
| Water and Sewer Backup | \$100,000 | |

GOVERNMENT PROPERTY AGREEMENT – SCHEDULE OF BENEFITS

Public Entities Pool Of Ohio

City of Huron, Erie County

Effective Date: 12/01/2025

Expiration Date: 12/01/2026

| SECTION | COVERAGE LIMIT | DEDUCTIBLE |
|---|------------------|------------|
| SECTION IV - TIME ELEMENT | | |
| 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

Public Entities Pool Of Ohio

City of Huron, Erie County

Effective Date: 12/01/2025

Expiration Date: 12/01/2026

| SECTION | COVERAGE LIMIT | DEDUCTIBLE |
|---|---|--------------|
| SECTION V - EQUIPMENT BREAKDOWN | | |
| Total Limit per one Breakdown* | \$36,495,340 | 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 | |
| Electronic Vandalism | \$100,000 Per Occurrence / \$100,000 Aggregate | |
| 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 | |

GOVERNMENT PROPERTY AGREEMENT – SCHEDULE OF BENEFITS

Public Entities Pool Of Ohio

City of Huron, Erie County

Effective Date: 12/01/2025

Expiration Date: 12/01/2026

| SECTION | COVERAGE LIMIT | DEDUCTIBLE |
|---|----------------|------------|
| SECTION VI – CRIME | | |
| Crime | \$100,000 | \$1,000 |
| Computer Fraud and Funds Transfer | \$100,000 | \$1,000 |
| Employee Theft - Per Employee | \$100,000 | \$1,000 |
| Employee Theft - Per Loss | \$100,000 | \$1,000 |
| Forgery or Alteration | \$100,000 | \$1,000 |
| Inside Premises - Robbery or Safe Burglary | \$100,000 | \$1,000 |
| Money Orders and Counterfeit Money | \$100,000 | \$1,000 |
| Outside Premises | \$100,000 | \$1,000 |
| Theft, Disappearance, Destruction of Money | \$100,000 | \$1,000 |
| SECTION VII - AUTOMOBILE PHYSICAL DAMAGE | | |
| 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 |

GOVERNMENT PROPERTY AGREEMENT – SCHEDULE OF BENEFITS

Public Entities Pool Of Ohio

City of Huron, Erie County

Effective Date: 12/01/2025

Expiration Date: 12/01/2026

| SECTION | COVERAGE LIMIT | DEDUCTIBLE |
|--|----------------|------------|
| SECTION VIII - EARTH MOVEMENT | | |
| Earthquake | \$3,000,000 | \$25,000 |
| Earth Movement Accounts Receivable | \$250,000 | |
| Earth Movement Animals | \$25,000 | |
| Earth Movement Athletic Surfaces | \$50,000 | \$1,000 |
| Earth Movement Debris Removal | \$250,000 | |
| Earth Movement Decontamination Costs | \$25,000 | |
| Earth Movement Expediting Expense | \$250,000 | |
| Earth Movement Fine Arts - Unscheduled | \$25,000 | |
| Earth Movement Fire Department Service Charge | Actual Cost | |
| Earth Movement Fire Extinguishing Systems | Actual Cost | |
| Earth Movement Green Coverage | \$100,000 | |
| Earth Movement Locks and Keys | \$25,000 | |
| Earth Movement Money and Securities | \$25,000 | |
| Earth Movement Off-Premises Service Interruption Property Damage | \$25,000 | |
| Earth Movement Off-Premises Storage - Property Under Construction | \$10,000 | |
| Earth Movement Ordinance or Law | \$500,000 | |
| Earth Movement Outdoor Signs | \$10,000 | |
| Earth Movement Parking Meters and Charging Stations | \$5,000 | |
| Earth Movement Personal Prop Not at a Covered Location | \$50,000 | \$1,000 |
| Earth Movement Personal Property at Newly Acquired or Leased Locations | \$1,000,000 | |
| Earth Movement Professional Fees | \$5,000 | |
| Earth Movement Property Removed from a Covered Location | \$250,000 | |
| Earth Movement Protection and Preservation of Property | \$250,000 | |
| Earth Movement Transit Coverage | \$100,000 | |
| Earth Movement Unscheduled Misc Property | \$10,000 | |
| Earth Movement Unscheduled Playground Equipment | \$25,000 | |
| Earth Movement Valuable Papers and Records | \$250,000 | |

GOVERNMENT PROPERTY AGREEMENT – SCHEDULE OF BENEFITS

Public Entities Pool Of Ohio

City of Huron, Erie County

Effective Date: 12/01/2025

Expiration Date: 12/01/2026

| SECTION | COVERAGE LIMIT | DEDUCTIBLE |
|---|----------------|------------|
| SECTION IX – FLOOD | | |
| Flood | \$3,000,000 | \$25,000 |
| Flood Accounts Receivable | \$100,000 | |
| Flood Animals | \$25,000 | |
| Flood Athletic Surfaces | \$50,000 | |
| Flood Debris Removal | \$250,000 | |
| Flood Decontamination Costs | \$25,000 | |
| Flood Expediting Expenses | \$250,000 | |
| Flood Fine Arts - Unscheduled | \$5,000 | |
| Flood Fire Department Service Charge | Actual Cost | |
| Flood Fire Extinguishing Systems | Actual Cost | |
| Flood Green Coverage | \$100,000 | |
| Flood Locks and Keys | \$25,000 | |
| Flood Money and Securities | \$25,000 | |
| Flood Off-Premises Service Interruption Property Damage | \$25,000 | |
| Flood Off-Premises Storage - Property Under Construction | \$10,000 | |
| Flood Ordinance or Law | \$500,000 | |
| Flood Outdoor Signs | \$10,000 | |
| Flood Parking Meters and Charging Stations | \$5,000 | |
| Flood Personal Prop Not at a Covered Location | \$25,000 | |
| Flood Personal Property at Newly Acquired or Leased Locations | \$1,000,000 | |
| Flood Professional Fees | \$5,000 | |
| Flood Property Removed from a Covered Location | \$250,000 | |
| Flood Protection and Preservation of Property | \$250,000 | |
| Flood Transit Coverage | \$10,000 | |
| Flood Unscheduled Misc Property | \$10,000 | |
| Flood Unscheduled Playground Equipment | \$25,000 | |
| Flood Valuable Papers and Records | \$100,000 | |

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, 2025

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



Effective Date: 12/01/2025 Expiration Date: 12/01/2026
Printed on: 10/30/2025

| 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 | \$294,525 | | | RC | | \$1,000 | | | | | |
| Miscellaneous Property Scheduled | \$1,240,651 | | | RC | | \$1,000 | | | | | |
| Miscellaneous Property Unscheduled | \$1,321,125 | | | RC | | \$1,000 | | | | | |
| Total Location TIV | \$2,856,301 | | | | | | | | | | |
| | | | | | | | | | | | |
| 1 - 1 417 Main Street Huron, OH 44839 City Hall/Fire Dept., Signage, Flagpole, Fencing & Lighting | 19350 | 1 | | 1974 | | 4 | 5 | Y | Y | Y | Y |
| | Value | | | Valuation | | Deductible | | | | | |
| Building | \$5,707,942 | | | RC | | \$1,000 | | | | | |
| Personal Property | \$1,256,640 | | | | | \$1,000 | | | | | |
| Total Location TIV | \$6,964,582 | | | | | | | | | | |
| | | | | | | | | | | | |
| 1 - 2 417 Main Street Huron, OH 44839 Fire Department Radio Tower #1 | 1 | 1 | | 1990 | | 3 | 5 | Y | Y | Y | Y |
| | Value | | | Valuation | | Deductible | | | | | |
| Building | \$165,831 | | | RC | | \$1,000 | | | | | |
| Total Location TIV | \$165,831 | | | | | | | | | | |



Statement of Values

City of Huron, Erie County

Effective Date: 12/01/2025

Expiration Date: 12/01/2026

Printed on: 10/30/2025

| Location Description | Area | # of Flrs | Auto Spklr | Year Built | Year Reno | Con Code | Pro Class | Equip Break | FL | EQ | Blank Limit |
|--|--------------------|--------------|---------------|---------------|--------------|------------------|--------------|----------------|----|-------------------|----------------|
| 1 - 3 417 Main Street Huron, OH 44839 Fire Department Radio Tower #2 | 1 | 1 | | 1995 | | 3 | 5 | Y | Y | Y | Y |
| | Value | | | | | Valuation | | | | Deductible | |
| Building | \$165,831 | | | | | RC | | | | \$1,000 | |
| Total Location TIV | \$165,831 | | | | | | | | | | |
| 2 - 1 Boat Basin-330 North Main Street Huron, OH 44839 Docks | 16000 | 1 | | 2000 | | 1 | 5 | Y | Y | Y | Y |
| | Value | | | | | Valuation | | | | Deductible | |
| Building | \$1,690,557 | | | | | RC | | | | \$1,000 | |
| Total Location TIV | \$1,690,557 | | | | | | | | | | |
| 2 - 2 Boat Basin-330 North Main Street Huron, OH 44839 Clubhouse Rec Building, Flagpole, Signage & Lighting | 3800 | 2 | | 2000 | | 1 | 5 | Y | Y | Y | Y |
| | Value | | | | | Valuation | | | | Deductible | |
| Building | \$1,558,929 | | | | | RC | | | | \$1,000 | |
| Personal Property | \$73,920 | | | | | | | | | \$1,000 | |
| Total Location TIV | \$1,632,849 | | | | | | | | | | |



Statement of Values

City of Huron, Erie County

Effective Date: 12/01/2025

Expiration Date: 12/01/2026

Printed on: 10/30/2025

| Location Description | Area | # of Flrs | Auto Spklr | Year Built | Year Reno | Con Code | Pro Class | Equip Break | FL | EQ | Blank Limit |
|---|------------------|--------------|---------------|---------------|--------------|------------------|--------------|----------------|----|-------------------|----------------|
| 2 - 3 Boat Basin-330 North Main Street Huron, OH 44839 Amphitheater | 9375 | 1 | | 2000 | | 6 | 5 | Y | Y | Y | Y |
| | Value | | | | | Valuation | | | | Deductible | |
| Building | \$302,226 | | | | | RC | | | | \$1,000 | |
| Total Location TIV | \$302,226 | | | | | | | | | | |
| 2 - 4 Boat Basin-330 North Main Street Huron, OH 44839 Office & Restrooms | 960 | 1 | | 1977 | | 2 | 5 | Y | Y | Y | Y |
| | Value | | | | | Valuation | | | | Deductible | |
| Building | \$103,243 | | | | | RC | | | | \$1,000 | |
| Personal Property | \$5,775 | | | | | | | | | \$1,000 | |
| Total Location TIV | \$109,018 | | | | | | | | | | |
| 2 - 5 Boat Basin-330 North Main Street Huron, OH 44839 (2) Picnic Areas | 500 | 0 | | 1998 | | 2 | 5 | Y | Y | Y | Y |
| | Value | | | | | Valuation | | | | Deductible | |
| Building | \$16,102 | | | | | RC | | | | \$1,000 | |
| Personal Property | \$2,888 | | | | | | | | | \$1,000 | |
| Total Location TIV | \$18,990 | | | | | | | | | | |



Statement of Values

City of Huron, Erie County

Effective Date: 12/01/2025

Expiration Date: 12/01/2026

Printed on: 10/30/2025

| Location Description | Area | # of Flrs | Auto Spkls | Year Built | Year Reno | Con Code | Pro Class | Equip Break | FL | EQ | Blank Limit |
|--|--------------------|--------------|---------------|---------------|--------------|------------------|--------------|----------------|----|-------------------|----------------|
| 2 - 6 Boat Basin-330 North Main Street Huron, OH 44839 Clock Tower | 0 | 1 | | 2016 | | 1 | 5 | Y | Y | Y | Y |
| | Value | | | | | Valuation | | | | Deductible | |
| Building | \$104,132 | | | | | RC | | | | \$1,000 | |
| Total Location TIV | \$104,132 | | | | | | | | | | |
| 3 - 1 Andrew L. Fabens Memorial Park-One Fabens Way Huron, OH 44839 Fencing, Lighting & Tennis Courts | 0 | 0 | | 1990 | | 2 | 5 | Y | Y | Y | Y |
| | Value | | | | | Valuation | | | | Deductible | |
| Building | \$1,029,340 | | | | | RC | | | | \$1,000 | |
| Total Location TIV | \$1,029,340 | | | | | | | | | | |
| 3 - 2 Andrew L. Fabens Memorial Park-One Fabens Way Huron, OH 44839 Restroom Concession | 740 | 1 | | | | 2 | 5 | Y | Y | Y | Y |
| | Value | | | | | Valuation | | | | Deductible | |
| Building | \$62,199 | | | | | RC | | | | \$1,000 | |
| Personal Property | \$11,550 | | | | | | | | | \$1,000 | |
| Total Location TIV | \$73,749 | | | | | | | | | | |



Statement of Values

City of Huron, Erie County

Effective Date: 12/01/2025

Expiration Date: 12/01/2026

Printed on: 10/30/2025

| Location Description | Area | # of Flrs | Auto Spklr | Year Built | Year Reno | Con Code | Pro Class | Equip Break | FL | EQ | Blank Limit |
|---|------------------|--------------|---------------|---------------|--------------|------------------|--------------|----------------|----|-------------------|----------------|
| 3 - 3 Andrew L. Fabens Memorial Park-One Fabens Way Huron, OH 44839 (6) Six Dugouts | 0 | 0 | | | | 2 | 5 | Y | Y | Y | Y |
| | Value | | | | | Valuation | | | | Deductible | |
| Building | \$59,515 | | | | | RC | | | | \$1,000 | |
| Total Location TIV | \$59,515 | | | | | | | | | | |
| 3 - 4 Andrew L. Fabens Memorial Park-One Fabens Way Huron, OH 44839 Batting Cages | 0 | 0 | | 2000 | | 2 | 5 | Y | Y | Y | Y |
| | Value | | | | | Valuation | | | | Deductible | |
| Building | \$32,204 | | | | | RC | | | | \$1,000 | |
| Total Location TIV | \$32,204 | | | | | | | | | | |
| 3 - 5 Andrew L. Fabens Memorial Park-One Fabens Way Huron, OH 44839 Playground Equipment | 0 | 0 | | 2012 | | 2 | 5 | Y | Y | Y | Y |
| | Value | | | | | Valuation | | | | Deductible | |
| Building | \$123,815 | | | | | RC | | | | \$1,000 | |
| Total Location TIV | \$123,815 | | | | | | | | | | |



Statement of Values

City of Huron, Erie County

Effective Date: 12/01/2025

Expiration Date: 12/01/2026

Printed on: 10/30/2025

| Location Description | Area | # of Flrs | Auto Spklr | Year Built | Year Reno | Con Code | Pro Class | Equip Break | FL | EQ | Blank Limit |
|---|------------------|--------------|---------------|---------------|--------------|------------------|--------------|----------------|----|-------------------|----------------|
| 3 - 6 Andrew L. Fabens Memorial Park-One Fabens Way Huron, OH 44839 (3) Picnic Areas | 1500 | 0 | | 1997 | | 2 | 5 | Y | Y | Y | Y |
| | Value | | | | | Valuation | | | | Deductible | |
| Building | \$48,306 | | | | | RC | | | | \$1,000 | |
| Personal Property | \$5,775 | | | | | | | | | \$1,000 | |
| Total Location TIV | \$54,081 | | | | | | | | | | |
| 3 - 7 Andrew L. Fabens Memorial Park-One Fabens Way Huron, OH 44839 Storage Shed | 200 | 0 | | 1990 | | 1 | 5 | Y | Y | Y | Y |
| | Value | | | | | Valuation | | | | Deductible | |
| Building | \$16,892 | | | | | RC | | | | \$1,000 | |
| Personal Property | \$11,550 | | | | | | | | | \$1,000 | |
| Total Location TIV | \$28,442 | | | | | | | | | | |
| 3 - 8 Andrew L. Fabens Memorial Park-One Fabens Way Huron, OH 44839 Open Pavilion & Tables | 3800 | 1 | | 2018 | | 1 | 5 | Y | Y | Y | Y |
| | Value | | | | | Valuation | | | | Deductible | |
| Building | \$362,222 | | | | | RC | | | | \$1,000 | |
| Total Location TIV | \$362,222 | | | | | | | | | | |



Statement of Values

City of Huron, Erie County

Effective Date: 12/01/2025

Expiration Date: 12/01/2026

Printed on: 10/30/2025

| Location Description | Area | # of Flrs | Auto Spklr | Year Built | Year Reno | Con Code | Pro Class | Equip Break | FL | EQ | Blank Limit |
|---|--------------|-----------|------------|------------|-----------|----------|-----------|-------------|----|----|-------------|
| 4 - 1 500 Cleveland Road West/10 Waterworks Drive | | | | | | | | | | | |
| Huron, OH 44839 | 20118 | 2 | | 1957 | | 6 | 5 | Y | Y | Y | Y |
| Water Treatment Plant, Bollards, Flagpole & Fencing | | | | | | | | | | | |
| | | | | | | | | | | | |
| | Value | | | Valuation | | | | Deductible | | | |
| Building | \$12,334,616 | | | RC | | | | \$1,000 | | | |
| Personal Property | \$40,425 | | | | | | | \$1,000 | | | |
| Total Location TIV | \$12,375,041 | | | | | | | | | | |
| 4 - 2 500 Cleveland Road West/10 Waterworks Drive | | | | | | | | | | | |
| Huron, OH 44839 | 12000 | 1 | | 1997 | | 3 | 5 | Y | Y | Y | Y |
| SVC Complex | | | | | | | | | | | |
| | | | | | | | | | | | |
| | Value | | | Valuation | | | | Deductible | | | |
| Building | \$1,682,846 | | | RC | | | | \$1,000 | | | |
| Personal Property | \$291,060 | | | | | | | \$1,000 | | | |
| Total Location TIV | \$1,973,906 | | | | | | | | | | |
| 4 - 3 500 Cleveland Road West/10 Waterworks Drive | | | | | | | | | | | |
| Huron, OH 44839 | 800 | 0 | | 1980 | | 5 | 5 | Y | Y | Y | Y |
| Salt Shed | | | | | | | | | | | |
| | | | | | | | | | | | |
| | Value | | | Valuation | | | | Deductible | | | |
| Building | \$102,296 | | | RC | | | | \$1,000 | | | |
| Personal Property | \$1,155 | | | | | | | \$1,000 | | | |
| Total Location TIV | \$103,451 | | | | | | | | | | |



Statement of Values

City of Huron, Erie County

Effective Date: 12/01/2025

Expiration Date: 12/01/2026

Printed on: 10/30/2025

| Location Description | Area | # of Flrs | Auto Spklr | Year Built | Year Reno | Con Code | Pro Class | Equip Break | FL | EQ | Blank Limit |
|--|--------------------|--------------|---------------|---------------|--------------|------------------|--------------|----------------|----|-------------------|----------------|
| 5 - 1 Oklahoma Park-50 Wilder Avenue Huron, OH 44839 Picnic Shelter | 250 | 1 | | 1988 | | 1 | 5 | Y | Y | Y | Y |
| | Value | | | | | Valuation | | | | Deductible | |
| Building | \$44,674 | | | | | RC | | | | \$1,000 | |
| Total Location TIV | \$44,674 | | | | | | | | | | |
| 5 - 2 Oklahoma Park-50 Wilder Avenue Huron, OH 44839 Playground Equipment | 0 | 0 | | 2010 | | 2 | 5 | Y | Y | Y | Y |
| | Value | | | | | Valuation | | | | Deductible | |
| Building | \$24,152 | | | | | RC | | | | \$1,000 | |
| Total Location TIV | \$24,152 | | | | | | | | | | |
| 6 - 1 Sawmill Parkway Huron, OH 44839 Water Tower - 400,000 Gallon & Fencing | 1 | 1 | | 1970 | | 3 | 5 | Y | Y | Y | Y |
| | Value | | | | | Valuation | | | | Deductible | |
| Building | \$2,134,362 | | | | | RC | | | | \$1,000 | |
| Total Location TIV | \$2,134,362 | | | | | | | | | | |



Statement of Values

City of Huron, Erie County

Effective Date: 12/01/2025

Expiration Date: 12/01/2026

Printed on: 10/30/2025

| Location Description | Area | # of Flrs | Auto Spklr | Year Built | Year Reno | Con Code | Pro Class | Equip Break | FL | EQ | Blank Limit |
|--|-------------|-----------|------------|------------|-----------|----------|-----------|-------------|----|----|-------------|
| 7 - 1 Cleveland Road East | | | | | | | | | | | |
| Huron, OH 44839 | 1 | 1 | | 1960 | | 3 | 5 | Y | Y | Y | Y |
| Water Tower - 500,000 Gallon & Fencing | | | | | | | | | | | |
| | | | | | | | | | | | |
| | Value | | | Valuation | | | | Deductible | | | |
| Building | \$2,475,277 | | | RC | | | | \$1,000 | | | |
| Total Location TIV | \$2,475,277 | | | | | | | | | | |
| 8 - 1 Lakefront Park-310 Park Street | | | | | | | | | | | |
| Huron, OH 44839 | 400 | 0 | | 1995 | | 2 | 5 | Y | Y | Y | Y |
| Restrooms | | | | | | | | | | | |
| | | | | | | | | | | | |
| | Value | | | Valuation | | | | Deductible | | | |
| Building | \$72,461 | | | RC | | | | \$1,000 | | | |
| Total Location TIV | \$72,461 | | | | | | | | | | |
| 8 - 2 Lakefront Park-310 Park Street | | | | | | | | | | | |
| Huron, OH 44839 | 500 | 0 | | 1999 | | 1 | 5 | Y | Y | Y | Y |
| Gazebo | | | | | | | | | | | |
| | | | | | | | | | | | |
| | Value | | | Valuation | | | | Deductible | | | |
| Building | \$40,256 | | | RC | | | | \$1,000 | | | |
| Total Location TIV | \$40,256 | | | | | | | | | | |



Statement of Values

City of Huron, Erie County

Effective Date: 12/01/2025

Expiration Date: 12/01/2026

Printed on: 10/30/2025

| Location Description | Area | # of Flrs | Auto Spklr | Year Built | Year Reno | Con Code | Pro Class | Equip Break | FL | EQ | Blank Limit |
|--|-----------------|--------------|---------------|---------------|--------------|------------------|--------------|----------------|----|-------------------|----------------|
| 8 - 3 Lakefront Park-310 Park Street Huron, OH 44839 Playground Equipment | 0 | 0 | | 2000 | | 1 | 5 | Y | Y | Y | Y |
| | Value | | | | | Valuation | | | | Deductible | |
| Building | \$24,152 | | | | | RC | | | | \$1,000 | |
| Total Location TIV | \$24,152 | | | | | | | | | | |
| 9 - 1 Nickel Plate Beach-One Nickel Plate Drive Huron, OH 44839 Vending Machine Building | 200 | 1 | | 1980 | | 1 | 5 | Y | Y | Y | Y |
| | Value | | | | | Valuation | | | | Deductible | |
| Building | \$45,465 | | | | | RC | | | | \$1,000 | |
| Personal Property | \$5,775 | | | | | | | | | \$1,000 | |
| Total Location TIV | \$51,240 | | | | | | | | | | |
| 9 - 2 Nickel Plate Beach-One Nickel Plate Drive Huron, OH 44839 Playground Equipment | 0 | 0 | | 2010 | | 2 | 5 | Y | Y | Y | Y |
| | Value | | | | | Valuation | | | | Deductible | |
| Building | \$24,152 | | | | | RC | | | | \$1,000 | |
| Total Location TIV | \$24,152 | | | | | | | | | | |



Statement of Values

City of Huron, Erie County

Effective Date: 12/01/2025

Expiration Date: 12/01/2026

Printed on: 10/30/2025

| Location Description | Area | # of Flrs | Auto Spklr | Year Built | Year Reno | Con Code | Pro Class | Equip Break | FL | EQ | Blank Limit |
|---|--------------------|--------------|---------------|---------------|--------------|-------------|--------------|----------------|----|----|----------------|
| 9 - 3 Nickel Plate Beach-One Nickel Plate Drive Huron, OH 44839 Ticket Booth | 25 | 0 | | 1980 | | 1 | 5 | Y | Y | Y | Y |
| | Value | | | | | Valuation | | | | | Deductible |
| Building | \$8,051 | | | | | RC | | | | | \$1,000 |
| Personal Property | \$1,155 | | | | | | | | | | \$1,000 |
| Total Location TIV | \$9,206 | | | | | | | | | | |
| 10 - 1 Boat Ramp-41 Cleveland Road Huron, OH 44839 Restroom Building | 0 | 0 | | | | 1 | 5 | Y | Y | Y | Y |
| | Value | | | | | Valuation | | | | | Deductible |
| Building | \$120,766 | | | | | RC | | | | | \$1,000 |
| Personal Property | \$1,155 | | | | | | | | | | \$1,000 |
| Total Location TIV | \$121,921 | | | | | | | | | | |
| 11 - 1 Throughout City of Huron Huron, OH 44839 Fencing, Lights, Traffic Controls | 0 | 0 | | | | 1 | 5 | Y | Y | Y | Y |
| | Value | | | | | Valuation | | | | | Deductible |
| Building | \$1,610,215 | | | | | RC | | | | | \$1,000 |
| Total Location TIV | \$1,610,215 | | | | | | | | | | |



Statement of Values

City of Huron, Erie County

Effective Date: 12/01/2025

Expiration Date: 12/01/2026

Printed on: 10/30/2025

| Location Description | Area | # of Flrs | Auto Spklr | Year Built | Year Reno | Con Code | Pro Class | Equip Break | FL | EQ | Blank Limit |
|--|--------------------|--------------|---------------|---------------|--------------|------------------|--------------|----------------|----|------------------------------------|---------------------|
| 12 - 1 110 Wall Street Huron, OH 44839 Parks & Rec Office, Garage, Bollards, Flagpole, Lighting & Signage | 2780 | 1 | | 1975 | | 1 | 5 | Y | Y | Y | Y |
| | Value | | | | | Valuation | | | | Deductible | |
| Building | \$453,760 | | | | | RC | | | | \$1,000 | |
| Personal Property | \$57,750 | | | | | | | | | \$1,000 | |
| Total Location TIV | \$511,510 | | | | | | | | | | |
| 13 - 1 1100 Rye Beach Road Huron, OH 44839 Electric Substation & Fencing with exclusions as per General Endorsement | 1 | 1 | | 2018 | | 3 | 5 | Y | Y | Y | Y |
| | Value | | | | | Valuation | | | | Deductible | |
| Building | \$1,981,980 | | | | | RC | | | | \$1,000 | |
| Total Location TIV | \$1,981,980 | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | Total Blanket TIV | \$36,495,340 |
| | | | | | | | | | | Building | \$34,728,767 |
| | | | | | | | | | | Personal Property | \$1,766,573 |
| | | | | | | | | | | EDP - Hardware | \$294,525 |
| | | | | | | | | | | Miscellaneous Property Scheduled | \$1,240,651 |
| | | | | | | | | | | Miscellaneous Property Unscheduled | \$1,321,125 |
| | | | | | | | | | | Total TIV | \$39,351,641 |
| | | | | | | | | | | APD TIV | \$4,334,397 |
| | | | | | | | | | | Grand Total TIV | \$43,686,038 |



Additional Property Statement of Values

City of Huron, Erie County

Effective Date: 12/01/2025 Expiration Date: 12/01/2026

Printed on: 10/30/2025

Location Information N/A

| Line | Classification | Description | Serial No | Coverage Limit | Valuation | Deductible |
|------|---------------------------------------|--|----------------|----------------|-----------|------------|
| 1 | Miscellaneous Property Scheduled | 2 9' WesternPro Plus Plows TR31 & TR21 | S#6901, S#6690 | \$8,085 | RC | \$1,000 |
| 2 | Miscellaneous Property Scheduled | 2025 John Deere Zero Turn 60" | S#0161 | \$14,000 | RC | \$1,000 |
| 3 | Miscellaneous Property Scheduled | 2011 Bobcat Compact Excavator | S#2205 | \$65,770 | RC | \$1,000 |
| 4 | Miscellaneous Property Unscheduled | Unscheduled Miscellaneous Police Dept. Property-Limit per occurrence, \$5,000 maximum limit per any one item | | \$599,243 | RC | \$1,000 |
| 5 | Miscellaneous Property Unscheduled | Unscheduled Fire Dept. Radios & Backup Center-Limit per occurrence, \$5,000 maximum limit per any one item | | \$436,590 | RC | \$1,000 |
| 6 | Miscellaneous Property Scheduled | 2008 John Deere Tractor w/ Bucket | S#6935 | \$26,519 | RC | \$1,000 |
| 7 | Miscellaneous Property Scheduled | 2021 Toro Workman | S#6773 | \$16,000 | RC | \$1,000 |
| 8 | Miscellaneous Property Scheduled | Salt Spreader Tailgate Henderson TR#34 | S#0514 | \$5,775 | RC | \$1,000 |
| 9 | Miscellaneous Property Scheduled | Snow Plow 10' JUDCO Amer. Road TR#32 | S#3194 | \$4,620 | RC | \$1,000 |
| 10 | Miscellaneous Property Scheduled | 2021 John Deere ZTrac 72" Mower | S#0256 | \$13,739 | RC | \$1,000 |
| 11 | Miscellaneous Property Scheduled | 2020 John Deere 3046R Tractor | S#5356 | \$25,000 | RC | \$1,000 |
| 12 | Miscellaneous Property Scheduled | John Deere Zero Turn Tractor w/60" Deck | S#00220 | \$11,339 | RC | \$1,000 |
| 13 | EDP - Hardware | Blanket Computer Equipment, Including Software | | \$294,525 | RC | \$1,000 |
| 14 | Miscellaneous Property Scheduled | 1994 Ford 4630 Tractor | | \$29,371 | RC | \$1,000 |
| 15 | Miscellaneous Property Scheduled | 2017 New Holland B95CSCP Tractor/Loader/Backhoe | S#2607 | \$95,344 | RC | \$1,000 |
| 16 | Miscellaneous Property Scheduled | 2001 New Holland TN70 Tractor | | \$25,443 | RC | \$1,000 |
| 17 | Miscellaneous Property Scheduled | Snow Plow 10' Henderson TR#34 | S#0841 | \$5,963 | RC | \$1,000 |



Additional Property Statement of Values

City of Huron, Erie County

Effective Date: 12/01/2025 Expiration Date: 12/01/2026

Printed on: 10/30/2025

Location Information N/A

| Line | Classification | Description | Serial No | Coverage Limit | Valuation | Deductible |
|------|---------------------------------------|--|------------------------|----------------|-----------|------------|
| 18 | Miscellaneous Property Scheduled | Snow Plow 10' JUDCO Amer. Road TR#40 | S#1805 | \$4,353 | RC | \$1,000 |
| 19 | Miscellaneous Property Scheduled | (3) Salt Spreaders Under Tailgate Salt Dogg | S#6796, S#8284, S#6793 | \$13,860 | RC | \$1,000 |
| 20 | Miscellaneous Property Scheduled | Lift Vehicle Chassis | S#5110 | \$12,296 | RC | \$1,000 |
| 21 | Miscellaneous Property Scheduled | 2015 John Deere Show Blower Attachment | S#0830 | \$4,043 | RC | \$1,000 |
| 22 | Miscellaneous Property Scheduled | 2025 John Deere XUV 845 Gator | S#1116 | \$18,500 | RC | \$1,000 |
| 23 | Miscellaneous Property Scheduled | 1984 Ford 555A Backhoe | S#7114 | \$26,741 | RC | \$1,000 |
| 24 | Miscellaneous Property Scheduled | 1999 Boston Whaler Police Boat | S#H899 | \$57,750 | RC | \$1,000 |
| 25 | Miscellaneous Property Scheduled | 2001 Bobcat 773 Skid Steer | S#9363 | \$26,800 | RC | \$1,000 |
| 26 | Miscellaneous Property Unscheduled | Unscheduled Miscellaneous Fire Dept. Property-Limit per occurrence, \$5,000 maximum limit per any one item | | \$158,871 | RC | \$1,000 |
| 27 | Miscellaneous Property Scheduled | 2015 John Deere Rotary Attachment | S#3060 | \$2,772 | RC | \$1,000 |
| 28 | Miscellaneous Property Scheduled | 10' Snow Plow Henderson TR#28 | S#6461 | \$17,615 | RC | \$1,000 |
| 29 | Miscellaneous Property Scheduled | 2024 John Deere Zero Turn 60" | S#0056 | \$14,000 | RC | \$1,000 |
| 30 | Miscellaneous Property Scheduled | EZ Go 4x4 | S#2203 | \$11,606 | RC | \$1,000 |
| 31 | Miscellaneous Property Scheduled | 2013 Wacker Neuson Roller | S#4637 | \$17,325 | RC | \$1,000 |
| 32 | Miscellaneous Property Scheduled | Snow Plow 8' Western w/Lite Kit | S#0159 | \$4,353 | RC | \$1,000 |
| 33 | Miscellaneous Property Scheduled | 2016 Toro Field Groomer | S#0775 | \$14,063 | RC | \$1,000 |
| 34 | Miscellaneous Property Scheduled | Salt Spreader Tailgate Henderson TR#21 | S#0569 | \$5,775 | RC | \$1,000 |
| 35 | Miscellaneous Property Scheduled | Spreader (for 15 Ford F350 S#6209) | | \$5,486 | RC | \$1,000 |



Additional Property Statement of Values

City of Huron, Erie County

Effective Date: 12/01/2025

Expiration Date: 12/01/2026

Printed on: 10/30/2025

Location Information N/A

| Line | Classification | Description | Serial No | Coverage Limit | Valuation | Deductible |
|------|---------------------------------------|---|----------------|-------------------|-----------|------------|
| 36 | Miscellaneous Property Scheduled | 2025 Alukin 750 CW 26' Boat w/Emergency equipment and Accessories, including Mercury 250HP Motor | S#H324 | \$200,000 | RC | \$1,000 |
| 37 | Miscellaneous Property Scheduled | Snow Plow (for 15 Ford F350 S#6209) | | \$6,468 | RC | \$1,000 |
| 38 | Miscellaneous Property Scheduled | Ingersol Rand Compressor | S#G362 | \$17,563 | RC | \$1,000 |
| 39 | Miscellaneous Property Scheduled | 2006 Argus Northwind 30' Fire Boat w/motor & trailer | S#C506, S#3851 | \$381,150 | RC | \$1,000 |
| 40 | Miscellaneous Property Scheduled | 2019 Toro Sandpro | S#8902 | \$16,500 | RC | \$1,000 |
| 41 | Miscellaneous Property Unscheduled | Unscheduled Miscellaneous Property-Limit per occurrence, \$5,000 maximum limit per any one item | | \$126,421 | RC | \$1,000 |
| 42 | Miscellaneous Property Scheduled | (2) 2013 Mowers Alamo Mott Flail | S#2582, S#2581 | \$14,664 | RC | \$1,000 |

| | |
|---|--------------------|
| Total EDP - Hardware | \$294,525 |
| Total Miscellaneous Property Scheduled | \$1,240,651 |
| Total Miscellaneous Property Unscheduled | \$1,321,125 |
| Total Location Additional Property Scheduled Value | \$2,856,301 |

| | |
|--|--------------------|
| Grand Total EDP - Hardware | \$294,525 |
| Grand Total Miscellaneous Property Scheduled | \$1,240,651 |
| Grand Total Miscellaneous Property Unscheduled | \$1,321,125 |
| Grand Total Additional Property Scheduled Value | \$2,856,301 |



Schedule of Covered Vehicles

City of Huron, Erie County

Effective Date: 12/01/2025

Expiration Date: 12/01/2026

Printed on: 10/30/2025

| # | Year | Make | Model | VIN | Type | Value | Valuation Comp | Ded | Coll | Ded |
|----|------|---------------|--------------------------|--------|----------------------------|---------|----------------|---------|------|---------|
| 1 | 2014 | Dodge | Charger Admin Car | S#9034 | Passenger Car/Vans/Pickups | 32,000 | ACV Y | \$1,000 | Y | \$1,000 |
| 2 | 2014 | Dodge | Charger Police Car | S#9035 | Police | 32,000 | ACV Y | \$1,000 | Y | \$1,000 |
| 3 | 2002 | Trailer | Hudson Trailer | S#0069 | Trailers | 3,500 | ACV Y | \$1,000 | Y | \$1,000 |
| 4 | 2000 | Trailer | Mac Lander Trailer | S#1365 | Trailers | 3,150 | ACV Y | \$1,000 | Y | \$1,000 |
| 5 | 1995 | Trailer | Pioneer Trailer | S# TBD | Trailers | 3,015 | ACV Y | \$1,000 | Y | \$1,000 |
| 6 | 2012 | Trailer | Trailer | S#2004 | Trailers | 4,495 | ACV Y | \$1,000 | Y | \$1,000 |
| 7 | 2012 | Miscellaneous | Tymco 600 Street Sweeper | S#6665 | Road Maintenance | 209,471 | ACV Y | \$1,000 | Y | \$1,000 |
| 8 | 2008 | Ford | F4D Super Duty | S#1395 | Heavy | 60,541 | ACV Y | \$1,000 | Y | \$1,000 |
| 9 | 2012 | Ford | F550 4x4 w/Plow #34 | S#8562 | Heavy | 83,135 | ACV Y | \$1,000 | Y | \$1,000 |
| 10 | 2002 | GMC | Topkick 7500 Dump Truck | S#1876 | Dump Trucks | 54,150 | ACV Y | \$1,000 | Y | \$1,000 |
| 11 | 2012 | Dodge | Charger Admin Car | S#5245 | Passenger Car/Vans/Pickups | 30,457 | ACV Y | \$1,000 | Y | \$1,000 |



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| | | | | | | | | | | | |
|----|------|----------|---|--------|----------------------------|---------|-----|---|---------|---|---------|
| 12 | 2014 | Ford | F150 Supercrew Pick Up | S#0443 | Passenger Car/Vans/Pickups | 26,000 | ACV | Y | \$1,000 | Y | \$1,000 |
| 13 | 2008 | Ford | F250 Pick Up | S#6665 | Passenger Car/Vans/Pickups | 25,000 | ACV | Y | \$1,000 | Y | \$1,000 |
| 14 | 2011 | Ford | F250 Super Duty Fire Dept. Vehicle | S#3631 | Fire Trucks | 24,361 | ACV | Y | \$1,000 | Y | \$1,000 |
| 15 | 2003 | Ford | F350 Bucket Truck #30 | S#9460 | Heavy | 42,913 | ACV | Y | \$1,000 | Y | \$1,000 |
| 16 | 2012 | Ford | F350 SD w/Plow #31 | S#6844 | Lt. Med Trucks | 37,126 | ACV | Y | \$1,000 | Y | \$1,000 |
| 17 | 1974 | Trailer | Trailer Water Department | S# TBD | Trailers | 3,009 | ACV | Y | \$1,000 | Y | \$1,000 |
| 18 | 2014 | Dodge | Charger Police | S#7720 | Police | 32,500 | ACV | Y | \$1,000 | Y | \$1,000 |
| 19 | 2014 | Dodge | Charger Police | S#7953 | Police | 32,500 | ACV | Y | \$1,000 | Y | \$1,000 |
| 20 | 2014 | Ford | Pick Up | S#7811 | Passenger Car/Vans/Pickups | 24,000 | ACV | Y | \$1,000 | Y | \$1,000 |
| 21 | 2015 | Ford | F350 Pick Up | S#6209 | Passenger Car/Vans/Pickups | 32,000 | ACV | Y | \$1,000 | Y | \$1,000 |
| 22 | 2015 | Ford | Dump Truck | S#9277 | Dump Trucks | 37,000 | ACV | Y | \$1,000 | Y | \$1,000 |
| 23 | 2015 | Kenworth | Truck w/Henderson Body, Spreader and Plow Package | S#8148 | Heavy | 143,419 | ACV | Y | \$1,000 | Y | \$1,000 |



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| | | | | | | | | | | | |
|----|------|--------------|-----------------------------|--------|----------------------------|---------|-----|---|---------|---|---------|
| 24 | 2016 | Ford | F150 Pickup | S#7759 | Passenger Car/Vans/Pickups | 36,850 | ACV | Y | \$1,000 | Y | \$1,000 |
| 25 | 2016 | Kenworth | Dump Truck w/Plow | S#3209 | Dump Trucks | 143,955 | ACV | Y | \$1,000 | Y | \$1,000 |
| 26 | 2018 | Ford | Explorer (Police) | S#9740 | Police | 35,892 | ACV | Y | \$1,000 | Y | \$1,000 |
| 27 | 2018 | Ford | Explorer (Police) | S#9741 | Police | 35,892 | ACV | Y | \$1,000 | Y | \$1,000 |
| 28 | 2020 | Ford | Explorer (Fire) | S#2666 | Passenger Car/Vans/Pickups | 49,343 | ACV | Y | \$1,000 | Y | \$1,000 |
| 29 | 2016 | Dodge | Charger | S#0061 | Police | 29,247 | ACV | Y | \$1,000 | Y | \$1,000 |
| 30 | 2018 | Ford | F250 Pickup (Parks & Rec) | S#6703 | Passenger Car/Vans/Pickups | 29,484 | ACV | Y | \$1,000 | Y | \$1,000 |
| 31 | 2018 | Freightliner | Extreme Vac (Street) | S#7423 | Extra Heavy | 179,320 | ACV | Y | \$1,000 | Y | \$1,000 |
| 32 | 2018 | Ford | F150 Service Pickup (Water) | S#7819 | Passenger Car/Vans/Pickups | 22,686 | ACV | Y | \$1,000 | Y | \$1,000 |
| 33 | 2019 | Ford | F350 Pickup (Parks & Rec) | S#4700 | Passenger Car/Vans/Pickups | 27,719 | ACV | Y | \$1,000 | Y | \$1,000 |
| 34 | 2016 | Dodge | Charger | S#0060 | Police | 29,246 | ACV | Y | \$1,000 | Y | \$1,000 |
| 35 | 2022 | Trailer | United Trailer (Fire) | S#9355 | Trailers | 13,000 | ACV | Y | \$1,000 | Y | \$1,000 |
| 36 | 2021 | Ford | Explorer | S#3774 | Police | 44,823 | ACV | Y | \$1,000 | Y | \$1,000 |



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| | | | | | | | | | | | |
|----|------|---------------|-----------------------|--------|----------------------------|---------|-----|---|---------|---|---------|
| 37 | 2021 | Ford | Interceptor | S#3776 | Police | 44,823 | ACV | Y | \$1,000 | Y | \$1,000 |
| 38 | 2021 | Ford | Interceptor | S#3777 | Police | 44,823 | ACV | Y | \$1,000 | Y | \$1,000 |
| 39 | 2021 | Ford | Explorer | S#3775 | Police | 44,823 | ACV | Y | \$1,000 | Y | \$1,000 |
| 40 | 2022 | Ford | F-550 Dump/Plow Truck | S#6287 | Dump Trucks | 122,645 | ACV | Y | \$1,000 | Y | \$1,000 |
| 41 | 2023 | Ford | Utility Interceptor | S#3306 | Police | 43,569 | ACV | Y | \$1,000 | Y | \$1,000 |
| 42 | 2023 | Ford | Utility Interceptor | S#2935 | Police | 43,569 | ACV | Y | \$1,000 | Y | \$1,000 |
| 43 | 2024 | Chevrolet | Tahoe Police | S#2597 | Police | 52,160 | ACV | Y | \$1,000 | Y | \$1,000 |
| 44 | 2024 | Ford | F250 Pickup (Parks) | S#4141 | Passenger Car/Vans/Pickups | 54,050 | ACV | Y | \$1,000 | Y | \$1,000 |
| 45 | 2025 | Ford | Interceptor | S#7391 | Police | 62,563 | ACV | Y | \$1,000 | Y | \$1,000 |
| 46 | 2025 | Ford | Interceptor | S#1076 | Police | 62,563 | ACV | Y | \$1,000 | Y | \$1,000 |
| 47 | 2020 | Emergency One | Typhoon Pumper | S#3337 | Fire Trucks | 750,000 | RC | Y | \$1,000 | Y | \$1,000 |
| 48 | 2024 | Freightliner | Ambulance | S#6593 | Ambulances | 360,900 | RC | Y | \$1,000 | Y | \$1,000 |
| 49 | 2020 | Freightliner | Ambulance | S#8342 | Ambulances | 360,900 | RC | Y | \$1,000 | Y | \$1,000 |



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| | | | | | | | | | | | |
|----|------|--------------|--------------------------------------|--------|----------------|---------|-----|---|---------|---|---------|
| 50 | 2024 | Freightliner | Ambulance | S#6594 | Ambulances | 360,900 | RC | Y | \$1,000 | Y | \$1,000 |
| 51 | 2023 | Ford | F350 Service Body Truck (Water) | S#3095 | Lt. Med Trucks | 60,000 | ACV | Y | \$1,000 | Y | \$1,000 |
| 52 | 2019 | Trailer | American Trailer (Parks & Rec) | S#2724 | Trailers | 20,000 | ACV | Y | \$1,000 | Y | \$1,000 |
| 53 | 2022 | Trailer | Sure-Trac Trailer (Parks & Rec) | S#2068 | Trailers | 20,000 | ACV | Y | \$1,000 | Y | \$1,000 |
| 54 | 2017 | Trailer | Tilt Deck Trailer for Roller (Water) | | Trailers | 20,000 | ACV | Y | \$1,000 | Y | \$1,000 |
| 55 | 0 | Trailer | Enclosed Equipment Trailer | | Trailers | 20,000 | ACV | Y | \$1,000 | Y | \$1,000 |
| 56 | 2000 | Trailer | Mowing Trailer (Streets) | S#3668 | Trailers | 10,000 | ACV | Y | \$1,000 | Y | \$1,000 |
| 57 | 2026 | Mack | MD7 Dump Truck | S#8456 | Dump Trucks | 122,910 | ACV | Y | \$1,000 | Y | \$1,000 |

Total Location Vehicle Value: 4,334,397

Total ACV Value: 2,501,697 **Total RC Value:** 1,832,700 **Total SA Value:** 0 **Grand Total Vehicle Value:** 4,334,397