

EFFECTIVE DATE: 06/30/2019

**Policy Number:** BA 9733247 Prior Policy: 9733247

Billing Type: AGENCY BILL

THE NETHERLANDS INSURANCE COMPANY-A STOCK COMPANY Coverage Is Provided In

Named Insured and Mailing Address:

INDIAN HILL EXEMPTED VILLAGE

SCHOOL DISTRICT 6855 DRAKE ROAD CINCINNATI OH 45243

REFER TO NAMED INSURED SCHEDULE

Agent:

CIC/LICKDYKE INSURANCE AGENCY 1060 NIMITZVIEW DR STE 120

CINCINNATI OH 45230-4351

**Agent Code:** 0021251 **Agent Phone:** (513)-684-7900

## **COMMON POLICY DECLARATIONS**

In return for the payment of premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

POLICY PERIOD: From: 06/30/2019 To: 06/30/2020 at 12:01 AM Standard Time at your mailing address shown above.

FORM OF BUSINESS: SCHOOL

**BUSINESS DESCRIPTION: SCHOOL** 

This policy consists of the following coverage parts for which a premium is indicated. This premium may be subject to adjustment.

**PREMIUM** 

30,650.00 **Commercial Auto Coverage Part** 

30,650.00 **Total Policy Premium** 

#### FORMS AND ENDORSEMENTS

### Forms and Endorsements made a part of this policy at time of issue:

Applicable Forms and Endorsements are omitted if shown in specific Coverage Part/Coverage Form Declarations

**Form Number** Description

**IL0003** - 0907 CALCULATION OF PREMIUM

**IL0017** - 1198 COMMON POLICY CONDITIONS

**IL0021** - 0702 NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT

**IL0244** - 0907 OHIO CHANGES - CANCELLATION AND NONRENEWAL

17-58 - 0694 NAMED INSURED SCHEDULE

**COMMON POLICY DECLARATIONS (continued)** 

3

Countersigned:	By		
_		Authorized Representative	Date

THESE DECLARATIONS TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE PART DECLARATIONS, COVERAGE PART COVERAGE FORM(S) AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.

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Date Issued: 06/28/2019



Forming a part of

Policy Number: BA 9733247

Coverage Is Provided In THE NETHERLANDS INSURANCE COMPANY-A STOCK COMPANY

Named Insured:

**INDIAN HILL EXEMPTED VILLAGE** 

SCHOOL DISTRICT

REFER TO NAMED INSURED SCHEDULE

Agent:

CIC/LICKDYKE INSURANCE AGENCY

Agent Code: 0021251

Agent Phone: (513)-684-7900

## NAMED INSURED SCHEDULE

First Named Insured:

Name/Address Form of Business: SCHOOL

INDIAN HILL EXEMPTED VILLAGE SCHOOL DISTRICT

INDIAN HILL BOARD OF EDUCATION AND INDIAN HILLS PUBLIC

**SCHOOLS FOUNDATION 6855 DRAKE ROAD** CINCINNATI OH 45243

Date Issued: 06/28/2019



## **ITEM ONE**

Forming a part of

Policy Number: BA 9733247

Coverage Is Provided In THE NETHERLANDS INSURANCE COMPANY-A STOCK COMPANY

Named Insured:

**INDIAN HILL EXEMPTED VILLAGE** 

**SCHOOL DISTRICT** 

REFER TO NAMED INSURED SCHEDULE

Agent:

CIC/LICKDYKE INSURANCE AGENCY

Agent Code: 0021251 Agent Phone: (513)-684-7900

# COMMERCIAL AUTO COVERAGE PART BUSINESS AUTO COVERAGE FORM DECLARATIONS

## **ITEM TWO**

## SCHEDULE OF COVERAGES AND COVERED AUTOS

Each of the coverages below will apply only to those "autos" shown as covered "autos." "Autos" are shown as covered "autos" for a particular coverage by the entry of one or more of the symbols from the COVERED AUTO section of the Business Auto Coverage Form next to the name of the coverage.

COVERAGES	COVERED AUTOS	LIMITS  The most we will pay for any one accident or loss	PREMIUM
LIABILITY	1	\$ 1,000,000	\$ 21,327.00
AUTO MEDICAL PAYMENTS	2	See Declarations Extension.	\$ 1,325.00
UNINSURED MOTORISTS	2	Bodily Injury Liability \$ 350,000 Each Accident	\$ 464.00
UNDERINSURED MOTORISTS	2	Bodily Injury Liability \$ 350,000 Each Accident	\$ 2,992.00
PHYSICAL DAMAGE COMPREHENSIVE COVERAGE	2, 8	Actual cash value or cost of repair, whichever is less, minus the deductible shown in ITEM THREE for each covered auto, but no deductible applies to loss caused by fire or lightning. See ITEM FOUR for hired or borrowed "autos."	\$ 555.00
PHYSICAL DAMAGE COLLISION COVERAGE	2, 8	Actual cash value or cost of repair, whichever is less, minus the deductible shown in ITEM THREE for each covered auto. See ITEM FOUR for hired or borrowed "autos."	\$ 3,634.00
		PREMIUM FOR ENDORSEMENTS	\$ 353.00
		ESTIMATED TOTAL PREMIUM  This policy may be subject to final audit.	\$ 30,650.00

# Forming a part of

Policy Number: BA 9733247

Coverage Is Provided In THE NETHERLANDS INSURANCE COMPANY-A STOCK COMPANY

Named Insured:

INDIAN HILL EXEMPTED VILLAGE

SCHOOL DISTRICT

REFER TO NAMED INSURED SCHEDULE

Agent:

CIC/LICKDYKE INSURANCE AGENCY

Agent Code: 0021251

Agent Phone: (513)-684-7900

# COMMERCIAL AUTO COVERAGE PART BUSINESS AUTO COVERAGE FORM DECLARATIONS (continued)

## FORMS AND ENDORSEMENTS

Forms and Endorsements applying to this coverage part and made a part of this policy:

Form Number		Description
16-131	- 0311	CHANGES IN WHO IS AN INSURED
16-66	- 0296	QUICK REFERENCE BUSINESS AUTO
16-67OH	- 0108	SCHOOL BUSINESS AUTO EXTENSION ENDORSEMENT OHIO
AC0031	- 0114	CHANGES IN YOUR POLICY
AC2117	- 0817	OH UNINSURED & UNDERINSURED MOTORISTS COV-BODILY INJURY
CA0001	- 1001	BUSINESS AUTO COVERAGE FORM
CA0038	- 1202	WAR EXCLUSION
CA2384	- 0106	EXCLUSION OF TERRORISM
CA9903	- 0797	AUTO MEDICAL PAYMENTS COVERAGE
IL0003	- 0907	CALCULATION OF PREMIUM

## **ITEM THREE**

### SCHEDULE OF COVERED AUTOS YOU OWN

Covered	Year	Mak	ke, Model, Body Type			Town & State where principally garaged			l k	Identification Number		
Auto No	2002	INTERNAT	L				CINCINNATI OH		11	HVBBAAN	92H517394	
001	Class:	6184	Stated Amou	ınt:			Size or Seating Capacity:	-	70	OCN:	\$ 57,000	
Coverages			<u> </u>	Deductible	es/Limits			Prem	niums			
LIABILITY			,	See ITEM	TWO for I	_imits		\$	478.	00		
AUTO MED	DICAL P	PAYMENTS	;	\$	5,000			\$	30.0	0		
UNINSURE	ED MOT	ORISTS		See ITEM	TWO for I	_imits		\$	9.	00		
UNDERINS	SURED	MOTORISTS		See ITEM	TWO for I	_imits		\$	59.	00		
COMPREH	IENSIVI	E		1,000	Deductible	е		\$	5.	00		
COLLISION	١			1,000	Deductible	Э		\$	35.	00		

Policy Number: BA 9733247

Coverage Is Provided In THE NETHERLANDS INSURANCE COMPANY-A STOCK COMPANY

Named Insured:

**INDIAN HILL EXEMPTED VILLAGE** 

**SCHOOL DISTRICT** 

REFER TO NAMED INSURED SCHEDULE

Agent:

CIC/LICKDYKE INSURANCE AGENCY

Agent Phone: (513)-684-7900 Agent Code: 0021251

# **COMMERCIAL AUTO COVERAGE PART BUSINESS AUTO COVERAGE FORM DECLARATIONS (continued)**

			CONTLOG ACTO COVERAC	LI ONIII DEGLANATIONO (CC	minaca	
Covered	Year	Mak	ke, Model, Body Type	Town & State where principally	garaged	Identification Number
Auto No	2002	INTERNAT	L	CINCINNATI OH		1HVBBAAN02H517395
002	Class:	6184	Stated Amount:	Size or Seating Capacity:	70	OCN: \$ 57,000
Coverages			<u>Deductibles/Limits</u>	<u> </u>	Premiur	<u>ms</u>
LIABILITY	IABILITY See ITEM TWO for Limits				\$ 4	478.00
AUTO MED	DICAL P	AYMENTS	\$ 5,000		\$	30.00
JNINSURE	ED MOT	ORISTS	See ITEM TWO fo	or Limits	\$	9.00
UNDERIN	SUREDI	MOTORISTS	See ITEM TWO fo	or Limits	\$	59.00
COMPREH	HENSIVE		1,000 Deduct	tible	\$	5.00
COLLISION	N		1,000 Deduct	ible	\$	35.00
Covered	Year	Mak	xe, Model, Body Type	Town & State where principally	garaged	Identification Number
Auto No	2002	INTERNAT	Ъ	CINCINNATI OH		1HVBBAAN22H517396
003	Class:	6184	Stated Amount:	Size or Seating Capacity:	70	OCN: \$ 57,000
<u>Coverages</u>			<u>Deductibles/Limits</u>	<u> </u>	Premiur	<u>ns</u>
LIABILITY			See ITEM TWO fo	or Limits	\$ 4	478.00
AUTO MED	DICAL P	AYMENTS	\$ 5,000	1	\$	30.00
UNINSURE	ED MOT	ORISTS	See ITEM TWO fo	or Limits	\$	9.00
UNDERINS	SUREDI	MOTORISTS	See ITEM TWO fo	or Limits	\$	59.00
COMPREH	HENSIVE		1,000 Deduct	tible	\$	5.00
COLLISION	N		<b>1</b> , <b>0 0 0</b> Deduct	ible	\$	35.00
Covered	Year	Mak	ke, Model, Body Type	Town & State where principally	garaged	Identification Number
Auto No	2002	INTERNAT	L	CINCINNATI OH		1HVBBAAN42H517397
004	Class:	6184	Stated Amount:	Size or Seating Capacity:	70	OCN: \$ 57,000
<u>Coverages</u>			<u>Deductibles/Limits</u>		<u>Premiur</u>	<u>ns</u>
LIABILITY			See ITEM TWO fo	or Limits	\$ 4	478.00
AUTO MED	DICAL P	AYMENTS	\$ 5,000		\$	30.00
UNINSURE	ED MOT	ORISTS	See ITEM TWO fo	or Limits	\$	9 00

	2002 INTERNA		OII TOII TI OI I		1HVBBAAN42H51/39/
004	Class: 6184	Stated Amount:	Size or Seating Capacity:	7	OCN: \$ 57,000
Coverages		<u>Deductibles/Limits</u>		Prem	<u>iums</u>
LIABILITY		See ITEM TWO for Limit	S	\$	478.00
AUTO MED	DICAL PAYMENTS	\$ 5,000		\$	30.00
UNINSURE	ED MOTORISTS	See ITEM TWO for Limit	S	\$	9.00
UNDERINS	SURED MOTORISTS	See ITEM TWO for Limit	S	\$	59.00
COMPREH	IENSIVE	1,000 Deductible		\$	5.00
COLLISION	١	<b>1,000</b> Deductible		\$	35.00

16-29 (01/08)

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06/30/2019 9733247 NN183695 2806 PGDM060D J30150

Policy Number: BA 9733247

Coverage Is Provided In THE NETHERLANDS INSURANCE COMPANY-A STOCK COMPANY

Named Insured:

**INDIAN HILL EXEMPTED VILLAGE** 

**SCHOOL DISTRICT** 

REFER TO NAMED INSURED SCHEDULE

Agent:

CIC/LICKDYKE INSURANCE AGENCY

Agent Phone: (513)-684-7900 Agent Code: 0021251

# **COMMERCIAL AUTO COVERAGE PART BUSINESS AUTO COVERAGE FORM DECLARATIONS (continued)**

		BUSINES	S AUTO COVERAG	E FORM DECLARATIONS (co	ontinued	1)
Covered	Year	Make, Model,	Body Type	Town & State where principally	garaged	Identification Number
Auto No	2003	GMC SAVANNA COM	GMC SAVANNA COMML BOX TR CINCINNATI OH			
005	Class:	01499 Stated A	mount:	Size or Seating Capacity:	5,000	OCN: \$ 22,826
Coverages			Deductibles/Limits		Premi	<u>ums</u>
LIABILITY			See ITEM TWO fo	or Limits	\$	573.00
AUTO MED	DICAL P	AYMENTS	\$ 5,000		\$	35.00
JNINSURE	ED MOT	ORISTS	See ITEM TWO fo	r Limits	\$	20.00
UNDERINS	SURED	MOTORISTS	See ITEM TWO fo	or Limits	\$	124.00
COMPREH	COMPREHENSIVE 250 Deductible					30.00
COLLISION	N		500 Deducti	ble	\$	111.00
Covered	Year	Make, Model,	Body Type	Town & State where principally	garaged	Identification Number
Auto No	2005	THOMAS SCHOOL B		CINCINNATI OH	garagea	4UZAAXDC85CU22341
006	Class:			Size or Seating Capacity:	7(	
Coverages			Deductibles/Limits		Premi	
LIABILITY			See ITEM TWO fo	r Limits	\$	478.00
AUTO MED	DICAL P	AYMENTS	\$ 5,000		\$	30.00
UNINSURE	ED MOT	ORISTS	See ITEM TWO fo	or Limits	\$	9.00
UNDERINS	SURED	MOTORISTS	See ITEM TWO fo	or Limits	\$	59.00
COMPREH	HENSIVE	<b>=</b>	1,000 Deducti	ible	\$	5.00
COLLISION	N		1,000 Deducti	ble	\$	35.00
Covered	Year	Make, Model,	Body Type	Town & State where principally	garaged	Identification Number
Auto No	2005	THOMAS SCHOOL B		CINCINNATI OH	<u> </u>	4UZAAXDCX5CU22339
007	Class:	6184 Stated A	mount:	Size or Seating Capacity:	70	OCN: \$ 52,355
Coverages			Deductibles/Limits		Premi	<u>ums</u>
LIABILITY			See ITEM TWO fo	or Limits	\$	478.00
AUTO MED	DICAL P	AYMENTS	\$ 5,000		\$	30.00
LININICLIDE		ODICTO	Coo ITEM TWO to	u I insite	•	0.00

Auto No	2005	THOMAS	SCHOOL BUS		CINCINNATI OH	<u> </u>	4UZAAXDCX5CU22339
007	Class:	6184	Stated Amount:		Size or Seating Capacity:	7	OCN: \$ 52,355
Coverages			<u>Deductible</u>	s/Limits		Prem	<u>iums</u>
LIABILITY			See ITEM	TWO for Limit	S	\$	478.00
AUTO MED	DICAL P	AYMENTS	\$	5,000		\$	30.00
UNINSURE	ED MOT	ORISTS	See ITEM	TWO for Limit	S	\$	9.00
UNDERINS	SURED	MOTORISTS	See ITEM	TWO for Limit	S	\$	59.00
COMPREH	HENSIVE	≣	1,000	Deductible		\$	5.00
COLLISION	N		1,000	Deductible		\$	35.00

16-29 (01/08) NN183695 2806

06/30/2019

Policy Number: BA 9733247

Coverage Is Provided In THE NETHERLANDS INSURANCE COMPANY-A STOCK COMPANY

Named Insured:

INDIAN HILL EXEMPTED VILLAGE

**SCHOOL DISTRICT** 

REFER TO NAMED INSURED SCHEDULE

Agent:

CIC/LICKDYKE INSURANCE AGENCY

Agent Code: 0021251 Agent Phone: (513)-684-7900

# COMMERCIAL AUTO COVERAGE PART BUSINESS AUTO COVERAGE FORM DECLARATIONS (continued)

Covered	Year	Mak	e, Model, Body Type	Town & State where principally	own & State where principally garaged		
Auto No	2005	THOMAS S	SCHOOL BUS	CINCINNATI OH		4UZAAXDC85CU22338	
800	Class:	6184	Stated Amount:	Size or Seating Capacity:	70	, , , , , , , , , , , , , , , , , , ,	
Coverages			<u>Deductibles/Limits</u>	5	Premiu	<u>ms</u>	
LIABILITY			See ITEM TWO f	or Limits	\$	478.00	
AUTO MED	DICAL P	AYMENTS	\$ 5,000	)	\$	30.00	
UNINSURE	ED MOT	ORISTS	See ITEM TWO f	or Limits	\$	9.00	
UNDERINS	SURED	MOTORISTS	See ITEM TWO f	or Limits	\$	59.00	
COMPREH	IENSIVE		1,000 Deduc	tible	\$	6.00	
COLLISION	١		1,000 Deduct	tible	\$	47.00	
Covered	Year	Mak	e, Model, Body Type	Town & State where principally	garaged	Identification Number	
Auto No	2008	THOMAS 3	11TS BUS	CINCINNATI OH		4UZABRCS28CY46619	
009	Class:	6184	Stated Amount:	Size or Seating Capacity:	70		
Coverages			<u>Deductibles/Limits</u>	<u> </u>	Premiu	<u>ms</u>	
LIABILITY			See ITEM TWO f	or Limits	\$	478.00	
AUTO MED	DICAL PA	AYMENTS	\$ 5,000	)	\$	30.00	
UNINSURE	D MOT	ORISTS	See ITEM TWO f	or Limits	\$	9.00	
UNDERINS	SURED	MOTORISTS	See ITEM TWO f	or Limits	\$	59.00	
COMPREH	IENSIVE		1,000 Deduc	tible	\$	6.00	
COLLISION	1		<b>1</b> , <b>000</b> Deduct	tible	\$	47.00	
Covered	Year	Mak	e, Model, Body Type	Town & State where principally	garaged	Identification Number	
Auto No	2008	THOMAS 3	11TS BUS	CINCINNATI OH		4UZABRCS98CY46620	
010	Class:	6184	Stated Amount:	Size or Seating Capacity:	70		
Coverages			<u>Deductibles/Limits</u>	2	<u>Premiu</u>	<u>ms</u>	
LIABILITY			See ITEM TWO f	or Limits	\$	478.00	
AUTO MED	DICAL PA	AYMENTS	\$ 5,000	)	\$	30.00	
UNINSURE	D MOT	ORISTS	See ITEM TWO f	or Limits	\$	9.00	
UNDERINS	SURED	MOTORISTS	See ITEM TWO f	or Limits	\$	59.00	

1,000 Deductible

1,000 Deductible

16-29 (01/08) AGENT COPY

COMPREHENSIVE

**COLLISION** 

PGDM060D J30150

6.00

47.00

Policy Number: BA 9733247

Coverage Is Provided In THE NETHERLANDS INSURANCE COMPANY-A STOCK COMPANY

Named Insured:

**INDIAN HILL EXEMPTED VILLAGE** 

**SCHOOL DISTRICT** 

REFER TO NAMED INSURED SCHEDULE

Agent:

CIC/LICKDYKE INSURANCE AGENCY

Agent Code: 0021251 Agent Phone: (513)-684-7900

# **COMMERCIAL AUTO COVERAGE PART BUSINESS AUTO COVERAGE FORM DECLARATIONS (continued)**

Covered	overed Year Make, Model, Body Type						wn & State where principally garaged Identification Numbe			
Auto No	2008	THOMAS 3	AS 311TS BUS			CINCINNATI OH			4	UZABRCS08CY46621
011	Class:		Stated Amo	unt:			Size or Seating Capacity:	7	0	OCN: \$ 66,335
Coverages				Deducti	bles/Limits		-	Prem	iums	
LIABILITY				See ITE	M TWO fo	r Limits	}	\$	478	.00
AUTO MED	DICAL P	AYMENTS		\$	5,000			\$	30.0	00
UNINSURE	D MOT	ORISTS		See ITE	M TWO fo	r Limits	3	\$	9.	. 0 0
UNDERINS	SURED	MOTORISTS		See ITE	M TWO fo	r Limits	3	\$	59	.00
COMPREH	IENSIVE	<u> </u>		1,00	0 Deducti	ible		\$	6.	.00
COLLISION	1			1,00	<b>0</b> Deducti	ble		\$	47	.00
Covered	Year	Mak	e, Model, Bo	dy Type		Towi	n & State where principally g	araged		Identification Number
Auto No	2008	THOMAS 3	11TS HANDIC	APPED I	3U		CINCINNATI OH		4	UZABRCS28CY46622
012	Class:	6184	Stated Amo				Size or Seating Capacity:		0	OCN: \$ 74,235
Coverages				Deducti	bles/Limits			Prem	<u>iums</u>	
LIABILITY				See ITE	M TWO fo	r Limits	5	\$	478	.00
AUTO MED	DICAL P	AYMENTS		\$	5,000			\$	30.0	00
UNINSURE	D MOT	ORISTS		See ITE	See ITEM TWO for Limits		\$	9.	. 0 0	
UNDERINS	SURED	MOTORISTS		See ITE	M TWO fo	r Limits	;	\$	59	.00
COMPREH	IENSIVE	≣		1,00	0 Deducti	ible		\$	6.	. 0 0
COLLISION	1			1,00	<b>0</b> Deducti	ble		\$	47	.00
Covered	Year	Mak	e, Model, Bo	dy Type		Tow	n & State where principally g	araged		Identification Number
Auto No	2006	GMC SIER	RA W/DUMP E	BED			CINCINNATI OH		1	GDJK34D768281430
013	Class:	21479	Stated Amo				Size or Seating Capacity:	<u> 15,00</u>		OCN: \$ 45,975
Coverages				Deducti	bles/Limits			Prem	iums	
LIABILITY				See ITE	EM TWO fo	r Limits	3	\$	545	.00
AUTO MED	DICAL P	AYMENTS		\$	5,000			\$	35.0	00
UNINSURE	D MOT	ORISTS		See ITE	M TWO fo	r Limits	i	\$	20	
UNDERINS	SURED	MOTORISTS		See ITE	M TWO fo	r Limits	3	\$	124	.00

250 Deductible

500 Deductible

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16-29 (01/08) 9733247

**COMPREHENSIVE** 

**COLLISION** 

06/30/2019

23.00

164.00

Policy Number: BA 9733247

Coverage Is Provided In THE NETHERLANDS INSURANCE COMPANY-A STOCK COMPANY

Named Insured:

INDIAN HILL EXEMPTED VILLAGE

**SCHOOL DISTRICT** 

REFER TO NAMED INSURED SCHEDULE

Agent:

CIC/LICKDYKE INSURANCE AGENCY

Agent Code: 0021251 Agent Pho

Agent Phone: (513)-684-7900

# COMMERCIAL AUTO COVERAGE PART BUSINESS AUTO COVERAGE FORM DECLARATIONS (continued)

		Ь	USINESS AUTO COVERAG	E FORIVI DECLARATIONS (CO	ntinuea	)
Covered	Year	Mak	ke, Model, Body Type	Town & State where principally of	garaged	Identification Number
Auto No	2008	FRGTLINE	R - THOMAS BUS	CINCINNATI OH		4UZABRDJX8CZ67081
014	Class:	6184	Stated Amount:	Size or Seating Capacity:	70	* · · · · · · · · · · · · · · · · · · ·
Coverages			Deductibles/Limits		Premiu	<u>ims</u>
LIABILITY			See ITEM TWO fo	or Limits	\$	478.00
AUTO MED	DICAL P	AYMENTS	\$ 5,000		\$	30.00
UNINSURE	ED MOT	ORISTS	See ITEM TWO fo	or Limits	\$	9.00
UNDERINS	SURED	MOTORISTS	See ITEM TWO fo	or Limits	\$	59.00
COMPREH	HENSIVE	<b>=</b>	1,000 Deduct	tible	\$	6.00
COLLISION	N		1,000 Deduct	ible	\$	47.00
Covered	Year	Mak	xe, Model, Body Type	Town & State where principally g	garaged	Identification Number
Auto No	2008	FRGTLINE	R - THOMAS BUS	CINCINNATI OH		4UZABRDJ18CZ67082
015	Class:	6184	Stated Amount:	Size or Seating Capacity:	70	
Coverages			Deductibles/Limits	•	Premiu	<u>ıms</u>
LIABILITY			See ITEM TWO for	or Limits	\$	478.00
AUTO MED	DICAL P	AYMENTS	\$ 5,000		\$	30.00
UNINSURE	ED MOT	ORISTS	See ITEM TWO fo	or Limits	\$	9.00
UNDERINS	SURED	MOTORISTS	See ITEM TWO fo	or Limits	\$	59.00
COMPREH	HENSIVE	≣	1,000 Deduct	tible	\$	6.00
COLLISION	N		<b>1</b> , <b>0 0 0</b> Deduct	ible	\$	47.00
Covered	Year	Mak	xe, Model, Body Type	Town & State where principally g	garaged	Identification Number
Auto No	2010	THOMAS S	SCHOOL BUS	CINCINNATI OH		4UZABRDJ0ACAK5937
016	Class:	6184	Stated Amount:	Size or Seating Capacity:	70	
Coverages			<u>Deductibles/Limits</u>		<u>Premiu</u>	<u>ims</u>
LIABILITY			See ITEM TWO fo	or Limits	\$	478.00
AUTO MED	DICAL P	AYMENTS	\$ 5,000		\$	30.00
UNINSURE	ED MOT	ORISTS	See ITEM TWO fo	or Limits	\$	9.00

See ITEM TWO for Limits

1,000 Deductible

1,000 Deductible

16-29 (01/08) AGENT COPY

NN183695 2806

06/30/2019 9733247

**COMPREHENSIVE** 

**COLLISION** 

**UNDERINSURED MOTORISTS** 

59.00

7.00 56.00

Policy Number: BA 9733247

Coverage Is Provided In THE NETHERLANDS INSURANCE COMPANY-A STOCK COMPANY

Make, Model, Body Type

THOMAS SCHOOL BUS

Named Insured:

Covered

Auto No

06/30/2019

9733247

INDIAN HILL EXEMPTED VILLAGE

SCHOOL DISTRICT

Year

2010

REFER TO NAMED INSURED SCHEDULE

Agent:

CIC/LICKDYKE INSURANCE AGENCY

Town & State where principally garaged

CINCINNATI OH

Agent Code: 0021251 Agent Phone: (513)-684-7900

Identification Number

4UZABRDJ3ACAP6591

# COMMERCIAL AUTO COVERAGE PART BUSINESS AUTO COVERAGE FORM DECLARATIONS (continued)

017	Class: 6184	Stated Amount:	Size or Seating Capacity:	70	OCN: \$ 79,100
Coverages		<u>Deductibles/Limits</u>		Premiu	<u>ms</u>
LIABILITY		See ITEM TWO for	Limits	\$	478.00
AUTO MED	DICAL PAYMENTS	\$ 5,000		\$	30.00
UNINSURE	ED MOTORISTS	See ITEM TWO for	Limits	\$	9.00
UNDERINS	SURED MOTORISTS	See ITEM TWO for	Limits	\$	59.00
COMPREH	IENSIVE	1,000 Deductib	ole	\$	7.00
COLLISION	N	1,000 Deductib	le	\$	56.00
Covered	Year Mak	xe, Model, Body Type	Town & State where principally	garaged	Identification Number
Auto No	2010 THOMAS	SCHOOL BUS	CINCINNATI OH		4UZABRDJ1ACAP6590
018	Class: 6184	Stated Amount:	Size or Seating Capacity:		
Coverages		<u>Deductibles/Limits</u>		Premiu	
LIABILITY		See ITEM TWO for	Limits	\$	436.00
AUTO MED	DICAL PAYMENTS	\$ 5,000		\$	30.00
UNINSURE	ED MOTORISTS	See ITEM TWO for	Limits	\$	9.00
UNDERINS	SURED MOTORISTS	See ITEM TWO for	Limits	\$	59.00
COMPREH	IENSIVE	<b>1,000</b> Deductib	ole	\$	7.00
COLLISION	N	<b>1</b> , <b>00 0</b> Deductib	le	\$	56.00
Covered	Year Mak	ke, Model, Body Type	Town & State where principally	garaged	Identification Number
Auto No	2009 FORD F35	0	CINCINNATI OH		1FTWW31R09EB16967
019	Class: 01499	Stated Amount:	Size or Seating Capacity:		
Coverages		<u>Deductibles/Limits</u>		Premiu	<u>ms</u>
LIABILITY		See ITEM TWO for	Limits	\$	573.00
AUTO MED	DICAL PAYMENTS	\$ 5,000		\$	35.00
UNINSURE	ED MOTORISTS	See ITEM TWO for	Limits	\$	20.00
UNDERINS	SURED MOTORISTS	See ITEM TWO for	Limits	\$	124.00
COMPREH	IENSIVE	250 Deductib	ole	\$	40.00
COLLISION	N	<b>500</b> Deductib	le	\$	243.00

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Policy Number: BA 9733247

Coverage Is Provided In THE NETHERLANDS INSURANCE COMPANY-A STOCK COMPANY

Named Insured:

INDIAN HILL EXEMPTED VILLAGE

**SCHOOL DISTRICT** 

REFER TO NAMED INSURED SCHEDULE

Agent:

CIC/LICKDYKE INSURANCE AGENCY

Agent Code: 0021251

Agent Phone: (513)-684-7900

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# COMMERCIAL AUTO COVERAGE PART BUSINESS AUTO COVERAGE FORM DECLARATIONS (continued)

		В	USINESS AUTO COVERAG	SE FORM DECLARATIONS (co	ntinued)	
Covered	Year	Mak	e, Model, Body Type	Town & State where principally of	garaged	Identification Number
Auto No	2012	FREIGHTL	INER THOMAS BUS	CINCINNATI OH		4UZABDT9CCBE0200
020	Class:	6184	Stated Amount:	Size or Seating Capacity:	70	OCN: \$ 83,700
Coverages			<u>Deductibles/Limits</u>	<u> </u>	Premiu	<u>ms</u>
LIABILITY			See ITEM TWO f	or Limits	\$	478.00
AUTO MED	DICAL P	AYMENTS	\$ 5,000	)	\$	30.00
JNINSURE	ED MOT	ORISTS	See ITEM TWO f	or Limits	\$	9.00
JNDERINS	SURED	MOTORISTS	See ITEM TWO f	or Limits	\$	59.00
COMPREH	HENSIVE	_	<b>1,000</b> Deduc	tible	\$	7.00
COLLISION	N		1,000 Deduc	tible	\$	61.00
	,					
Covered Auto No	Year		e, Model, Body Type	Town & State where principally o	garaged	Identification Number
	2012		INER THOMAS BUS	CINCINNATI OH		4UZABRDT0CCBE0201
<b>021</b> Coverages	Class:	6184	Stated Amount:  Deductibles/Limits	Size or Seating Capacity:	70 Premiu	
LIABILITY			See ITEM TWO f	<u> </u>		<u> </u>
	OICAL P	AYMENTS	\$ 5,000	)	\$	30.00
JNINSURE			See ITEM TWO f		\$	9.00
		MOTORISTS	See ITEM TWO f		\$	59.00
COMPRE					φ	
	_	=	1,000 Deduc		\$	7.00
COLLISION	N		<b>1</b> , <b>000</b> Deduc	tible	\$	61.00
Covered	Year	Mak	e, Model, Body Type	Town & State where principally g	garaged	Identification Number
Auto No	2012	INTERNAT	'L BUS	CINCINNATI OH	-	4DRBUAAN3B629883
022	Class:	6184	Stated Amount:	Size or Seating Capacity:	70	OCN: \$ 84,187
Coverages			Deductibles/Limits	<u> </u>	Premiu	<u>ms</u>
JABILITY			See ITEM TWO f	or Limits	\$	478.00
AUTO MED	DICAL P	AYMENTS	\$ 5,000	)	\$	30.00
INIINIQI IDE	ED MOT	ODISTS	See ITEM TWO f	or Limite	¢	0.00

Coverages	<u>Deductibles/Limits</u>	<u>Premiums</u>
LIABILITY	See ITEM TWO for Limits	\$ 478.00
AUTO MEDICAL PAYMENTS	\$ 5,000	\$ 30.00
UNINSURED MOTORISTS	See ITEM TWO for Limits	\$ 9.00
UNDERINSURED MOTORISTS	See ITEM TWO for Limits	\$ 59.00
COMPREHENSIVE	<b>1</b> , <b>000</b> Deductible	\$ 7.00
COLLISION	<b>1</b> , <b>0 0 0</b> Deductible	\$ 61.00

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Policy Number: BA 9733247

Coverage Is Provided In THE NETHERLANDS INSURANCE COMPANY-A STOCK COMPANY

Named Insured:

INDIAN HILL EXEMPTED VILLAGE

**SCHOOL DISTRICT** 

REFER TO NAMED INSURED SCHEDULE

Agent:

CIC/LICKDYKE INSURANCE AGENCY

Agent Code: 0021251 Agent Phone: (513)-684-7900

# COMMERCIAL AUTO COVERAGE PART BUSINESS AUTO COVERAGE FORM DECLARATIONS (continued)

		Ь	USINESS AUTO COVERAG	E FORM DECLARATIONS (C	onunuea	)
Covered	Year	Mak	ke, Model, Body Type	Town & State where principall	y garaged	Identification Number
Auto No	2011	FORD F25	0	CINCINNATI OH		1FTBF28T8BED01695
023	Class:	01499	Stated Amount:	Size or Seating Capacity	5,000	OCN: \$ 38,429
Coverages			<u>Deductibles/Limits</u>		Premiu	<u>ms</u>
LIABILITY			See ITEM TWO fo	or Limits	\$	573.00
AUTO MED	DICAL P	AYMENTS	\$ 5,000		\$	35.00
UNINSURE	ED MOT	ORISTS	See ITEM TWO fo	or Limits	\$	20.00
UNDERINS	SURED	MOTORISTS	See ITEM TWO fo	or Limits	\$	124.00
COMPREH	HENSIVE		<b>250</b> Deduct	ible	\$	38.00
COLLISION	N		<b>500</b> Deduct	ible	\$	164.00
Covered Auto No	Year	Mak	ke, Model, Body Type	Town & State where principall	y garaged	Identification Number
	2012	INTERNAT		CINCINNATI OH		4DRBUAAN5CB629884
024	Class:	6184	Stated Amount:  Deductibles/Limits	Size or Seating Capacity	: <b>70</b> Premiu	
Coverages						<del></del>
LIABILITY			See ITEM TWO fo	or Limits	\$	478.00
AUTO MED	DICAL P	AYMENTS	\$ 5,000		\$	30.00
UNINSURE	ED MOT	ORISTS	See ITEM TWO for	or Limits	\$	9.00
UNDERINS	SURED	MOTORISTS	See ITEM TWO fo	or Limits	\$	59.00
COMPREH	HENSIVE	Ξ	1,000 Deduct	ible	\$	7.00
COLLISION	N		<b>1,000</b> Deduct	ible	\$	61.00
Covered	Year	Mak	ke, Model, Body Type	Town & State where principall	v naraned	Identification Number
Auto No	2013	INTERNAT		CINCINNATI OH	y garagea	4DRBUAAN3DB307794
025	Class:		Stated Amount:	Size or Seating Capacity	: 70	
Coverages			Deductibles/Limits		<u>Premiu</u>	
LIABILITY			See ITEM TWO fo	or Limits	\$	478.00
AUTO MED	DICAL P	AYMENTS	\$ 5,000		\$	30.00
					_	

16-29 (01/08)

**COLLISION** 

**UNINSURED MOTORISTS** 

**COMPREHENSIVE** 

**UNDERINSURED MOTORISTS** 

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See ITEM TWO for Limits

See ITEM TWO for Limits

1,000 Deductible

1,000 Deductible

06/30/2019 9733247 NN183695 2806 PGDM060D J30150

9.00 59.00

8.00

66.00

Policy Number: BA 9733247

Coverage Is Provided In THE NETHERLANDS INSURANCE COMPANY-A STOCK COMPANY

Named Insured:

**INDIAN HILL EXEMPTED VILLAGE** 

**SCHOOL DISTRICT** 

REFER TO NAMED INSURED SCHEDULE

Agent:

CIC/LICKDYKE INSURANCE AGENCY

Agent Phone: (513)-684-7900 Agent Code: 0021251

# **COMMERCIAL AUTO COVERAGE PART BUSINESS AUTO COVERAGE FORM DECLARATIONS (continued)**

Covered	Year	Mak	e, Model, Bo	dy Type		Town & Sta	ate where principally g	araged		Identification N	lumber
Auto No	2013	INTERNAT	L			CINC	INNATI OH			1DRBUAAN7DB	307832
026	Class:	6184	Stated Amo			Size	or Seating Capacity:		0	OCN: \$ 8	5,000
Coverages				Deduct	ibles/Limits			Prem	<u>iums</u>		
LIABILITY				See ITI	EM TWO fo	r Limits		\$	478	.00	
AUTO MED	DICAL P	AYMENTS		\$	5,000			\$	30.0	00	
UNINSURE	D MOT	ORISTS		See ITI	EM TWO fo	r Limits		\$	9	.00	
UNDERINS	SUREDI	MOTORISTS		See ITI	EM TWO fo	r Limits		\$	59	.00	
COMPREH	IENSIVE			1,0	0 0 Deducti	ble		\$	8	.00	
COLLISION	1			1,0	<b>0 0</b> Deducti	ble		\$	66	.00	
Covered	Year	Mak	e, Model, Bo	dy Type		Town & Sta	ate where principally g	araged		Identification N	Number
Auto No	2014	IC BUS				CINC	INNATI OH			1DRBUAAN8EB	793116
027	Class:	6184	Stated Amo			Size	or Seating Capacity:	7	0	OCN: \$ 8	8,470
Coverages				Deduct	ibles/Limits			Prem	<u>iums</u>		
LIABILITY				See ITI	EM TWO fo	r Limits		\$	478	.00	
AUTO MED	DICAL P	AYMENTS		\$	5,000			\$	30.0	00	
UNINSURE	D MOT	ORISTS		See ITI	EM TWO fo	r Limits		\$	9	.00	
UNDERINS	SUREDI	MOTORISTS		See ITI	EM TWO fo	r Limits		\$	59	.00	
COMPREH	IENSIVE			1,0	0 0 Deducti	ble		\$	8	.00	
COLLISION	1			1,0	<b>0 0</b> Deducti	ble		\$	66	.00	
Covered	Year	Mak	e, Model, Bo	dy Type		Town & Sta	ate where principally g	araged		Identification N	Number
Auto No	2014	IC BUS				CINC	INNATI OH		4	1DRBUAANXEB	793117
028	Class:	6184	Stated Amo			Size o	or Seating Capacity:		0	OCN: \$ 8	8,470
Coverages				Deduct	ibles/Limits			Prem	<u>iums</u>		
LIABILITY				See ITI	EM TWO fo	r Limits		\$	478	.00	
AUTO MED	DICAL P	AYMENTS		\$	5,000			\$	30.0	00	
UNINSURE	D MOT	ORISTS		See ITI	EM TWO fo	r Limits		\$	9	.00	
UNDERINS	SUREDI	MOTORISTS		See ITE	EM TWO fo	r Limits		\$	59	.00	

1,000 Deductible

1,000 Deductible

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06/30/2019 9733247

**COMPREHENSIVE** 

**COLLISION** 

NN183695 2806

8.00 66.00

Policy Number: BA 9733247

Coverage Is Provided In THE NETHERLANDS INSURANCE COMPANY-A STOCK COMPANY

Make, Model, Body Type

Named Insured:

Covered

INDIAN HILL EXEMPTED VILLAGE

SCHOOL DISTRICT

Year

REFER TO NAMED INSURED SCHEDULE

Agent:

CIC/LICKDYKE INSURANCE AGENCY

Agent Code: 0021251 Agent

Town & State where principally garaged

Agent Phone: (513)-684-7900

Identification Number

# COMMERCIAL AUTO COVERAGE PART BUSINESS AUTO COVERAGE FORM DECLARATIONS (continued)

Auto No	2014 GMC SAV	ANA G2500	CINCINNATI OH		1GTW7FCA5E1213864
029	Class: <b>01499</b>	Stated Amount:	Size or Seating Capacity:	5,000	OCN: \$ 26,059
Coverages		Deductibles/Limits	<u> </u>	Premiur	<u>ms</u>
LIABILITY		See ITEM TWO for	or Limits	\$	573.00
AUTO MED	DICAL PAYMENTS	\$ 5,000		\$	35.00
UNINSURE	ED MOTORISTS	See ITEM TWO for	or Limits	\$	20.00
UNDERINS	SURED MOTORISTS	See ITEM TWO for	or Limits	\$	124.00
COMPREH	IENSIVE	<b>250</b> Deduc	tible	\$	43.00
COLLISION	N	<b>500</b> Deduct	ible	\$	191.00
Covered	Year Mak	ke, Model, Body Type	Town & State where principally g	araged	Identification Number
Auto No	2015 THOMAS E	BUS	CINCINNATI OH		4UZABRDT9FCGN4816
030	Class: 6184	Stated Amount:	Size or Seating Capacity:	70	
Coverages		<u>Deductibles/Limits</u>	<u> </u>	Premiur	<u>ms</u>
LIABILITY		See ITEM TWO for	or Limits	\$ 4	478.00
AUTO MED	DICAL PAYMENTS	\$ 5,000		\$	30.00
UNINSURE	ED MOTORISTS	See ITEM TWO for	or Limits	\$	9.00
UNDERINS	SURED MOTORISTS	See ITEM TWO for	or Limits	\$	59.00
COMPREH	IENSIVE	1,000 Deduc	tible	\$	9.00
COLLISION	N	<b>1,000</b> Deduct	ible	\$	75.00
Covered	Year Mak	ke, Model, Body Type	Town & State where principally g	araged	Identification Number
Auto No	2016 FORD TRA	ANSIT F150	CINCINNATI OH		1FMZK1ZMXGKB02347
031	Class: 01499	Stated Amount:	Size or Seating Capacity:	5,000	OCN: \$ 27,790
Coverages		<u>Deductibles/Limits</u>	•	<u>Premiur</u>	<u>ms</u>
LIABILITY		See ITEM TWO fo	or Limits	\$	573.00
AUTO MED	DICAL PAYMENTS	\$ 5,000		\$	35.00
UNINSURE	ED MOTORISTS	See ITEM TWO for	or Limits	\$	20.00
UNDERINS	SURED MOTORISTS	See ITEM TWO fo	or Limits	\$	124.00
COMPREH	IENSIVE	<b>250</b> Deduc	tible	\$	52.00

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06/30/2019 9733247

COLLISION

500 Deductible

232.00

Policy Number: BA 9733247

Coverage Is Provided In THE NETHERLANDS INSURANCE COMPANY-A STOCK COMPANY

Make, Model, Body Type

Named Insured:

Covered

INDIAN HILL EXEMPTED VILLAGE

SCHOOL DISTRICT

Year

REFER TO NAMED INSURED SCHEDULE

Agent:

CIC/LICKDYKE INSURANCE AGENCY

Agent Code: 0021251 Agent P

Town & State where principally garaged

Agent Phone: (513)-684-7900

Identification Number

# COMMERCIAL AUTO COVERAGE PART BUSINESS AUTO COVERAGE FORM DECLARATIONS (continued)

Auta Na	i eai	iviai	ke, Model, Body Type	TOWIT	i & State where principally g	arayeu	identification Number
Auto No	2017	THOMAS	BUS	<u> </u>	CINCINNATI OH		4UZABRDT3HCHR9501
032	Class:	6184	Stated Amount:		Size or Seating Capacity:	70	
Coverages			Deductibles/Limits	<u>s</u>		Premiu	<u>ms</u>
LIABILITY			See ITEM TWO f	for Limits		\$	478.00
AUTO MED	DICAL P	AYMENTS	\$ 5,000	0		\$	30.00
UNINSURE	ED MOT	ORISTS	See ITEM TWO f	for Limits		\$	9.00
UNDERINS	SUREDI	MOTORISTS	See ITEM TWO f	for Limits		\$	59.00
COMPREH	HENSIVE		1,000 Deduc	ctible		\$	10.00
COLLISION	N		1,000 Deduct	tible		\$	94.00
Covered	Year	Mal	ke, Model, Body Type	Town	& State where principally g	araged	Identification Number
Auto No	2017	THOMAS	BUS	<u> </u>	CINCINNATI OH		4UZABRDT3HCHR9502
033	Class:	6184	Stated Amount:		Size or Seating Capacity:	70	
Coverages			<u>Deductibles/Limits</u>	<u>s</u>		Premiu	<u>ms</u>
LIABILITY			See ITEM TWO f	for Limits		\$	478.00
AUTO MED	DICAL P	AYMENTS	\$ 5,000	0		\$	30.00
JNINSURE	ED MOT	ORISTS	See ITEM TWO f	for Limits		\$	9.00
UNDERINS	SUREDI	MOTORISTS	See ITEM TWO f	for Limits		\$	59.00
COMPREH	HENSIVE		1,000 Deduc	ctible		\$	10.00
COLLISION	N		1,000 Deduct	tible		\$	94.00
Covered	Year	Mal	ke, Model, Body Type	Town	& State where principally g	araged	Identification Number
Auto No	2013	GMC PICK			CINCINNATI OH		1GT02ZC81DZ360752
034	Class:	01499	Stated Amount:		Size or Seating Capacity:	5,000	
<u>Coverages</u>			<u>Deductibles/Limits</u>			Premiu	
LIABILITY			See ITEM TWO f	for Limits		\$	573.00
AUTO MED	DICAL P	AYMENTS	\$ 5,000			\$	35.00
JNINSURE	ED MOT	ORISTS	See ITEM TWO f	for Limits		\$	20.00
JNDERINS	SUREDI	MOTORISTS	See ITEM TWO f	for Limits		\$	124.00
COMPREH	IENSIVE		<b>250</b> Deduc	ctible		\$	43.00
COLLISION	٧		<b>500</b> Deduct	tible		\$	191.00

16-29 (01/08)

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Policy Number: BA 9733247

Coverage Is Provided In THE NETHERLANDS INSURANCE COMPANY-A STOCK COMPANY

Named Insured:

INDIAN HILL EXEMPTED VILLAGE

**SCHOOL DISTRICT** 

REFER TO NAMED INSURED SCHEDULE

Agent:

CIC/LICKDYKE INSURANCE AGENCY

Agent Code: 0021251 Ager

Agent Phone: (513)-684-7900

# COMMERCIAL AUTO COVERAGE PART BUSINESS AUTO COVERAGE FORM DECLARATIONS (continued)

Covered	Year	Mak	e, Model, Boo	dy Type		Tow	n & State where principally o	garage	ed	I	dentification Number
Auto No	2017	THOMAS F	BUS				CINCINNATI OH			41	UZABRDT0HCJA5341
035	Class:	6184	Stated Amou				Size or Seating Capacity:		70		OCN: \$ 89,830
Coverages				Deduct	ibles/Limits			Pre	mium	<u>18</u>	
LIABILITY				See ITI	EM TWO fo	r Limits	3	\$	4	78.	00
AUTO MED	DICAL P	AYMENTS		\$	5,000			\$	3	30.0	0
UNINSURE	ED MOT	ORISTS		See ITI	EM TWO fo	r Limits	3	\$		9.	00
UNDERINS	SUREDI	MOTORISTS		See ITI	EM TWO fo	r Limits	3	\$		59.	00
COMPREH	IENSIVE			1,0	0 0 Deducti	ible		\$		10.	00
COLLISION	1			1,0	<b>0 0</b> Deducti	ble		\$		94.	00
Covered	Year	Mak	e, Model, Boo	dy Type		Tow	n & State where principally <u>(</u>	garage	ed	I	dentification Number
Auto No	2017	THOMAS F	BUS				CINCINNATI OH			41	UZABRDT9HCJA5340
036	Class:	6184	Stated Amou				Size or Seating Capacity:		70		OCN: \$ 89,830
Coverages				Deduct	ibles/Limits			Pre	mium	<u>ns</u>	
LIABILITY				See ITI	EM TWO fo	r Limits	3	\$	4	78.	00
AUTO MED	DICAL P	AYMENTS		\$	5,000			\$	3	30.0	0
UNINSURE	D MOT	ORISTS		See ITI	EM TWO fo	r Limits	5	\$		9.	00
UNDERINS	SUREDI	MOTORISTS		See ITI	EM TWO fo	r Limits	S	\$		59.	00
COMPREH	IENSIVE	<u> </u>		1,0	0 0 Deducti	ible		\$		10.	00
COLLISION	1			1,0	<b>0 0</b> Deducti	ble		\$		94.	00
Covered	Year	Mak	e, Model, Boo	dy Type		Tow	n & State where principally <u>ç</u>	garage	ed	I	dentification Number
Auto No	2018	IC BUS SE	RIES CESB				CINCINNATI OH			4[	DRBUC8N9JB426915
037	Class:	6184	Stated Amou				Size or Seating Capacity:		70		OCN: \$ 90,775
Coverages				Deduct	ibles/Limits			Pre	mium	<u>1S</u>	
LIABILITY				See ITI	EM TWO fo	r Limits	3	\$	4	78.	00
AUTO MED	DICAL P	AYMENTS		\$	5,000			\$	3	30.0	0
UNINSURE	D MOT	ORISTS		See ITI	EM TWO fo	r Limits	3	\$		9.	00
UNDERINS	SUREDI	MOTORISTS		See ITI	EM TWO fo	r Limits	3	\$		59.	00

16-29 (01/08)

**COMPREHENSIVE** 

**COLLISION** 

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1,000 Deductible

1,000 Deductible

06/30/2019 9733247 NN183695 2806

10.00 94.00

Policy Number: BA 9733247

Coverage Is Provided In THE NETHERLANDS INSURANCE COMPANY-A STOCK COMPANY

Named Insured:

INDIAN HILL EXEMPTED VILLAGE

**SCHOOL DISTRICT** 

REFER TO NAMED INSURED SCHEDULE

Agent:

CIC/LICKDYKE INSURANCE AGENCY

Agent Code: 0021251 Agent Phone: (513)-684-7900

# COMMERCIAL AUTO COVERAGE PART BUSINESS AUTO COVERAGE FORM DECLARATIONS (continued)

		ь	SUSINESS AUTO COVERAG	SE FORM DECLARATIONS	S (continued)	
Covered	Year	Mak	ke, Model, Body Type	Town & State where princi	pally garaged	Identification Number
Auto No	2018	IC BUS SE	RIES CESB	CINCINNATI OH		4DRBUC8N5JB426914
038	Class:	6184	Stated Amount:	Size or Seating Capa		OCN: \$ 90,775
Coverages			<u>Deductibles/Limit</u>	<u> </u>	Premiur	<u>ms</u>
LIABILITY			See ITEM TWO f	or Limits	\$ 4	478.00
AUTO MED	ICAL P	AYMENTS	\$ 5,000	)	\$	30.00
JNINSURE	D MOT	ORISTS	See ITEM TWO f	or Limits	\$	9.00
JNDERINS	SURED N	MOTORISTS	See ITEM TWO f	or Limits	\$	59.00
COMPREH	ENSIVE		1,000 Deduc	tible	\$	10.00
COLLISION	1		1,000 Deduc	tible	\$	94.00
Covered	Year	Mak	ke, Model, Body Type	Town & State where princi	ipally garaged	Identification Number
Auto No	2018		RIES CESB	CINCINNATI OH	1 7 3 3	4DRBUC8N9JB426916
039	Class:		Stated Amount:	Size or Seating Capa	acity: 70	OCN: \$ 84,763
Coverages			Deductibles/Limits	<u> </u>	<u>Premiur</u>	<u>ms</u>
LIABILITY			See ITEM TWO f	or Limits	\$ 4	478.00
AUTO MED	ICAL P	AYMENTS	\$ 5,000	)	\$	30.00
JNINSURE	D MOT	ORISTS	See ITEM TWO f	or Limits	\$	9.00
JNDERINS	URED N	MOTORISTS	See ITEM TWO f	or Limits	\$	59.00
COMPREH	ENSIVE		1,000 Deduc	tible	\$	10.00
COLLISION	1		1,000 Deduc	tible	\$	94.00
Covered	Year	Mak	ke, Model, Body Type	Town & State where princi	ipally garaged	Identification Number
Auto No	2018		RIES CESB	CINCINNATI OH	1 7 3 3	4DRBUC8N1JB426912
040	Class:		Stated Amount:	Size or Seating Capa	acity: 70	OCN: \$ 90,775
Coverages			Deductibles/Limits		<u>Premiur</u>	
LIABILITY			See ITEM TWO f	or Limits	\$ 4	478.00
NITO MED	ICAL P	AYMENTS	\$ 5,000	)	\$	30.00
AO IO MEL	, ,					

See ITEM TWO for Limits

1,000 Deductible

1,000 Deductible

16-29 (01/08)

**UNDERINSURED MOTORISTS** 

**COMPREHENSIVE** 

**COLLISION** 

06/30/2019 9733247 NN183695 2806

**AGENT COPY** 

59.00

10.00

94.00

Policy Number: BA 9733247

Coverage Is Provided In THE NETHERLANDS INSURANCE COMPANY-A STOCK COMPANY

Named Insured:

INDIAN HILL EXEMPTED VILLAGE

**SCHOOL DISTRICT** 

**REFER TO NAMED INSURED SCHEDULE** 

Agent:

CIC/LICKDYKE INSURANCE AGENCY

Agent Code: 0021251 Agent Phone: (513)-684-7900

# COMMERCIAL AUTO COVERAGE PART BUSINESS AUTO COVERAGE FORM DECLARATIONS (continued)

		В	USINESS AUTO COVERAG	GE FORM DECLARATIONS (co	ontinued	)
Covered	Year	Mak	e, Model, Body Type	Town & State where principally	garaged	Identification Number
Auto No	2018	IC BUS SE	RIES CESB	CINCINNATI OH		4DRBUC8N3JB426913
041	Class:	6184	Stated Amount:	Size or Seating Capacity:	70	, <b>,</b>
Coverages			Deductibles/Limits	5	Premiu	<u>ims</u>
LIABILITY			See ITEM TWO f	or Limits	\$	478.00
AUTO MED	DICAL P	AYMENTS	\$ 5,000	)	\$	30.00
JNINSURE	ED MOT	ORISTS	See ITEM TWO f	or Limits	\$	9.00
JNDERINS	SURED	MOTORISTS	See ITEM TWO f	or Limits	\$	59.00
COMPREH	HENSIVE	_	1,000 Deduc	tible	\$	10.00
COLLISION	N		1,000 Deduct	tible	\$	94.00
Covered Auto No	Year	Mak	e, Model, Body Type	Town & State where principally	garaged	Identification Number
	2018		RIES CESB	CINCINNATI OH		4DRBUC8N0JB426917
042	Class:	6184	Stated Amount:	Size or Seating Capacity:	70	****
Coverages			Deductibles/Limits	<del>-</del>	Premiu	
LIABILITY			See ITEM TWO f	or Limits	\$	478.00
AUTO MED	DICAL P	AYMENTS	\$ 5,000	)	\$	30.00
JNINSURE	ED MOT	ORISTS	See ITEM TWO f	or Limits	\$	9.00
JNDERINS	SURED	MOTORISTS	See ITEM TWO f	or Limits	\$	59.00
COMPREH	HENSIVE	Ξ	1,000 Deduc	tible	\$	11.00
COLLISION	N		<b>1,000</b> Deduct	tible	\$	108.00
Covered	Year	Mak	e, Model, Body Type	Town & State where principally	garaged	Identification Number
Auto No	2019	INTERNAT	•	CINCINNATI OH	garagea	4DRBUC8N3KB562816
043	Class:		Stated Amount:	Size or Seating Capacity:	70	
Coverages	_		Deductibles/Limits		Premiu	
JABILITY			See ITEM TWO f	or Limits	\$	478.00
AUTO MED	DICAL P	AYMENTS	\$ 5,000	)	\$	30.00
INIINIQI IDE	ED MOT	ODISTS	See ITEM TWO f		¢	9.00

	2010 INTERNAT	L			4DKBUCONSKE	0002010
043	Class: 6184	Stated Amount:	Size or Seating	Capacity: 70	OCN: \$	89,871
Coverages		<u>Deductibles/Limits</u>		Premiun	<u>ns</u>	
LIABILITY		See ITEM TWO fo	or Limits	\$ 4	78.00	
AUTO MED	DICAL PAYMENTS	\$ 5,000		\$	30.00	
UNINSURE	ED MOTORISTS	See ITEM TWO fo	or Limits	\$	9.00	
UNDERINS	SURED MOTORISTS	See ITEM TWO fo	or Limits	\$	59.00	
COMPREH	IENSIVE	1,000 Deducti	ible	\$	10.00	
COLLISION	١	<b>1</b> , <b>0 0 0</b> Deducti	ble	\$	94.00	

**AGENT COPY** 

16-29 (01/08)

9733247

06/30/2019

NN183695 2806

2806

Policy Number: BA 9733247

Coverage Is Provided In THE NETHERLANDS INSURANCE COMPANY-A STOCK COMPANY

Named Insured:

INDIAN HILL EXEMPTED VILLAGE

SCHOOL DISTRICT

**REFER TO NAMED INSURED SCHEDULE** 

Agent:

CIC/LICKDYKE INSURANCE AGENCY

Agent Code: 0021251

Agent Phone: (513)-684-7900

# COMMERCIAL AUTO COVERAGE PART BUSINESS AUTO COVERAGE FORM DECLARATIONS (continued)

### **ITEM FOUR**

## SCHEDULE OF HIRED OR BORROWED COVERED AUTO COVERAGE AND PREMIUMS

Cost of hire means the total amount you incur for the hire of "autos" you don't own (not including "autos" you borrow or rent from your partners or employees or their family members). Cost of hire does not include charges for service performed by motor carriers of property or passengers.

			LIABILITY C	OVERAGE	<del>,</del>		
Es					Factor (If Liab. Cov. Is Prim	ary)	Premium
\$ ΙF	ANY	ALL OTHERS	\$	INC		\$	19.00
\$ ۱F	ANY	SCHOOL BUSES	\$	INC		\$	INCL
					TOTAL PREMIUM	\$	19.00 MF
		PHY	SICAL DAMA	GE COVERAGE			
-	\$ IF		\$ IF ANY SCHOOL BUSES	Estimated Cost of Hire For Each State  \$ IF ANY ALL OTHERS  \$ IF ANY SCHOOL BUSES  \$	Estimated Cost of Hire For Each \$100 Cost of Hire  \$ IF ANY ALL OTHERS \$ INC  \$ IF ANY SCHOOL BUSES \$ INC	Estimated Cost of Hire For Each \$100 Cost of Hire (If Liab. Cov. Is Prime \$ 1 F ANY ALL OTHERS \$ INC \$ 1 F ANY SCHOOL BUSES \$ INC	Estimated Cost of Hire For Each State  Rate Per Each \$100 (If Liab. Cov. Is Primary)  \$ IF ANY ALL OTHERS \$ INC \$ \$ IF ANY SCHOOL BUSES \$ INC \$  TOTAL PREMIUM \$

	PHYSICAL DAMAGE	COVERAGE			
Coverages	Limit of Insurance The most we will pay minus deductible	Estimated Annual Cost of Hire	Rate Per Each \$100 Annual Cost of Hire	Premium	
COMPREHENSIVE	Actual cash value, cost of repairs or \$ 100,000, whichever is less, minus \$ 100 deductible for each covered auto, but no deductible applies to loss caused by fire or lightning.	\$ IF ANY	\$ INCL	\$ INCL	
COLLISION	Actual cash value, cost of repairs or \$ 100,000, whichever is less, minus \$ 500 deductible for each covered auto.	\$ IF ANY	\$ INCL	\$ INCL	

TOTAL PREMIUM \$INCLD MP

Forming a part of

Policy Number: BA 9733247

Coverage Is Provided In THE NETHERLANDS INSURANCE COMPANY-A STOCK COMPANY

Named Insured:

**INDIAN HILL EXEMPTED VILLAGE** 

SCHOOL DISTRICT

REFER TO NAMED INSURED SCHEDULE

Agent:

CIC/LICKDYKE INSURANCE AGENCY

Agent Code: 0021251

Agent Phone: (513)-684-7900

# COMMERCIAL AUTO COVERAGE PART BUSINESS AUTO COVERAGE FORM DECLARATIONS (continued)

### ITEM FIVE

## SCHEDULE FOR NON-OWNERSHIP LIABILITY

NAMED INSURED'S BUSINESS	RATING BASIS	NUMBER	PREMIUM	
Other than a Social Service Agency	Number of Employees	101 - 500	\$	159.00
	Number of Partners		\$	
Social Service Agency	Number of Employees		\$	
	Number of Volunteers		\$	
		TOTAL PREMIUM	\$	159.00

Date Issued: 06/28/2019

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06/30/2019

Policy Number: BA 9733247							
Coverage Is Provided In THE NETHERLANDS INSURANCE COMPANY-A STOCK COMPANY							
Named Insured:	Agent:						
INDIAN HILL EXEMPTED VILLAGE	CIC/LICKDYKE INSURANCE AGENCY						
SCHOOL DISTRICT							
DEEED TO NAMED INCLIDED SCHEDITIE	Agent Code: 0021251 Agent Bhone: (513)-684-7900						

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

# SCHOOL BUSINESS AUTO EXTENSION ENDORSEMENT

(Ohio)

## This endorsement modifies insurance provided under the following:

## **BUSINESS AUTO COVERAGE FORM**

owing endorseme	ent provisions do not apply when an "X" is shown in the space provided below:
Provision 2.	BROAD FORM INSURED
Provision 3.	SCHOOL EMPLOYEES AS INSUREDS
Provision 4.	VOLUNTEERS AS INSUREDS
Provision 5.	ADDITIONAL INSURED BY CONTRACT, AGREEMENT OR PERMIT
Provision 7.	AMENDED FELLOW EMPLOYEE EXCLUSION
Provision 8.	HIRED AUTO PHYSICAL DAMAGE
Provision 21.	BODILY INJURY REDEFINED
Provision 22.	EXTENDED CANCELLATION CONDITION

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

With respect to coverage afforded by this endorsement, the provisions of the policy apply unless modified by the endorsement.

## **COVERAGE INDEX**

Description	Page
TEMPORARY SUBSTITUTE FOR AUTO PHYSICAL DAMAGE	2
BROAD FORM INSURED	2
SCHOOL EMPLOYEES AS INSUREDS	2
VOLUNTEERS AS INSUREDS	3
ADDITIONAL INSURED BY CONTRACT, AGREEMENT OR PERMIT	3
SUPPLEMENTARY PAYMENTS	3
AMENDED FELLOW EMPLOYEE EXCLUSION	4
HIRED AUTO PHYSICAL DAMAGE	4
TOWING AND LABOR	5
PHYSICAL DAMAGE – ADDITIONAL TRANSPORTATION EXPENSE COVERAGE	5
RENTAL REIMBURSEMENT	5
EXTRA EXPENSE – BROADENED COVERAGE	5
PERSONAL EFFECTS COVERAGE	5
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LOAN / LEASE GAP COVERAGE	6
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16-67OH (01/08)

## SECTION I - COVERED AUTOS is amended as follows:

## 1. TEMPORARY SUBSTITUTE AUTO PHYSICAL DAMAGE

SECTION I - COVERED AUTOS, paragraph C. is changed by adding the following:

If Physical Damage coverage is provided under the Business Auto Coverage Form for an "auto" you own, the Physical Damage coverages provided for that owned "auto" are extended to any "auto" you do not own, while used with the expressed or implied permission of its owner as a temporary substitute for the covered "auto" you own that is out of service because of its breakdown, repair, servicing, "loss" or destruction.

### SECTION II - LIABILITY COVERAGE is amended as follows:

## 2. BROAD FORM INSURED

SECTION II - LIABILITY COVERAGE - WHO IS AN INSURED is amended to include the following as an insured:

- **d.** Any legally incorporated entity of which you own more than 50 percent of the voting stock on the effective date of this Coverage Form, if there is no similar insurance available to that organization. However, the Named Insured does not include any organization that:
  - (1) is a partnership or joint venture;
  - (2) is an insured under any other automobile policy; or
  - (3) Has exhausted its Limit of Insurance under any other policy.

Paragraph **d.(2)** of this provision does not apply to a policy written to apply specifically in excess of this policy.

- **e.** Any organization you newly acquire or form other than a partnership or joint venture of which you own more than 50 percent of the voting stock. This automatic coverage is afforded only for 180 days from the date of the acquisition or formation. However, coverage under this provision does not apply:
  - (1) If there is similar insurance or a self-insured retention plan available to that organization; or
  - (2) To "bodily injury" or "property damage" that occurred before you acquired or formed the organization.

This endorsement provision does not apply when the Schedule in this endorsement indicates that it is not applicable.

## 3. SCHOOL EMPLOYEES AS INSUREDS

- A. Paragraph 1, Coverage A Who Is An Insured is amended to include as an insured:
  - f. Any "employee" of yours while using a covered "auto" you do not own, hire or borrow in your business or your personal affairs but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business.

With respect to the insurance provided by this provision 3., any student teacher teaching as part of their educational requirements is included as an "employee".

- **B.** GENERAL CONDITIONS OTHER INSURANCE, paragraph **5.a**. is replaced by:
  - For any covered "auto" you own, this Coverage Form provides primary insurance. For any covered "auto" you don't own, the insurance provided by this Coverage Form is excess over any other collectible insurance. However:
    - a. While any "employee" of yours is using a covered "auto" you don't own, hire or borrow in your business or your personal affairs, the Liability Coverage this Coverage Form provides is primary.

- b. While a covered "auto" which is a "trailer" is connected to another vehicle, the Liability Coverage this Coverage Form provides for the "trailer" is:
  - (1) Excess while it is connected to a motor vehicle you do not own.
  - (2) Primary while it is connected to a covered "auto" you do own.

This endorsement provision does not apply when the Schedule in this endorsement indicates that it is not applicable.

## 4. VOLUNTEERS AS INSUREDS

Paragraph 1. Coverage A. – Who Is An Insured is amended to include as an insured:

g. A "volunteer worker" of yours while using a covered "auto" you do not own, hire or borrow in your business or your personal affairs or while performing duties related to the conduct of your business. Insurance provided by this endorsement is excess over any other collectible insurance available to any "volunteer worker".

For the purposes of this endorsement provision, SECTION V - DEFINITIONS is amended by adding the following:

"Volunteer worker" means a person who donates their services to you with your knowledge and consent and who is not paid a fee, salary or other remuneration.

This endorsement provision does not apply when the Schedule in this endorsement indicates that it is not applicable.

## 5. ADDITIONAL INSURED BY CONTRACT, AGREEMENT OR PERMIT

SECTION II - LIABILITY COVERAGE - WHO IS AN INSURED is amended to include as an insured:

h. Any person or organization with respect to the operation, maintenance or use of a covered "auto", provided that you and such person or organization have agreed in a written contract, agreement or permit issued to you by governmental or public authority, to add such person or organization, or governmental or public authority to this policy as an "insured".

However, such person or organization is an "insured":

- (1) Only with respect to the operation, maintenance or use of a covered "auto";
- (2) Only for "bodily injury" or "property damage" caused by an "accident" which takes place after you executed the written contractor agreement, or after the permit has been issued to you; and
- (3) Only for the duration of that contract, agreement or permit, provided the "bodily injury" or "property damage" is caused, in whole or in part, by you or by those acting or your behalf.

This endorsement provision does not apply when the Schedule in this endorsement indicates that it is not applicable.

## 6. SUPPLEMENTARY PAYMENTS

SECTION II - LIABILITY COVERAGE, 2.a. Supplementary Payments, paragraphs (2) and (4) are replaced by the following:

- (2) Up to \$ 2,500 for the cost or bail bonds (including bonds for related traffic violations) required because of an "accident" we cover. We do not have to furnish these bonds.
- (4) All reasonable expenses incurred by the "insured" at our request, including actual loss of earnings up to \$ 500 a day because of time off from work.

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### 7. AMENDED FELLOW EMPLOYEE EXCLUSION

In those states where Workers Compensation laws have not been legally determined to be the sole remedy for employee injuries, the following provision is added:

SECTION II – LIABILITY COVERAGE, exclusion **5**. FELLOW EMPLOYEE does not apply if the "bodily injury" results from the use of a covered "auto" you own or hire, and arising out of and in the course of the fellow "employee's" employment or while performing duties related to the conduct of your business.

This insurance provided under this provision 7. is excess over any other collectible insurance.

In those states where Workers Compensation insurance has been determined to be the sole remedy for employee injuries, this provision does not apply and exclusion **5.** remains in force.

This endorsement provision does not apply when the Schedule in this endorsement indicates that it is not applicable.

### SECTION III - PHYSICAL DAMAGE COVERAGE is amended as follows:

### 8. HIRED AUTO PHYSICAL DAMAGE

SECTION III – PHYSICAL DAMAGE COVERAGE, **A**. COVERAGE, **4**. Coverage Extensions, is amended by adding the following:

If hired "autos" are covered "autos" for liability Coverage, and if Comprehensive, Specified Causes of Loss or Collision coverage are provided under the Business Auto Coverage Form for any "auto" you own, then Physical Damage coverages provided are extended to "autos" you hire, rent or borrow, subject to the following limit and deductible:

- (a) The most we will pay for "loss" in any one "accident" is the smallest of:
  - **(1)** \$50,000;
  - (2) The actual cash value of the damaged or stolen property as of the time of the "loss"; or
  - (3) The cost or repairing or replacing the damaged or stolen property with other property of like kind and quality

minus a \$500 deductible. No deductible applies to "loss" caused by fire or lightning.

- **(b)** Subject to the limit of insurance, deductible and excess provisions described in this provision, we will provide coverage equal to the broadest coverage applicable to any covered "auto" you own.
- (c) Subject to a maximum of \$750 per "accident", we will also cover the actual loss of use of the hired "auto" if it results from an "accident", you are legally liable and the lessor incurs an actual financial loss.
- (d) An adjustment for depreciation and physical condition will be made in determining the actual cash value of a "total loss". This adjustment is not applicable in Texas.
- (e) If a repair or replacement results in better than like kind and quality, we will not pay for the amount of betterment.
- (f) This coverage extension does not apply to:
  - (1) Any "auto" that is hired, rented or borrowed with a driver; or
  - (2) Any "auto" that is hired, rented or borrowed from your "employee".

The insurance provided under this provision 8. is excess over any other collectible insurance.

For the purposes of this provision, SECTION V – DEFINITIONS is amended by adding the following:

"Total loss" means a "loss" in which the cost of repairs plus the salvage value exceeds the actual cash value.

This endorsement provision does not apply when the Schedule in this endorsement indicates that it is not applicable.

#### 9. TOWING AND LABOR

SECTION III - PHYSICAL DAMAGE COVERAGE, A.2. Towing, is replaced by the following:

If Physical Damage Coverage is provided under the Business Auto Coverage Form for an "auto" you own, we will pay towing and labor costs incurred, up to the limits shown below, each time a covered "auto" classified and rated as a private passenger type, "light truck" or "medium truck" is disabled:

- a. For private passenger type vehicles, we will pay up to \$50 per disablement.
- **b.** For "light trucks" that have a gross vehicle weight (GVW) of 10,000 pounds or less as defined by the manufacturer as the maximum loaded weight the "auto" is designed to carry, we will pay up to \$50 per disablement.
- **c.** For "medium trucks" that have a gross vehicle weight (GVW) of 10,001 20,000 pounds as defined by the manufacturer as the maximum loaded weight the "auto" is designed to carry, we will pay up to \$ 150 per disablement.

However, the labor must be performed at the place of disablement.

### 10. PHYSICAL DAMAGE – ADDITIONAL TRANSPORTATION EXPENSE COVERAGE

SECTION III – PHYSICAL DAMAGE COVERAGE, **A.4**. Coverage Extension, is amended to provide a limit of \$50 per day and a maximum limit of \$1,500.

## 11. RENTAL REIMBURSEMENT

SECTION III – PHYSICAL DAMAGE COVERAGE, A. COVERAGE, is amended by adding the following:

We will pay up to \$75 per day for rental reimbursement expenses incurred by you for the rental of an "auto" because of an "accident" or "loss", to a covered "auto". We will pay only for those expenses incurred after the first 24 hours following the "accident" or "loss" to the covered "auto".

Rental Reimbursement will be based on the rental of a comparable vehicle, which may be substantially less than \$75 per day, and will only be allowed for the period of time it should take to repair or replace the vehicle with reasonable speed and similar quality, up to a maximum period of 30 days.

We will also pay up to \$500 for reasonable and necessary expenses incurred by you to remove and replace your tools and equipment from the covered "auto".

This coverage does not apply while there are spare or reserve "autos" available to you for your use and operation.

If "loss" results from the total theft of a covered "auto" of the private passenger type, we will pay under this coverage only that amount of your rental reimbursement expenses which is not already provided under Section III – PHYSICAL DAMAGE, paragraph **A.4**. Coverage Extension of the Business Auto Coverage Form.

No deductible applies to this coverage.

For the purposes of this endorsement provision, "tools and equipment" does not include "personal effects".

## 12. EXTRA EXPENSE - BROADENED COVERAGE

NN183695 2806

Under SECTION III – PHYSICAL DAMAGE COVERAGE, **A**. COVERAGE, we will pay for the expense of returning a stolen covered "auto" to you. The maximum amount we will pay is \$1,000.

## 13. PERSONAL EFFECTS COVERAGE

SECTION III - PHYSICAL DAMAGE COVERAGE, A. COVERAGE, 4. is amended by adding the following:

If you have purchased Comprehensive Coverage on this policy for an "auto" you own and that "auto" is stolen, we will pay, without application of deductible, up to \$600 for "personal effects" stolen with the "auto".

For the purposes of this endorsement provision, SECTION V – DEFINITIONS is amended by adding:

"Personal effects" means tangible property that is worn or carried by an "insured". "Personal effects" does not include tools, jewelry, money or securities.

The insurance provided under provision 13. is excess over any other collectible insurance.

### 14. AIRBAG COVERAGE

SECTION III - PHYSICAL DAMAGE COVERAGE, B. EXCLUSIONS is amended by adding the following:

If you have purchased Comprehensive or Collision Coverage under this policy, the exclusion for "loss" relating to mechanical breakdown does not apply to the accidental discharge of an airbag.

Any insurance we provide shall be excess over any other collectible insurance or reimbursement by manufacturer's warranty. However, we agree to pay any deductible applicable to the other coverage or warranty.

### 15. AUDIO, VISUAL AND ELECTRONIC EQUIPMENT COVERAGE COVERAGE

SECTION III – PHYSICAL DAMAGE COVERAGE, **B**. EXCLUSIONS, exception paragraph **a**. to exclusions **4.c**. and **4.d**. is deleted and replaced with the following:

Exclusions 4.c. and 4.d do not apply to:

a. Electronic equipment that receives or transmits audio, visual or data signals, whether or not designed solely for the reproduction of sound, if the equipment is permanently installed in the covered "auto" at the time of the "loss" and such equipment is designed to be solely operated by use of the power from the "auto's" electrical system, in or upon the covered "auto" and physical damage coverages are provided for the covered "auto"; or

If a "loss" occurs solely to audio, visual or data electronic equipment or accessories used with this equipment, then our obligation to pay for, repair, return or replace damaged or stolen property will be reduced by a \$100 deductible.

### 16. LOAN / LEASE GAP COVERAGE

A. SECTION III – PHYSICAL DAMAGE COVERAGE – LIMIT OF INSURANCE is amended by adding the following:

The most we will pay for a "total loss" in any one "accident" is the greater of the:

- 1. Balance due under the terms of the loan or lease to which the damaged covered "auto" is subject at the time of the "loss" less the amount of:
  - **a.** Overdue payments and financial penalties associated with those payments as of the date of the "loss";
  - **b**. Financial penalties imposed under a lease due to high mileage, excessive use or abnormal wear and tear;
  - **c**. Costs for extended warranties, Credit Life Insurance, or Health, Accident or Disability Insurance purchased with the loan or lease;
  - **d**. Transfer or roll-over balances from previous loans or leases;
  - e. Final payments due under a "Balloon Loan";
  - f. The dollar amount of any unrepaired damage which occurred prior to the "total loss" of a covered "auto";
  - g. Security deposits not refunded by a lessor;

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- h. All refunds payable or paid to you as a result of the early termination of a lease agreement or as a result of the early termination of any warranty or extended service agreement on a covered "auto";
- Any amounts representing taxes;
- i. Loan or lease termination fees; or
- 2. The actual cash value of the damaged or stolen property as of the time of the "loss".

An adjustment for depreciation and physical condition will be made in determining the actual cash value at the time of the "loss". This adjustment is not applicable in Texas.

## B. ADDITIONAL CONDITIONS

This coverage applies only to the original loan for which the covered "auto" serves as collateral, or lease written on a covered "auto".

#### C. SECTION V - DEFINITIONS

For the purposes of this provision, SECTION V – DEFINITIONS is amended by adding the following:

"Balloon loan" is one with periodic payments that are insufficient to repay the balance over the term of the loan, thereby requiring a large final payment.

"Total loss" means a "loss" in which the cost of repairs plus the salvage value exceeds the actual cash value.

This endorsement provision does not apply when the Schedule in this endorsement indicates that it is not applicable.

### 17. GLASS REPAIR - WAIVER OF DEDUCTIBLE

SECTION III - PHYSICAL DAMAGE COVERAGE is amended by adding the following to D. DEDUCTIBLE:

No deductible for a covered "auto" applies to glass damage if the glass is repaired rather than replaced.

### 18. PHYSICAL DAMAGE - COMPREHENSIVE COVERAGE - PER EVENT DEDUCTIBLE

SECTION III – PHYSICAL DAMAGE COVERAGE, paragraph **D**. Deductible is amended by adding the following:

Regardless of the number of covered "autos" damaged or stolen, the per "loss" deductible for Comprehensive Coverage shown in this endorsement's schedule is the maximum deductible applicable for all "loss" in any one event.

## SECTION IV - BUSINESS AUTO CONDITIONS is amended as follows:

#### 19. UNINTENTIONAL FAILURE TO DISCLOSE HAZARDS

SECTION IV – BUSINESS AUTO CONDITIONS, paragraph B.2. is amended by adding the following:

If you unintentionally fail to disclose any hazards, exposures or material facts existing as of the inception date of the Business Auto Coverage Part, concerning:

- a. The Coverage Form;
- **b**. The covered "auto";
- c. Your interest in the covered "auto"; or
- d. A claim under this Coverage Form

the coverage afforded by this policy will not be prejudiced.

NN183695 2806

However, you must report the undisclosed hazard or exposure as soon as practicable after its discovery, and we have the right to collect additional premium for any such hazard or exposure.

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## 20. AMENDED DUTIES IN THE EVENT OF ACCIDENT, CLAIM, SUIT OR LOSS

SECTION IV - BUSINESS AUTO CONDITIONS, paragraph **A.2**. is replaced in its entirety by the following:

a. You must promptly notify us. Your duty to promptly notify us is effective when any of your executive officers, partners, members or legal representatives are aware of the "accident", claim, "suit" or "loss". Knowledge of an "accident", claim, "suit" or "loss" by other "employees" does not imply you also have such knowledge.

To the extent possible, notice to us should include:

- (1) How, when and where the "accident" or "loss" took place;
- (2) The names and addresses of any injured persons and witnesses; and
- (3) The nature and location of any injury or damage arising out of the "accident" or "loss".

### **SECTION V – DEFINITIONS is amended as follows:**

## 21. BODILY INJURY REDEFINED

Under SECTION V – DEFINITIONS, definition **C**. is replaced by the following:

"Bodily injury" means physical injury, sickness or disease sustained by a person including mental anguish, mental injury, shock, fright or death resulting from any of these at any time.

This endorsement provision does not apply when the Schedule in this endorsement indicates that it is not applicable.

### SECTION VI - COMMON POLICY CONDITIONS is amended as follows:

## 22. EXTENDED CANCELLATION CONDITION

The COMMON POLICY CONDITIONS, paragraph A. – CANCELLATION provision applies except as follows:

If we cancel for any reason other than nonpayment of premium, we will mail or deliver to the first Named Insured written notice of cancellation at least 60 days before the effective date of cancellation. This provision 22. does not apply in those states which require more than 60 days prior notice of cancellation.

This endorsement provision does not apply when the Schedule in this endorsement indicates that it is not applicable.



Policy Number: BA 9733247 Prior Policy: 9733247

Policy Period: 06/30/2019 To: 06/30/2020 12:01 am Standard Time at the Mailing Address of the Named Insured

Coverage Is Provided In THE NETHERLANDS INSURANCE COMPANY-A STOCK COMPANY

Billing Type: AGENCY BILL - QUARTERLY

Named Insured and Mailing Address:

INDIAN HILL EXEMPTED VILLAGE

SCHOOL DISTRICT 6855 DRAKE ROAD CINCINNATI OH 45243 Agent:

CIC/LICKDYKE INSURANCE AGENCY 1060 NIMITZVIEW DR STE 120 CINCINNATI OH 45230-4351

**Agent Code:** 0021251 **Agent Phone:** (513)-684-7900

Reason for Amendment: RENEWAL

Transaction Effective Date: 06/30/2019

Premium for this Transaction: \$ 30,650.00

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Acct Date Premium		Commission Premium Percent			Surcharge/ Assessment	Commission Percent		Total Due	
06/2019	\$	7,662.50	10.00%	\$	0.00	0.00%	\$	7,662.50	
09/2019	\$	7,662.50	10.00%	\$	0.00	0.00%	\$	7,662.50	
12/2019	\$	7,662.50	10.00%	\$	0.00	0.00%	\$	7,662.50	
03/2020	\$	7,662.50	10.00%	\$	0.00	0.00%	\$	7,662.50	

Total Premium Charged: \$ 30,650.00

Date Issued: 06/28/2019