

PUBLIC NOTICE

AGENDA

ADMINISTRATIVE SERVICES COMMITTEE MEETING

Committee Members: Sandy Russell, Lisa Evans, and Kim Chamberland

Wednesday, May 4, 2022, at 4:30 p.m.

Harry Hodges Conference Room, 745 Center Street, Milford, Ohio 45150

Call to Order

Proceedings: Approval of the April 18, 2022, updated Administrative Services Committee Minutes

Agenda Items:

- Discussion: Proposed Legislation RE: Short term Rentals and Regulations
- Discussion: Proposed Legislation RE: Financing of Five Points Landing Park
- Creation of the Park Levy Fund No. 208
- Agreement with McGowan Governmental Underwriters for Property and Casualty Insurance for the City of Milford
- Discussion: Compensation of the Finance Director
- Discussion: Juneteenth Holiday Observation
- And all additional matters that may properly come before the Committee.

Adjourn

**Administrative Services Committee
Meeting Minutes
April 18, 2022**

Ms. Russell called the meeting to order at 4:00 p.m.

Present: *Sandy Russell*, Lisa Evans, Kim Chamberland

Staff: City Manager, Michael Doss, Assistant City Manager, Pam Holbrook, Law Director, Mike Minnicar and Executive Assistant, Jackie Bain

Visitors: Claire Oliver, Jill Haungs, Lynn Chaney, Laurie & Tim Howland, Mark & Damiene Nelson, Dino Pelle, Becky Linser, Jen Liles, Nick Buhr, Peggy Head and Skip Margraf

Proceedings: The minutes from the March 9, 2022 Administrative Services Committee Meeting were approved.

DISCUSSION: SHORT TERM RENTALS AND REGULATIONS

❖ Public Comments opened the discussion:

Laurie Howland expressed her concerns with the committee. After more research she has found some disturbing statistics regarding Airbnb's and how it is becoming a huge issue across the country. Ms. Howland also discussed additional concerns regarding non-owner-occupied short-term rentals and had several suggestions on how we can address these issues.

Several other residents who attended the meeting also voiced their opinions and information regarding owner and non-owner-occupied properties.

There was discussion on how the current legislation needs to be used to regulate this issue. There was also discussion regarding how to use fines to enforce the rules and how the Airbnb's need to be run as a business and need to pay the taxes.

Ms. Russell appreciated everyone coming to the meeting and their comments. And how everyone feels the same way.

Law Director Mike Minnicar stated that there is a difference between zoning and the codified ordinances. This information will be under the codified ordinances and there is no grandfathering in on the codified ordinances. He recommended that we do something soon and suggested that the Airbnb's in Residential area be Owner occupied, for no more than 30 days (possibly less due to month to month lease issue), and he along with Pam Holbrook would flush out the definitions, enforcement, rules and regulations. And if we need to tweak this information down the road, then we do so at that time. A violation would get the person into Mayor's Court. The fine structure should be set up at some point into incremental fines for each day of violations. Ms. Holbrook commented that the Landlord is supposed to contact the City Tax Department and to notify each

time a person comes and goes. But it is very difficult to enforce. Ms. Evans stated that if a person is staying at a hotel, they are paying the tax. If they are staying in an AirBNB, the landlord must report the information.

Ms. Chamberland suggested that all AirBNB owners should have a permit to operate. This way they are all registered to operate. Mr. Dino Pelle agreed that for those that operate an AirBNB to pay a fee to obtain a permit to operate. If you make it rigorous for people to operate an AirBNB then you would get a better class of Owner-Occupied homes hosting who are serious about what they are doing and are invested.

Mr. Tim Howland:

Asked all three council/committee members in attendance if they “supported and ordinance that would only permit owner occupied AirBnB’s in residential areas”... Each one of them gave an individual and affirmative response that they supported the aforementioned language.

The Committee Agreed to Move Forward and That the Next Step Is to Have the Law Director to Start Working on Legislation Regarding Short Term Rental, Non-Owner Occupied, To Not Be Allowed in The Residential Districts in The City of Milford. The Legislation to Then Be Presented to Council as A Committee of The Whole for Approval at The May 5th City Council Meeting.

CLERMONT COUNTY HEALTH DEPARTMENT 2023 HEALTH SERVICES CONTRACT

Mr. Doss presented to the committee information regarding a contract with Clermont County General Health District. The contract is for \$29,342.29 to be paid to Clermont County General Health District for Public Health services to the City of Milford. That said contract shall become effective on January 1, 2023 and shall remain in full force and effect for **one (1) year**.

The Committee Agreed To Recommend That The Law Director Draft An Ordinance Authorizing The City Of Milford To Execute A Contract With The Clermont County General Health District For The Provisions Of Public Health Services For 2023 The Sum Of \$29,342.29 For (1) One Year Of Public Health Services, Said Sum To Be Paid Semi-Annually May And November 2023

CASTRUCCI INVOICE FOR POLICE CRUISER REPAIRS

Mr. Doss informed the committee that the Milford Police Department 2016 Chevrolet Tahoe required maintenance repairs for a total of \$7,877.72.

The Committee Agreed to Recommend That the Law Director Draft an Ordinance Authorizing Payment to Mike Castrucci Chevrolet Sales for Maintenance Repairs to The City of Milford Police Chevrolet Tahoe In the Amount Of \$7,877.72

There being no further business, the meeting adjourned at 5:10 pm with a motion from Ms. Evans, Seconded by Ms. Chamberland All yes

Respectfully submitted,
Jackie Bain, Executive Assistant

“These minutes have been approved and adopted by Ms. Russell, Ms. Evans and Ms. Chamberland on April 19, 2022.”

SHORT TERM RENTAL PROPERTY

The short-term rental of residential dwelling units has been deemed a commercial/business activity

1. Short Term Rental Property (STRP) means an owner occupied, residential dwelling unit containing not more than four sleeping rooms that is used and/or advertised for rent for transient guests for a period of less than **thirty (30) consecutive days**. The following uses shall not be considered Short Term Rental Property:
 - a. Residential dwelling units rented to the same occupant for 30 continuous days or more;
 - b. Bed and Breakfast establishments
 - c. Hotels and motels
2. A non-owner occupied short term rental property is prohibited. For the purposes of this section, “owner occupied” means the owner of the property permanently resides in the STRP.
3. **A STRP is not permitted within the 300 feet buffer zone of another STRP.**
4. No person or entity shall operate a STRP or advertise a residential property for use as a STRP without the owner of the property first having obtained a STRP permit issued by the Zoning Administrator, and paid **a \$100** permit fee. ~~established by City Council.~~ STRP permits are annual permits and shall be renewed by January 15th.
5. The STRP permit application **form** shall include the following **minimum** information:
 - a. The name, telephone number, address, and email address of the owner (“responsible party”) residing at the STRP that is accountable for addressing all maintenance and safety concerns;
 - b. **One form of proof of identity of each occupant as defined in Section 1133.02 (131) of each dwelling or dwelling unit intended to be used as a short-term rental. If a short-term rental host is not the property owner but a lessee or permanent occupant of the dwelling, the short-term rental host shall obtain permission from the owner of the dwelling to register the dwelling with the City and on any hosting platform for use as a short-term rental;**
 - c. **Two pieces of evidence that the dwelling is the occupant’s primary residence, or two pieces of evidence of ownership of the dwelling;**
 - d. The number of sleeping rooms being offered to transient guests.
 - e. Proof of insurance evidencing homeowner’s fire, hazard, and liability insurance. Liability coverage shall have limits of not less than \$1,000,000 per occurrence.
 - f. If the STRP unit shares a common wall or a common driveway with another property owner, proof of written notification to such neighboring property owner(s) prior to filing the application.
6. **Any need for parking generated by the use by the property as STRP shall be in the driveway, garage, or a parking area on the lot, except for short-term parking of less than one hour.**

7. Signs, advertising, or any other display on the property indicating that the dwelling unit is being utilized, in whole or in part, as a STRP is prohibited.
8. All STRP occupants shall abide by all applicable noise restrictions contained in Milford's Codified Ordinance.
9. The STRP shall have approved smoke alarms meeting Underwriters Laboratory (UL) 217 standards installed as follows:
 - a. In all sleeping areas.
 - b. In every room in the path of the means of egress from the sleeping area to the door leading from the sleeping unit.
 - c. In each story within the sleeping unit, including basements.
10. No recreational vehicles, buses, or trailers shall be visible on the street or property in conjunction with the STRP use.
11. The principal renter of a STRP unit shall be at least twenty-one (21) years of age.
12. The maximum number of paying guests permitted on a STRP property at any one time shall not exceed more than twice the number of sleeping rooms plus four. The occupancy maximum shall be conspicuously posted within the STRP unit.
13. The permit holder shall be responsible for collecting and remitting all applicable room, occupancy and sales taxes required by state law and City ordinances.
14. A STRP permit shall not be transferred or assigned to another individual, person, entity, or address, nor shall the permit authorize any person, other than the person named therein, to operate a STRP on the property.
15. Denial or Revocation of Permit.
 - a. Upon the filing of three or more complaints within a calendar year regarding a STRP permit, the Zoning Administrator shall notify the permit holder in writing of such complaints.
 - b. If the Zoning Administrator determines that violations of this section or any other ordinance or law relating to STRPs have occurred, the permit to operate a STRP may be revoked.
 - c. Before revoking any permit, the Zoning Administrator shall give the permit holder fifteen days written notice of the alleged violation(s) against him/her.
 - d. A STRP permit that has been denied or revoked may be appealed to the Board of Zoning Appeals within twenty days of the date of the denial or revocation.
16. Penalties
 - a. Any person, firm, or corporation violating any provision of this Chapter shall be subject to a fine of up to \$500 for the first offense. Upon any person, firm, or corporation being found guilty of a second violation of the same provision

within one year shall be subject to a fine of up to \$1000. Each day of violation shall constitute a separate offense.

- b. Three or more violations of any of the provisions of this Chapter within one year shall result in the permanent revocation of the registration required to operate an STRP of the dwelling that is the subject of the violation.



CITY OF MILFORD

745 Center Street, Suite 200, Milford, OH 45150
Phone: 513-831-4192
Fax: 513-248-5096
www.milfordohio.org



To: Honorable Chair Sandy Russell and Members Lisa Evans & Kim Chamberland
Administrative Services Committee

From: Pat Wirthlin, Finance Director

Date: May 2, 2022

Subject: \$2.6 Million Bond Issue for Five Points Landing Park

Tortoise and the Hare: 2023 Ends Construction / 2027 Ends Revenue

The generous residents of Milford voted a three-mil, five-year tax levy to develop Phase I of Five Points Landing Park. Here is the timeline:

2021	Voters Passed the Levy via Ballot
2022	County Assesses the Property Values
2022 to 2023	City Constructs and Pays for the Park
2023 to 2027	City Collects the Levy Revenue over Five Years

\$2.6 for a \$2.8 Project

Here are the amounts up for discussion:

\$2.8 Million	Levy 5-Year Revenue Stream
\$2.8 Million	Project Cost
\$2.6 Million	Financing to Jump-Start the Project

Hit the Ground Running

Staff recommends a \$2.6 million, 5-year bond to jump-start the project, take advantage of low interest rates, and tie down escalating building material costs. Brad Ruwe of Dinsmore & Shohl will attend the meeting to discuss the bond specifics and to answer questions.

A Park by 2023? Thank You Voters!

If all goes according to plan, the City could close on May 30 and then have five months of construction before the chilly winter months. Spring of 2023 would wrap it up with a beautiful park to showcase our amazing city ... Thank you Milford voters!



Staff Suggestion for Committee Recommendation

RECOMMENDATION TO AUTHORIZING THE LAW DIRECTOR TO PREPARE AN ORDINANCE PROVIDING FOR THE ISSUANCE OF LIMITED TAX GENERAL OBLIGATION BONDS, IN ONE OR MORE SERIES, IN AN AGGREGATE PRINCIPAL AMOUNT NOT TO EXCEED \$2,600,000 BY THE CITY OF MILFORD, CLERMONT AND HAMILTON COUNTIES, OHIO, FOR THE PURPOSE OF ACQUIRING, CONSTRUCTING AND EQUIPPING FIVE POINTS LANDING, **ALL** WITHIN THE CITY, AND DECLARING AN EMERGENCY

5-Points Landing Park

Cash Flow 2022-2027

Levy Project	Total 5-Year	2022	2023	2024	2025	2026	2027
<i>Revenue</i>							
Levy Proceeds	2,813,310		562,662	562,662	562,662	562,662	562,662
<i>Expenses</i>							
Project	(2,800,000)	(1,000,000)	(1,800,000)				
Levy Fees & Delinque	(98,466)		(19,693)	(19,693)	(19,693)	(19,693)	(19,693)
Cash Flow - Project	<u>(85,156)</u>	<u>(1,000,000)</u>	<u>(1,257,031)</u>	<u>542,969</u>	<u>542,969</u>	<u>542,969</u>	<u>542,969</u>

Debt	Total 5-Year	2022	2023	2024	2025	2026	2027
<i>Revenue</i>							
Proceeds	2,600,000	2,600,000					
<i>Expenses</i>							
Principal	(2,600,000)		(470,000)	(494,000)	(519,000)	(544,000)	(573,000)
Interest	(264,979)		(110,574)	(60,279)	(46,299)	(31,611)	(16,216)
Dinsmore	(3,750)	(3,750)					
Cash Flow - Debt	<u>(268,729)</u>	<u>2,596,250</u>	<u>(580,574)</u>	<u>(554,279)</u>	<u>(565,299)</u>	<u>(575,611)</u>	<u>(589,216)</u>

	Total 5-Year	2022	2023	2024	2025	2026	2027
Total Cash Flow	<u>(353,885)</u>	<u>1,596,250</u>	<u>(1,837,606)</u>	<u>(11,310)</u>	<u>(22,330)</u>	<u>(32,642)</u>	<u>(46,247)</u>
		----->	(241,356)				
			net				

CITY OF MILFORD - SUMMARY OF RESPONSES TO RFP FOR FIVE POINTS LANDING

BOND

<u>Respondent</u>	<u>Interest Rate</u>	<u>Prepayment</u>	<u>Transaction Fee</u>	<u>Additional Notes</u>
1 Huntington	2.83%	None	None	Proposal expires if not accepted by 5/4/22 and closing must occur by 5/31/22
2 LCNB	2.90%	Yes, at 101% for first two years; 100% thereafter	None	N/A
3 Capital One	3.08% (subject to change)	Yes, at 100% on 12/1/2025 and thereafter	None	Proposal expires if not accepted by 4/28/22

NOTE

<u>Respondent</u>	<u>Interest Rate</u>	<u>Prepayment</u>	<u>Transaction Fee</u>	<u>Additional Notes</u>
1 LCNB	1.99%	None	None	Proposal expires if not accepted by 5/4/22 and closing must occur by 5/31/22
2 Huntington	2.02%	None	None	N/A
3 Capital One	N/A	N/A	N/A	N/A

CERTIFICATE OF MEMBERSHIP

The undersigned, Clerk of Council of the

CITY OF MILFORD, OHIO

hereby certifies that the following were the officers and members of Council during the period proceedings were taken authorizing the issuance of not to exceed \$2,600,000 Park Improvement Limited Tax General Obligation Bonds, Series 2022:

Mayor
Vice Mayor
Council Member
Council Member
Council Member
Council Member
Council Member
City Manager
Director of Finance
Clerk of Council
City Law Director

Lisa Evans
Sandy Russell
Kim Chamberland
Janet Cooper
Ted Haskins
Kyle Mitchell
Ben Redman
Michael Doss
Patricia Wirthlin
Jackie Bain
Mike Minniear

Clerk of Council

TRANSCRIPT CERTIFICATE

The undersigned, Director of Finance of the City of Milford, Counties of Clermont and Hamilton, Ohio, hereby certifies that the following is a true and complete transcript of all proceedings relating to the authorization and issuance of the above-identified obligations.

Director of Finance

Dated: May 5, 2022

**CERTIFICATE AS TO MAXIMUM
MATURITY OF BOND ANTICIPATION NOTES AND BONDS**

Based upon information provided by and pursuant to the request of the City of Milford, Counties of Clermont and Hamilton, Ohio (the "Issuer"), the City Manager, being the fiscal officer of the Issuer within the meaning of Section 133.01 of the Uniform Public Securities Law of the Ohio Revised Code, hereby certifies that the estimated life of the improvements to be acquired with sale proceeds of the notes or bonds to be issued in a principal amount not to exceed \$2,600,000, for the purpose of financing the acquisition, construction and equipping of Five Points Landing Park within the City of Milford, Ohio, including without limitation, an open entertainment area for outdoor concerts, public art, movies, theatre performances, and exercising activities, restroom and concession facilities, multiple splash fountains, a farmers market area, a dog park, open air dining areas, greenspace, walking paths, landscaping, and parking areas, is at least five (5) years and that the maximum maturity of the bonds, calculated in accordance with Section 133.20 of the Uniform Public Securities Law of the Ohio Revised Code, is fifteen (15) years, and notes issued in anticipation thereof is fifteen (15) years.

IN WITNESS WHEREOF, I have hereunto set my hand this ____ day of May, 2022.

Director of Finance

ORDINANCE NO. _____

AN ORDINANCE PROVIDING FOR THE ISSUANCE OF LIMITED TAX GENERAL OBLIGATION BONDS, IN ONE OR MORE SERIES, IN AN AGGREGATE PRINCIPAL AMOUNT NOT TO EXCEED \$2,600,000 BY THE CITY OF MILFORD, CLERMONT AND HAMILTON COUNTIES, OHIO, FOR THE PURPOSE OF ACQUIRING, CONSTRUCTING AND EQUIPPING FIVE POINTS LANDING, ALL WITHIN THE CITY, AND DECLARING AN EMERGENCY.

WHEREAS, this Council of the City of Milford, Ohio (the "Issuer") has requested the City Manager, as fiscal officer, to certify the maximum maturity of the bond anticipation notes or the bonds herein referred to, and the bonds herein authorized, and such fiscal officer has estimated the life of the Project (as defined herein) as at least five (5) years and certified the maximum maturity of the bonds as fifteen (15) years, and of the notes to be issued in anticipation thereof as fifteen (15) years; and

WHEREAS, this Council desires to address public health, safety, welfare, and convenience needs within the jurisdiction of the Issuer, including without limitation, the acquisition, construction and equipping of Five Points Landing, which includes without limitation, an open entertainment area for outdoor concerts, public art, movies, theatre performances, and exercising activities, restroom and concession facilities, multiple splash fountains, a farmers market area, a dog park, open air dining areas, greenspace, walking paths, landscaping, and parking areas (collectively, the "Project"); and

WHEREAS, the Issuer desires to provide for the issuance of Park Improvement Limited Tax General Obligation Bonds (the "Bond" or "Bonds"), in an aggregate principal amount not to exceed \$2,600,000 and in one or more series in order to provide for the acquisition, construction and equipping of the Project in a timely manner;

NOW, THEREFORE, BE IT ORDAINED BY COUNCIL OF THE CITY OF MILFORD, CLERMONT AND HAMILTON COUNTIES, OHIO, THREE-FOURTHS OF THE MEMBERS ELECTED THERETO CONCURRING:

SECTION 1. That it is necessary to issue limited tax general obligation bonds of the Issuer in a principal amount not to exceed \$2,600,000 for the purpose of acquiring, constructing and equipping the Project and paying certain costs of issuance, all under authority of the general laws of the State of Ohio, and in particular Chapter 133 of the Ohio Revised Code. The costs of issuance may, but shall not be required to, be paid from proceeds of the Bonds. The Bonds shall mature, and may be subject to mandatory sinking fund redemption, and/or optional redemption, and shall bear interest at such rate of interest per annum that is not in excess of four percent (4.00%) per annum, all as determined in the Certificate of Award (as defined herein).

SECTION 2. That it is hereby determined that Bonds in a principal amount not to exceed \$2,600,000 shall be issued and used for the purposes aforesaid. The Bonds shall be dated on a date set forth in the Certificate of Award (the "Certificate of Award"), and in accordance

with the terms conclusively determined by the City Manager and the Director of Finance, or his (or her) respective authorized designee in the event the City Manager or the Director of Finance is unavailable to execute the Certificate of Award. The Certificate of Award shall be signed by the City Manager and the Director of Finance (or one or both of their designees) without further action of this Council, and the Bonds shall bear interest at the rate or rates set forth in the Certificate of Award, shall be payable annually or semi-annually or as otherwise set forth in the Certificate of Award until the principal amount has been paid, and shall have a final maturity date consistent with the date set forth in the Certificate of Award. The Certificate of Award shall also specify the paying agent and registrar in connection with the Bonds, mandatory, special, and/or optional redemption provisions, denominations, purchase and sale information, and other terms that are consistent with the purpose of this Ordinance, and Sections 133.21, 133.23, and/or 133.25 of the Ohio Revised Code. The Certificate of Award shall be incorporated into this Ordinance by reference and made a part hereof without further action by this Council. The Bonds shall be numbered R-1 and upward and shall be issued in registered form in the name of an original purchaser or in the name of a depository, such as The Depository Trust Company, as applicable. The Certificate of Award shall set forth any and all terms not specifically set forth herein regarding the sale, pricing, payment, tax status, number of series of Bonds, and related financing terms of the Bonds.

SECTION 3. That the Bonds shall be executed by the City Manager and the Director of Finance and may, but shall not be required to, bear the corporate seal of the Issuer, provided that the Bonds shall bear the manual authenticating signature of an authorized representative of the paying agent and registrar. The signatures of the City Manager and the Director of Finance may be by facsimile signature. The City Manager and the Director of Finance are also authorized to take all other action required in connection with the issuance and sale of the Bonds. The Bonds shall be designated "Park Improvement Limited Tax General Obligation Bonds, Series 2022," and may be issued in one or more series of Bonds, or issued in conjunction with another series of bonds, and may be consolidated into a single series of Bonds. The Bonds shall be payable at the office of the paying agent and registrar as provided for in the Certificate of Award, and shall express upon their faces the purpose for which they are issued and that they are issued in pursuance of the Uniform Public Securities Law of the Ohio Revised Code and this Ordinance.

SECTION 4. That for the payment of the Bonds and the interest thereon, the full faith, credit, and revenues of the Issuer are hereby irrevocably pledged and for the purpose of providing the necessary funds to pay the interest on the foregoing issue of Bonds promptly when and as the same falls due, and also to provide a fund sufficient to discharge the Bonds at maturity, there shall be and is hereby levied on all the taxable property in the Issuer, in addition to all other taxes, a direct tax annually during the period the Bonds are to run, inside of the limitations of Section 2 of Article XII of the Constitution of Ohio, which tax shall be sufficient in amount to provide for the payment of the interest upon the Bonds when and as the same falls due and to provide for the retirement and discharge of the principal of the Bonds at maturity.

Said tax shall be and is hereby ordered computed, certified, levied and extended upon the tax duplicate and collected by the same officers, in the same manner and at the same time that taxes for general purposes for each of said years are certified, extended and collected. Said tax shall be placed before and in preference to all other items and for the full amount thereof. The funds derived from said tax levy hereby required shall be placed in a separate and distinct fund,

which, together with all interest collected on the same, shall be irrevocably pledged for the payment of the interest and the principal of the Bonds when and as the same fall due; provided, however, to the extent that in each year other available funds, including without limitation available funds derived from the Issuer's park levy passed on November 2, 2021, are appropriated and applied to the payment of the principal and interest of the Bonds, the amount of such tax shall be reduced by the amount of said funds so appropriated and applied to such payment.

SECTION 5. That the Issuer hereby acknowledges that a competitive process was utilized in order to competitively solicit interest rate bids and other relevant terms in connection with the Bonds. The Bonds shall be sold, at not less than 97% of the par amount of the Bonds plus accrued interest (if any) to The Huntington National Bank in accordance with its offer to purchase the Bonds, unless such financial institution is unable to fulfill its obligations to purchase the Bonds, in which case, the Certificate of Award may be utilized to designate and award the Bonds to another financial institution. The proceeds from the sale of the Bonds, except the premium and accrued interest, shall be used for the acquisition, construction and equipping of the Project and for payment of costs of issuance, and for no other purpose; and any premium may be used to pay costs of issuance, and any remaining amount of premium or accrued interest shall be transferred to the bond retirement fund of the Issuer to be applied to the payment of the principal of and interest on the Bonds in the manner provided by law.

SECTION 6. That, to the extent that the Bonds are tax-exempt obligations of the Issuer, this Council, for and on behalf of the Issuer, hereby covenants that it will restrict the use of the proceeds of the Bonds hereby authorized in such manner and to such extent, if any, and take such other action as may be necessary, after taking into account reasonable expectations at the time the debt is incurred, so that they will not constitute obligations the interest on which is subject to federal income taxation or "arbitrage bonds" under Sections 103(b)(2) and 148 of the Internal Revenue Code of 1986, as amended (the "Code"), and the regulations prescribed thereunder. The City Manager or any other officer having responsibility with respect to the issuance of the Bonds is authorized and directed, as necessary by law, to give an appropriate certificate on behalf of the Issuer, on the date of delivery of the Bonds for inclusion in the transcript of proceedings, setting forth the facts, estimates and circumstances and reasonable expectations pertaining to the use of the proceeds thereof and the provisions of said Sections 103(b)(2) and 148 and regulations thereunder. The Bonds are hereby designated "qualified tax-exempt obligations" for the purposes of Section 265(b)(3) of the Code, which designation may be amended pursuant to the terms of the Certificate of Award without further action by this Council. To the extent that the Bonds are issued in calendar year 2022, this Council does not reasonably anticipate issuing more than \$10,000,000 of "qualified tax-exempt obligations" during calendar year 2022.

SECTION 7. That the Issuer does not anticipate that it will be necessary to utilize a preliminary or final official statement in order to market and sell the Bonds; however, to the extent the Issuer or its legal counsel determines that it is necessary to do so, the Issuer is hereby authorized to prepare a preliminary official statement and a final official statement in order to market and sell the Bonds. Any such preliminary official statement shall be deemed "final" by the City Manager and the Director of Finance prior to dissemination of the Bonds in accordance with S.E.C. Rule 15c2-12 (the "Rule"). In addition, to the extent deemed necessary by the Issuer

or its legal counsel, the Issuer is hereby authorized to execute a continuing disclosure certificate in conjunction with the requirements of the Rule.

SECTION 8. That the City Manager, the Mayor and/or the Director of Finance, individually or in any combination, are hereby authorized to take the necessary actions in order to execute the requisite closing agreements, certificates, and/or documents necessary to provide for the sale, issuance, and delivery of the Bonds in a timely and efficient manner, and further, to the extent that it is deemed necessary by law, by bond counsel, and/or the Law Director, then other members of Council, the Clerk of Council and/or other administrative officers of the Issuer, as appropriate, are also hereby authorized to take any necessary actions in order to provide for the issuance, sale, and delivery of the Bonds in a timely and efficient manner, provided that any such action shall not be contrary to applicable law.

SECTION 9. That this Council hereby engages Dinsmore & Shohl LLP to serve as bond counsel to the Issuer in conjunction with the issuance, sale, and delivery of the Bonds, and further, the City Manager is hereby authorized to execute an engagement letter with such firm to memorialize such engagement.

SECTION 10. That the Clerk of Council is hereby directed to forward a certified copy of this Ordinance to the County Auditors of Clermont and Hamilton Counties, Ohio.

SECTION 11. That it is found and determined that all formal actions of this Council concerning and relating to the adoption of this Ordinance 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 meetings open to the public, in compliance with all legal requirements including Section 121.22 of the Ohio Revised Code.

SECTION 12. That this Ordinance is hereby declared to be an emergency measure necessary for the immediate preservation of the public peace, health, welfare, and safety of the inhabitants of the Issuer, which requires the immediate issuance of the Bonds in order to provide for the timely financing of the Project without incurring further delay or expense, and all in accordance with and in furtherance of the current development plan of the Issuer. The Ordinance shall take effect immediately upon adoption.

[Remainder of page intentionally left blank]

ADOPTED: May 5, 2022.

CERTIFIED:

Signature: _____
Printed Name: Lisa Evans
Title: Mayor

Signature: _____
Printed Name: Jackie Bain
Title: Clerk of Council

Signature: _____
Printed Name: Mike Minnicar
Title: Law Director

CERTIFICATE

The undersigned hereby certifies that the foregoing is a true and correct copy of Ordinance No. ____-____.

Clerk of Council, City of Milford, Ohio

CERTIFICATE

The undersigned hereby certifies that a copy of the foregoing Ordinance was certified this day to the Clermont County Auditor.

Clerk of Council, City of Milford, Ohio

Dated: _____, 2022

RECEIPT

The undersigned hereby acknowledges receipt of a certified copy of the foregoing Ordinance.

Clermont County Auditor

Dated: _____, 2022

CERTIFICATE

The undersigned hereby certifies that the foregoing is a true and correct copy of Ordinance No. ____-____.

Clerk of Council, City of Milford, Ohio

CERTIFICATE

The undersigned hereby certifies that a copy of the foregoing Ordinance was certified this day to the Hamilton County Auditor.

Clerk of Council, City of Milford, Ohio

Dated: _____, 2022

RECEIPT

The undersigned hereby acknowledges receipt of a certified copy of the foregoing Ordinance.

Hamilton County Auditor

Dated: _____, 2022

EXTRACT FROM MINUTES OF MEETING

The Council of the City of Milford, Ohio, met in _____ session, at _____
_____.m., on the _____ day of May, 2022, at 745 Center Street, Milford, Ohio 45150, with the
following members present:

There was presented and read to Council Ordinance No. _____, entitled:

AN ORDINANCE PROVIDING FOR THE ISSUANCE OF LIMITED TAX
GENERAL OBLIGATION BONDS, IN ONE OR MORE SERIES, IN AN
AGGREGATE PRINCIPAL AMOUNT NOT TO EXCEED \$2,600,000 BY THE
CITY OF MILFORD, CLERMONT AND HAMILTON COUNTIES, OHIO,
FOR THE PURPOSE OF ACQUIRING, CONSTRUCTING AND EQUIPPING
FIVE POINTS LANDING, ALL WITHIN THE CITY, AND DECLARING AN
EMERGENCY.

M _____ moved to suspend the rule requiring each ordinance or resolution
to be read on two different days. M _____ seconded the motion and, the roll being
called upon the question, the vote resulted as follows:

M _____ then moved that Ordinance No. _____ be adopted. M _____
_____ seconded the motion and, the roll being called upon the question, the vote
resulted as follows:

The ordinance was declared adopted May 5, 2022.

CERTIFICATE

The undersigned, Clerk of Council of the City of Milford, Ohio, hereby certifies that the
foregoing is a true and correct extract from the minutes of a meeting of the Council of the City of
Milford, Ohio, held on the 5th day of May, 2022, to the extent pertinent to consideration and
adoption of the above-entitled legislation.

Clerk of Council



CITY OF MILFORD

745 Center Street, Suite 200, Milford, OH 45150

Phone: 513-831-4192

Fax: 513-248-5096

www.milfordohio.org



To: Honorable Chair Sandy Russell and Members Lisa Evans & Kim Chamberland
Administrative Services Committee

From: Pat Wirthlin, Finance Director

Date: May 2, 2022

Subject: New Fund for Park Levy

\$2.8 Million Park Levy Fund

We are excited to start work on the \$2.8 million Five Points Landing Park! First step is to set up a new fund in the City's accounting system. This requires a Council Ordinance.

Staff Suggestion for Committee Recommendation

RECOMMENDATION AUTHORIZING THE LAW DIRECTOR TO PREPARE AN ORDINANCE
AUTHORIZING THE CREATION OF THE PARK LEVY FUND NUMBER 208 (AND DECLARING AN
EMERGENCY)

**STAFF SUGGESTION – MIKE PLEASE REVIEW
(I did my best!)**

ORDINANCE NO. 2022-????

**AN ORDINANCE AUTHORIZING THE CREATION OF
PARK LEVY FUND NO. 208 AND DECLARING AN EMERGENCY**

WHEREAS, in November of 2021, City of Milford voted a 3.0 mill tax levy for parks and recreational purposes for five years,

WHEREAS, the levy the levy is necessary for the continuing provision, improvement, and maintenance of City of Milford parks and recreational amenities and facilities,

WHEREAS, the levy was necessary to levy a tax for the purpose of financing the continuing provision, improvement, and maintenance of City of Milford parks and recreational amenities and facilities,

WHEREAS, Ohio Revised Code 5705.09 authorizes a subdivision to establish separate funds for each class of revenue derived from a source other than the general property tax; and

WHEREAS, Ohio Revised Code 5705.12 further requires the taxing authority of a subdivision to establish, with the approval of the Auditor of State, a separate fund for money derived from specified sources other than the general property tax; and,

**NOW, THEREFORE, BE IT ORDAINED BY THE COUNCIL OF THE
MUNICIPALITY OF MILFORD, OHIO:**

Section 1 That the Finance Director is hereby authorized to establish the Park Levy Fund No. 208 to separately account for any Funds received through the afore mentioned 3.0 mill, five-year voted tax levy of 2021

Section 2 Pursuant to and in accordance with Section 12.05 of the Milford City Charter, this Ordinance shall become effective immediately upon its passage by City Council



CITY OF MILFORD

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To: Honorable Chair Sandy Russell and Members Lisa Evans & Kim Chamberland
Administrative Services Committee

From: Pat Wirthlin, Finance Director

Date: May 2, 2022

Subject: Property & Casualty Insurance Renewal 2022/2023 – McGowan Underwriters

Recommendation to Renew

Staff recommends that the City continue its engagement with McGowan Governmental Underwriters for property and casualty insurance for the 2022/2023 coverage period.

Coverage

Coverage includes buildings, vehicles, equipment, contents, cyber, and accidents that cause injury or damage.

\$71,686 Renewal

The current renewal of \$71,686 increased ~\$9K from the 2021 renewal amount due to the marked increase in cyber coverage, a 46% 5-year loss ratio, and high inflationary rate increases.

Property & Casualty Insurance	
Premiums *	
Year	Amount
2018	\$ 45,823.00
2019	\$ 48,765.00
2020	\$ 51,420.00
2021	\$ 62,779.00
2022 Renewal *	\$ 71,686.00
* Premium Years run May to May	

Please note that McGowan, as an agent to the City, bids the contract out to various insurers. In 2021, we reviewed Ohio Plan, a popular P&C State pool, as an alternative

Staff Suggestion for Committee Motion

MOTION AUTHORIZING THE LAW DIRECTOR TO PREPARE AN ORDINANCE AUTHORIZING AN AGREEMENT WITH MCGOWAN GOVERNMENTAL UNDERWRITERS FOR PROPERTY AND CASUALTY INSURANCE IN THE AMOUNT OF \$71,686 FOR THE PERIOD MAY 13, 2022 TO MAY 13, 2023.

46%

5-Year Loss Ratio

Larger Claims

Year 2021

SCADA	\$	15,000
Employment Promotion *	\$	25,000

** Handled in-house, rate adjusted down*

Year 2020

Windstorm	\$	54,501
Crane Struck Traffic Light on Main	\$	12,785

Year 2019

Auto Collisions (2)	\$	22,170
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Year 2018

Auto Collision	\$	20,358
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Year 2017

Slip and Fall on Main	\$	100,000
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MCGOWAN GOVERNMENTAL UNDERWRITERS

City of Milford

745 Center Street Suite 200
Milford, OH 45150

Proposed Effective Dates
May 13, 2022 – May 13, 2023

Prepared By:

David Gosiewski
Managing Partner

Mae Fulkerson
Sr. Vice President

Public Entity Risk Management Specialists

Old Forge Centre
20595 Lorain Road
Fairview Park, OH 44126

Phone: 440.333.6300
Fax: 440.333.3214



MCGOWAN GOVERNMENTAL UNDERWRITERS

PREMIUM SUMMARY

Coverages	Premium
Property/IM/Crime Insurance	Included
Liability Insurance	Included
Auto Insurance	Included
Public Official/Employment Practice Liability	Included
Excess Liability	Included
Program Fees	Included
TRIA (Terrorism)	\$573
Total	\$65,982
Cyber Liability	\$5,704
Grand Total	\$71,686

*25% Minimum **earned premium**

** Premium due upon receipt of invoice

REQUIRED UPON BINDING:

Please note: Signed Documents will be used for policy issuance, if schedules change after policy is issued a premium change could result.

Signed TRIA form
Signed Application
Signed Statement of Values
Signed rejection of UM/UIM if applicable
Drivers List
Fireworks coverage – Copy of certificate from pyrotechnic company



MCGOWAN GOVERNMENTAL UNDERWRITERS

A.M Best Rating Guide

Rating Levels and Categories

Level	Category	Level	Category	Level	Category
A++, A+	Superior	B, B-	Fair	D	Poor
A, A-	Excellent	C++, C+	Marginal	E	Under Regulatory Supervision
B++, B+	Very Good	C, C-	Weak	F	In Liquidation
				S	Rating Suspended

Financial Size Categories

(In \$000 of Reported Policyholders' Surplus Plus Conditional Reserve Funds)

FSC I		Up to	1,000	FSC IX	250,000	to	500,000
FSC II	1,000	to	2,000	FSC X	500,000	to	750,000
FSC III	2,000	to	5,000	FSC XI	750,000	to	1,000,000
FSC IV	5,000	to	10,000	FSC XII	1,000,000	to	1,250,000
FSC V	10,000	to	25,000	FSC XIII	1,250,000	to	1,500,000
FSC VI	25,000	to	50,000	FSC XIV	1,500,000	to	2,000,000
FSC VII	50,000	to	100,000	FSC XV	2,000,000	or more	
FSC VIII	100,000	to	250,000				

Copies of the Best's Insurance Reports on the insurance companies are available upon your request.

Carrier	Coverage Quoted	A.M. Best Rating	Admitted
Zurich American Insurance Company	Package	A:XV	Admitted
American Guarantee & Liability Insurance Company	Umbrella	A:XV	Admitted

A Non-Admitted Carrier indicates the carrier is doing business in the state as a surplus lines or non-admitted carrier. As such, this carrier is not subject to the same regulations which apply to an admitted carrier.



MCGOWAN GOVERNMENTAL UNDERWRITERS

SUMMARY OF COVERAGES, LIMITS & DEDUCTIBLE SECTION:

COVERAGE:	PROPERTY LIMITS:	DEDUCTIBLE:
Blanket Building & Contents Limit	\$22,642,295	\$1,000
Pumps & Lift Stations	Included in Building	\$1,000
Flood	\$5,000,000	\$50,000
Earthquake	\$5,000,000	\$50,000
Additional Coverages		
Collapse	Included	\$1,000
Debris Removal	25% of loss	\$1,000
Additional Debris Removal Expense	\$300,000	
Fire Department Services Charge	\$50,000	\$1,000
Pollutant Clean up and Removal	\$250,000	\$1,000
Accounts Receivable	\$250,000	\$500
Animals	\$15,000 each/ \$100,000 agg	\$500
Ordinance or Law Coverage A-Demolition Coverage B-Undamaged Building Coverage C – Increased Cost Construction	Included in Property \$1,000,000 \$1,000,000	\$1,000
Business Income & Extra Expense	\$500,000	\$1,000
Food Contamination	\$100,000	\$1,000
Utility Service Time Element	\$100,000	\$1,000
Sales Tax Revenue Loss	\$100,000	\$1,000
Fine Arts	\$10,000 Per Item/\$100,000 Per Loss	\$500
Foundations, Underground Pipes, Flues or Drains within 1,000 ft	Included	\$1,000
Grounds Maintenance Equipment	\$5,000 per item/\$100,000	\$500
Newly Acquired or Constructed Property Building	\$2,000,000	\$1,000
Business Personal Property	\$1,000,000	
Non-owned Detached Trailers	\$20,000	\$1,000
Outdoor Property	\$250,000	\$1,000
Paved Surfaces	\$100,000	\$500
Property Effects & Property of Others	\$25,000	\$1,000
Portable Audio Visual & Communication Equipment	\$100,000	\$500
Portable Emergency Response Equipment	\$100,000	\$500
Portable Equipment Used in Law Enforcement Operations	\$100,000	\$500
Property Off Premises	\$100,000	\$1,000
Sewer Backup	\$100,000	\$1,000
Theft of Building Material & Supplies	\$100,000	\$1,000
Traffic Lights, Signs, Parking Meters, Fire Hydrants, Guard Rails, Bus Shelters	\$100,000	\$500
Valuable Papers	\$250,000	\$1,000



MCGOWAN GOVERNMENTAL UNDERWRITERS

EQUIPMENT BREAKDOWN

COVERAGE:	LIMITS:	DEDUCTIBLE:
Property	\$22,642,295	\$1,000
Expediting Expense	Included in Property EE Limit	\$1,000
Pollutant Clean Up & Removal	\$250,000	\$1,000
Spoilage	\$100,000	\$1,000

PROPERTY COVERAGE ENDORSEMENTS:

- **Replacement Cost**
- **90% Coinsurance**
- **360 –Additional Coverage Modifications**
- **Liberalization Clause** broadens the coverage provided under property section or the policy without additional premium within 45 days prior to or during the policy period.
- **Loss Payable Clause**
- **Newly Acquired** – automatic up to **120 days** for date of acquisition, real or personal property and business interruption. Flood and earthquake are excluded.
- **Personal Property** of officers and employees of the insured, other than motor vehicles.
- **Policy Territory** includes the United States of America (its territories and possessions), Puerto Rico and Canada.
- **Premise boundary increased to 1000 feet**
- **30 Days Notice of Cancellation** – non-renewal or material change.
- **10 Days Notice of Cancellation** – non-payment



MCGOWAN GOVERNMENTAL UNDERWRITERS

INLAND MARINE

COVERAGE:	LIMITS:	DEDUCTIBLE:
Contractors' Equipment		
Scheduled	\$558,000	\$500
Unscheduled	\$25,000/\$2,500 Max Per Item	\$500
Equipment Leased	\$50,000	\$500
Rented from Others	\$50,000	\$500
Miscellaneous Property		
Scheduled -Emergency – Police Equipment	\$29,900	\$500
Blanket scheduled Property	\$200,000	\$500
Blanket scheduled Property (Police Equipment)	\$102,194	\$500

- 30 Days Notice of Cancellation Non-Renewal or Material Change
- New acquisitions – 90 day automatic coverage
- Rental Expense Reimbursement
- Valuation -ACV

CRIME

COVERAGE:	LIMITS:	DEDUCTIBLE:
Employee Theft-Per Loss	\$100,000	\$1,000
Faithful Performance of Duty	Included	
Forgery/Alteration	\$100,000	\$1,000
INSIDE		
Theft of Money & Securities	\$25,000	\$1,000
Robbery & Safe Burglary	\$25,000	\$1,000
Outside	\$25,000	\$1,000
Computer & Funds Transfer Fraud	\$100,000	\$1,000

CRIME COVERAGE ENDORSEMENTS:

- 30 Days Notice of Cancellation Non-Renewal or Material Change



MCGOWAN GOVERNMENTAL UNDERWRITERS

GENERAL LIABILITY

COVERAGE:	LIMITS:	DEDUCTIBLE:
General Liability- Annual Aggregate	\$3,000,000	\$0
Products-Completed Operations Aggregate	\$3,000,000	
Personal & Advertising Injury Limit	\$1,000,000	\$0
Each Occurrence Limit	\$1,000,000	\$0
Damage to Premises Rented to You	\$100,000	\$0
Employee Benefits Limit	\$1,000,000/\$3,000,000	\$1,000
Employers Liability (Ohio Stop Gap)	\$1,000,000	\$0
Sexual Abuse/Molestation Limit	\$1,000,000	\$0
Sexual Abuse/Molestation Aggregate	\$1,000,000	\$0

LIABILITY COVERAGE ENDORSEMENTS

Defense in Addition to Limit
Broad Governmental – Specific Definition of Insured
Broadened Pollution for Municipal Exposures-
 Application of pesticides/herbicides
 Chemicals to treat pool
 Road salt or chemicals used for snow/ice removal on roads
 Mobile Equipment
Employees/Volunteers as Insureds
Expanded Definition of Bodily Injury to include mental anguish, mental injury, shock, fright
Watercraft Liability – up to 51 ft
EMT, Paramedic & Nurses Liability
Good Samaritan Liability
Host Liquor Liability
Broadened Contractual Liability
Limited Contractual Liability for Personal Injury
Broadened Property Damage Liability

POLICE PROFESSIONAL LIABILITY

Police Professional Liability	\$1,000,000	\$5,000
Police Professional Aggregate	\$3,000,000	

POLICE PROFESSIONAL ENHANCEMENTS

Broad coverage for law enforcement wrongful acts including off duty moonlighting
Broad definition of insured
Broad definition of Wrongful Act/Occurrence including Personal Injury
Civil Rights coverage
Expanded Definition of Bodily Injury to include mental anguish, mental injury, shock, fright
Included punitive or exemplary damages where allowable



MCGOWAN GOVERNMENTAL UNDERWRITERS

Defense in Addition to Limit

PUBLIC OFFICIAL LIABILITY

Public Official Liability Each Wrongful Act	\$1,000,000	\$5,000
Public Official Liability Annual Aggregate	\$3,000,000	
Non – Monetary defense limit (Does not reduce policy limits)	\$25,000	\$5,000
Crisis Management	\$5,000	\$5,000
Retro Active Date:	05/13/1996	

PUBLIC OFFICIAL COVERAGE ENDORSEMENTS

Defense in Addition to Limit

Included punitive or exemplary damages where allowable

Civil Rights

Crisis Event coverage for Public Officials

EMPLOYMENT PRACTICE LIABILITY

Employment Practice & Third Party Discrimination Liability Each Wrongful Act	\$1,000,000	\$5,000
Employment Practice & Third Party Discrimination Liability Annual Aggregate	\$3,000,000	
Retro Active Date:	05/13/1996	

EMPLOYMENT PRACTICE ENHANCEMENTS

Defense in Addition to Limit

Third Party Discrimination included

Business Invitee (Third Party) covering emotional distress, sexual harassment, discrimination and other allegations

Broad definition of claim including regulatory proceedings, arbitration hearings, EEOC hearings, back and front wages, non-monetary



MCGOWAN GOVERNMENTAL UNDERWRITERS

SECURITY AND PRIVACY PROPLUS

COVERAGE:	LIMITS:	DEDUCTIBLE:
Liability Coverage:		
Security & Privacy Coverage Each Event	\$1,000,000	\$10,000
Regulatory Proceedings Coverage	\$1,000,000	\$10,000
Non -Liability Coverage:		
Privacy Breach Costs	\$1,000,000	\$10,000
Supplemental Payments Extensions:		
E-Discovery Expense	\$5,000	N/A
Public Relations Expenses	\$5,000	N/A
Digital Assets Replacement	\$1,000,000	\$10,000
Cyber Extortion Threat & Reward	\$1,000,000	\$10,000

SECURITY AND PRIVACY ENDORSEMENTS:

Claims Made

Defense Included in Limits of liability

Broad definition of Loss including: Punitive Damages, Exemplary Damages or Multiple Damages

AUTOMOBILE

COVERAGE:	LIMITS:	DEDUCTIBLE:
Automobile Liability	\$1,000,000	None
Uninsured/Underinsured Motorists Liability	No coverage	N/A
Medical Payments	\$5,000	None
Comprehensive		Various see schedule
Collision		Various see schedule
Non-Owned Liability	\$1,000,000	None
Hired Car Liability	\$1,000,000	None
Hired Car Physical Damage	\$50,000	\$1,000

AUTOMOBILE COVERAGE ENDORSEMENTS:

Employees/Volunteers as Insured

Fleet Coverage-up to 10 vehicles added during the year except Emergency vehicles and vehicles valued greater than \$100,000. Reporting required of added vehicles. Vehicle changes must be reported within 30 days of purchase.

Fellow Employee Coverage

Broadened definition of bodily injury

Rental Reimbursement - \$3000

Lease Gap

Loss caused by freezing of permanently attached special equipment (not engine)



MCGOWAN GOVERNMENTAL UNDERWRITERS

EXCESS

Excess Liability Each Occurrence	\$5,000,000	None
Excess Liability Silo Aggregates	\$5,000,000	
Follow form over:		
General Liability	X	
Public Official Liability	X	
Employment Practice Liability	X	
Automobile Liability	X	
Employers Liability (Ohio Stop Gap)	X	
Law Enforcement Liability	X	

EXCESS COVERAGE ENDORSEMENTS:

Silo Aggregate



MCGOWAN GOVERNMENTAL UNDERWRITERS

COVERAGE EXCLUSIONS:

PROPERTY COVERAGE:

- Broad Form Nuclear Contamination
- Acts of Terrorism unless other wise purchased.
- Delay or loss or market, or any other consequential or remote loss of any kind.
- Dishonest criminal acts by you, your partners, employees, directors or anyone to whom you entrust the property for any purpose.
- Earth Movement unless purchased
- Errors in Machine Programming or Instructions to Machines.
- Land
- Loss or damage as a result of insects, vermin, birds, or other animals.
- Loss of Earnings to Finished Stock, including time required to reproduce.
- Water/Flood Damage unless purchased

EQUIPMENT BREAKDOWN

- Corrosion, Erosion, Wear & Tear Exclusion
- EDP Media Exclusion – defect, virus, loss of data or other situation
- Fines

GENERAL LIABILITY COVERAGE:

- Asbestos Exclusion
- Aircraft, auto
- Bodily injury to any insured
- Bodily injury to any person injured while taking part in athletics
- Nuclear Energy Liability Exclusion
- Pollution Exclusion – except for hostile fire
- Professional Services Exclusion
- Workers Compensation
- War
- Watercraft over 51'

PUBLIC OFFICIAL LIABILITY COVERAGE:

- Sexual abuse and misconduct
- Pollution
- War
- Bodily injury to employee
- Issuance of bonds/ tax assessment or valuations of properties/tax collection
- Dishonest, fraudulent, criminal, malicious or intentional act excluded for loss, but not for defense costs. If guilty, required to reimburse. Exclusion does not apply to an insured who did not commit, participate in, or have knowledge of any of the described acts.
- Civil or criminal fines or penalties
- Prior or pending litigation
- Employment liability claims
- Collective bargaining agreement; lockout, strike, labor disputes or labor negotiations, union grievances
- Claim for equitable or injunctive relief initiated by a governmental entity



MCGOWAN GOVERNMENTAL UNDERWRITERS

EMPLOYMENT PRACTICE LIABILITY

- Collective bargaining agreement
- Lockout, strike, labor disputes or labor negotiations, union grievances
- FLSA/MLRA/WARN/COBRA/ERISA/PBA/OSHA
- Dishonest, fraudulent, criminal, malicious or intentional act excluded for loss, but not for defense costs. If guilty, required to reimburse. Exclusion does not apply to an insured who did not commit, participate in, or have knowledge of any of the described acts Claim for equitable or injunctive relief initiated by a governmental entity

LAW ENFORCEMENT LIABILITY COVERAGE

- Property in care, custody, control except for property on persons in custody, arrest, incarcerated.
- Breach of Contract, except mutual law enforcement agreements
- War
- Bodily injury to employee
- Employment liability claims
- Dishonest, fraudulent, criminal, malicious or intentional act excluded for loss, but not for defense costs. If guilty, required to reimburse. Exclusion does not apply to an insured who did not commit, participate in, or have knowledge of any of the described acts Collective bargaining agreement; lockout, strike, labor disputes or labor negotiations, union grievances

AUTOMOBILE COVERAGE

- War /Nuclear Energy
- Pollution

CRIME COVERAGE

- Criminal Acts- only excludes individual insured who committed act
- Bonded Employee-unless amended
- Governmental Action
- Legal Expense
- War/Nuclear Actions

INLAND MARINE COVERAGE EXCLUSIONS:

- Vehicles used for road use
- Real property & buildings
- Aircraft
- Wear & tear, inherent vice, freezing
- Mysterious disappearance or shortage disclosed by taking inventory
- Flood, surface water



MCGOWAN GOVERNMENTAL UNDERWRITERS

MGU PROGRAM SERVICES:

McGowan Governmental Underwriters strives to provide excellent service to our clients. The services provided under this proposal include:

Marketing representative's continuous availability
Return of phone calls/questions same day
Review of all coverage's, limits, deductibles on proposals and policies when issued
Client Meeting to review exposures, coverage's, and limits on account at 6 months into policy term

Service:

Placement of insurance program with insurance carriers
Binder Issuance
Review of policy received from carrier for accuracy
Policy Delivery to insured
Claim Kit information which will include Automobile identification cards
Certificate issuance –same day
Policy changes - endorsement processing
Review of all material from insurance carriers to ensure accuracy
Reporting and processing of claims and claim questions
Claim Reporting/Management Service

Risk Management:

Loss Analysis of loss prevention programs currently in place
Client meeting for claim review at 6 months for loss leaders, claim issues
Contract review for insurance requirements
Assistance with policy and procedures – review or setup of new
Diversity or Sexual Harassment Seminars

Proposal Disclaimer

The proposal is an outline of the coverages proposed by the insurers, based on the information provided by your entity. It does not include all the terms, coverages, exclusions, limitations, or conditions of the actual contract language. The policies themselves must be read for those details. Policy forms for your reference will be made available upon request.

MGU shall receive its usual and customary brokerage commission for services provided. In addition to or in lieu of MGU can charge a Service Fee. These commissions and fees are usually offset with commissions to the Client's insurance agent.

These commissions/fees are included in the premium invoice provided to the Client.

Actuarial Disclaimer

The information contained in this proposal is based on the historical loss experience and exposures provided. This proposal is not an actuarial study.