

Exhibit 1

**PROPERTY**

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

**BOILER AND MACHINERY/EQUIPMENT BREAKDOWN**

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

**INLAND MARINE**

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

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

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

**CRIME**

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

## LIABILITY

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

✓ **Doctors & Nurses – Coverage Removed – Operation Ceased**

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

**AUTOMOBILE**

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

*Includes Fleet Automatic Coverage*

**Comprehensive and Collision Deductible Schedule:**

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

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

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

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

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

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

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

**UMBRELLA**

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

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