



**By Call of Chairman Thomas McDonald
Finance Committee Meeting
Wednesday, April 20, 2022 at 5:30PM
Bratenahl Community Center
10300 Brighton Road**

PLEASE SILENCE ALL ELECTRONIC DEVICES

- 1) Call to Order - Roll Call
- 2) Approval of Prior Meeting Minutes
- 3) Presentation from Rich Studenic – Wichert Insurance
- 4) **Resolution 1255**: Accepting the Insurance and Risk Management proposal of Hudson Insurance Company
- 5) **Ordinance 4141**: Pay Claims
- 6) Adjourn

And any other business as may properly come before this Committee may be considered and acted upon.

Posted: April 18, 2022

Diana L. Cooks, Clerk of Council

Name	BENJAMIN			BURKE-JONES			HOEFLING			HUFFMAN			MCDONALD			TAYLOR		
Vote	Aye	Nay	Abs	Aye	Nay	Abs	Aye	Nay	Abs	Aye	Nay	Abs	Aye	Nay	Abs	Aye	Nay	Abs
Suspension																		
Passage																		

RESOLUTION NO: 1255

INTRODUCED BY:

**A RESOLUTION ACCEPTING THE INSURANCE AND RISK
MANAGEMENT PROPOSAL OF HUDSON INSURANCE COMPANY
FOR INSURANCE COVERAGE AND DECLARING AN EMERGENCY**

NOW, THEREFORE, BE IT RESOLVED by the Council of the Village of Bratenahl, County of Cuyahoga, State of Ohio, that:

SECTION 1. The Insurance and Risk Management Proposal of Hudson Insurance Company for insurance coverage in an amount not to exceed sixty-three thousand, four hundred ninety-five dollars (\$63,495.00) is hereby accepted, a copy of which proposal is attached hereto as Exhibit "A" and incorporated herein as if by reference.

SECTION 2. The Council hereby appropriates sufficient funds to effectuate the provisions contained in Section 1 hereof and the Village Fiscal Officer is hereby authorized to expend funds from the Capital Improvement Fund necessary to complete this expenditure. The Village Fiscal Officer be and is hereby further authorized to issue the fiscal officer's certificate necessary to make the expenditures as described in Section 1 hereof, and is further directed to issue vouchers of this Village in the amounts and for the purposes expressed in Section 1 hereof, said amounts to be charged to the appropriately designated Fund.

SECTION 3. This Resolution is hereby declared to be an emergency measure necessary for the immediate preservation of the public health, safety and welfare of the inhabitants of the Village of Bratenahl by reason of the need for insurance coverage; wherefore, this Resolution shall be in full force and effect from and immediately after its adoption.

PASSED:

APPROVED:

John M. Licastro, Mayor

ATTEST:

Diana L. Cooks, Village Fiscal Officer

EXHIBIT "A"

Insurance and Risk Management Proposal

Village of Bratenahl

Policy Period: May 1, 2022- May 1, 2023

Carrier: Hudson Insurance Company

Presented By: Rich Studenic, CPCU
Janie L. Geis, CPIA



1200 Graham Road
Cuyahoga Falls, OH 44224
www.wichert.com

Village of Bratenahl

PREMIUM SUMMARY

I.	Property	Included
II.	Inland Marine	Included
III.	Crime.....	Included
IV.	Automobile Liability.....	Included
V.	General Liability.....	Included
VI.	Law Enforcement Liability	Included
VII.	Umbrella Liability(non-admitted).....	Included

Annual Premium \$63,495

Company:

**Hudson Insurance Company
A.M. Best's Rating: A: XV**

Note: Umbrella coverage is with approved Non-admitted carrier in Ohio

Coverage for Certified Acts of Terrorism included on all lines
If Rejected.....deduct \$587

Disclaimer: This presentation represents a general description of proposed insurance coverage. This summary is necessarily brief and is meant only as a supplement to the actual policies. The information presented limits itself to the highlights of various coverages and cannot be applied as a substitute for the actual insurance policies. Further clarification of coverages, conditions, or exclusions may be obtained from the specific insurance policies and forms.

Village of Bratenahl

I. PROPERTY

A.	Blanket Building, Contents & Property in the Open	\$11,938,176
B.	Equipment Breakdown	\$11,938,176
C.	Special Form Perils Including Theft	Included
D.	Replacement Cost Coverage	Included
E.	Agreed Amount.....	Included
F.	Deductible.....	\$1,000
G.	Flood.....	\$1,000,000
H.	Flood Deductible.....	\$10,000
I.	Earthquake.....	\$1,000,000
J.	Earthquake Deductible.....	\$25,000
K.	Extensions:	
1.	Newly Acquired or Constructed Buildings	\$1,000,000
	And Personal Property (180 days).....	\$500,000
2.	Valuable Papers at described premises	\$250,000
3.	Accounts Receivable at described premises	\$250,000
4.	Property In Transit	\$50,000
5.	Business Income with Extra Expense	\$1,000,000
6.	Personal Effects and Property of Others.....	\$25,000
7.	Fine Arts.....	\$100,000
8.	Outdoor Property	\$50,000/\$1,000 max per item
9.	Miscellaneous Unscheduled Outdoor Property.....	\$100,000
10.	Commandeered Property	\$100,000
11.	Key Replacement and Lock Repair.....	\$25,000
12.	Debris Removal	\$25,000
13.	Pollutant Clean-Up and Removal	\$25,000
14.	Fire Department Service Charge.....	\$25,000
15.	Building Ordinance Coverage A	Building Limit
16.	Building Ordinance Coverage B and C	\$500,000
17.	Demolition Cost.....	\$500,000
18.	Increased Cost of Construction	Included in Building limit
19.	Employee Dishonesty & Faithful Performance.....	\$100,000
20.	Money & Securities	\$25,000
21.	Fungus, Wet Rot, Dry Rot and Bacteria	\$25,000
22.	Arson Award	\$25,000
23.	Underground Water Seepage	\$25,000
24.	Footbridges or Retaining Walls	\$25,000
25.	Underground Sprinkler System & Related Components Parts.....	\$25,000
26.	Animals	\$1,500 Per Animal/ \$10,000 Per Occurrence
27.	Property Off Premises	\$100,000
28.	Food Contamination Shutdown-Planned Event	\$10,000
29.	Inventory and Appraisals	\$10,000
30.	Contractor's Equipment and Misc. Equipment.....	\$1,354,713
31.	Electronic Data.....	\$350,000

Note: Flood Coverage in Zone C or Unshaded X Only

II. INLAND MARINE

- A. Contractors Equipment..... Included in Property
- B. All Risks Perils with Deductible \$1,000

III. CRIME

- A. Employee Theft.....\$100,000
- B. Faithful Performance of Duty.....\$100,000
- C. Computer or Funds Transfer Fraud.....\$100,000
- D. Inside the Premises- Theft of Money and Securities.....\$25,000
- E. Outside the Premises.....\$25,000
- F. Forgery & Alteration.....\$25,000
- G. Deductible.....\$1,000

IV. AUTOMOBILE LIABILITY

- A. Limit Per Occurrence..... \$1,000,000
 - 1. Combined Single Limit Bodily Injury and Property Damage Liability
 - 2. All Owned Autos
 - 3. Non-Owned and Hired Autos
 - 4. Uninsured/Underinsured Motorists..... \$1,000,000
- B. Comprehensive Deductible \$500
- C. Collision Deductible.....\$2,500

V. GENERAL LIABILITY

A. Limit Per Occurrence.....	\$1,000,000
B. Bodily Injury and Property Damage.....	Included
C. Personal Injury/Advertising Injury.....	\$1,000,000
D. Products/Completed Operations Aggregate	\$3,000,000
E. General Aggregate	\$3,000,000
F. Fire Damage Legal Liability.....	\$500,000
G. Medical Payments	Excluded
H. Employee Benefits Liability	\$1,000,000
I. Employers Liability (Stop-Gap).....	\$1,000,000

Additional Coverages Included:

1. Premises & Operations
2. Products & Completed Operations
3. Independent Contractors
4. Employees, Elected Officials & Volunteers As Additional Insureds
5. Host Liquor Liability
6. Blanket Contractual Liability
7. Broad Form Property Damage
8. Hostile Fire Pollution Liability
9. Fire Department Errors & Omissions
10. Watercraft liability to 51'
11. Employed Engineers, Architects or Surveyors Professional Liability
12. Dam Failure & Existence Coverage
13. Crisis Management Emergency Response Expense \$10,000/\$30,000
14. Identity Theft Expenses \$10,000/\$30,000
15. Workplace Violence Counseling \$10,000/\$30,000
16. Third Party Sewer Back-Up Included

Exclusions:

1. Riot, Civil Commotion or Mob Action
2. Inverse Condemnation
3. Asbestos
4. Injury to Volunteer Firemen
5. Law Enforcement Activities
6. Failure to Supply
7. Pollution
8. Employment Related Practices
9. Mold

VI. LAW ENFORCEMENT LIABILITY

A. Limit Each Person	\$1,000,000
B. Limit Each Wrongful Act.....	\$1,000,000
C. Annual Aggregate.....	\$1,000,000
D. Deductible each loss including loss adjustment expense	\$10,000

Includes:

Line of Duty Death Coverage
Consent to Settle with 70/30 Soft Hammer Clause
Limited Sexual Abuse and Molestation Coverage

VII. UMBRELLA

A. Limit Each Occurrence	\$5,000,000
B. Annual Aggregate.....	\$5,000,000
C. Self-Insured Retention.....	\$10,000

Coverage over General Liability, Automobile Liability, and Law Enforcement

CONDITIONS

1. Law Enforcement

On Law Enforcement application, need signed application and the following:

C5 (how many), D2 (all), D11, D14c (1-2), D15 (if yes), G9, re-address G11 (all the P&Ps for the holding cell) prior to binding. Upon receipt and review terms may be amended or null and void.

2. This proposal is presented on a portfolio coverage platform. Any disassembling of coverage parts could result in a higher premium and changes to terms.
3. Public Officials/Employment Practices Liability is not included.

Name	Benjamin			Burke-Jones			Hoefling			Huffman			McDonald			Taylor		
Vote	Aye	Nay	Abs	Aye	Nay	Abs	Aye	Nay	Abs	Aye	Nay	Abs	Aye	Nay	Abs	Aye	Nay	Abs
Suspension																		
Passage																		

Apr-22

ORDINANCE NO: 4141

Final

INTRODUCED BY:

That the following claims against the Village of Bratenahl are hereby directed from the Funds and the Fiscal Officer is hereby authorized and directed to draw her warrants for payment, to wit:

PUBLIC SAFETY

Atwell's Police and Fire Equipment	Uniforms/equipment	\$ 260.00
Best Buy Tire	Repair/maintenance	1,383.31
Calibre Press	Training - Fowkes, Toth, Woisnet	777.00
* Chagrin Valley Dispatch	April 2022	20,084.74
Delta Strategic	Equipment	920.00
Emblem Authority	Emblems	75.00
Landmark	Gasoline: 66	2,550.06
Pradco	Onboarding	250.00
Shuttler's	Uniforms/equipment	233.00
* Verizon	MDTs	329.63
SUBTOTAL - PUBLIC SAFETY		\$ 26,862.74

ADMINISTRATION

+ Aetna		Dental - 4/2022	\$ 1,115.60
Bauernschmidt, Charles		Magistrate - 3/29/22	500.00
+ COSE/Medical Mutual		Medical - 2/2022	14,990.68
Distillata		Drinking water	88.25
+ Division of Water		#1291440000	18.05
+ Division of Water		#3759120437	119.95
+ Dollar Bank		Village credit card (recurring police expenses/K9 purchases)	1,952.49
+ Dominion		#0012	339.88
+ Dominion		#5971	50.80
+ Dominion		#7898	50.14
Easton		Telephone	1,788.58
Google **		Email accounts	318.00
Illuminating Company	Traffic Signals	# 110 029 217 558	71.98
Illuminating Company	Street Lighting	# 110 024 090 794	2,305.08
Illuminating Company		# 110 023 586 420	97.79
Illuminating Company		# 110 023 032 078	513.68
Illuminating Company		# 110 022 683 632	167.70
Illuminating Company		# 110 149 007 053	0.00
Lake Business Products		Copies/lease	181.54
NEORS		#8745	133.71
+ Pitney Bowes		Postage meter/postage	190.65
Quill		Office supplies	344.73
+ Republic Services		Rubbish removal - 4/2022	5,416.81
Rocco, Andrea		Magistrate - 2/1/22	400.00
Silco Fire		Fire extinguisher	192.50
+ Spectrum		Internet/cable service	577.97
*+ Spectrum		Internet/cable service	259.99
TAC		Network support - 4/2022	533.00
Treasurer of State		BBS- 3/2022	63.95
SUBTOTAL - ADMINISTRATION			\$ 32,783.50

RECREATION

* Capello, Susan		Reimbursement/mileage	\$ 158.38
* Distillata		Drinking water	9.75
*+ Dollar Bank		Recreation credit card	275.24
*+ Dominion		#0000	829.97
*+ Illuminating Company		A/C# 110 023 744 748	564.85
*+ Illuminating Company	Outdoor	A/C# 110 050 323 796	63.49
*+ Republic Services		Rubbish removal - 4/2022	182.31
*+ United Rentals		Portable restroom rentals	172.00
*+ Spectrum		Internet/cable service	199.03
<i>SUBTOTAL - RECREATION</i>			<u>\$ 2,455.02</u>

SERVICE

Best Truck Equipment		Parts	\$ 1,733.74
Chagrin Outdoors		Parts	44.95
Division of Water		#7482172312	29.85
Division of Water		Fireline	48.80
Dominion		#0973	318.81
+ Home Depot		#9772	238.45
+ Illuminating Company		#110125887239	364.26
Landmark		Gasoline: 34	1,998.08
Linde		Propane	50.09
Marshall Equipment		Equipment/parts	100.71
Mentor MFG		Parts	800.76
Napa Auto Parts		Wiper arm	1,756.40
Spectrum		Internet/cable service	124.39
Sutton Hardware		Uniforms/parts	1,027.13
TeleCare		Quarterly billing	471.00
Unique Paving Materials		Cold mix	552.00
Woodhill Supply		Repair kit	46.26
<i>SUBTOTAL - SERVICE</i>			<u>\$ 9,705.68</u>

		CONSULTANTS
Chagrin Valley Engineering	Professional services - 3/2022	\$ 612.00
Clemans-Nelson & Associates	Professional services - 2/2022	216.25
DS Architecture	Professional services - 3/2022	2,400.00
Matty, Henrikson & Greve LLC	Professional services - 3/2022	4,040.00
Matty, Henrikson & Greve LLC	Prosecutorial services - 3/2022	3,050.00
Van Auken Akins	Professional services - 2/2022	1,597.46
<i>SUBTOTAL - CONSULTANTS</i>		<u>\$ 11,915.71</u>

TOTAL ALL PAY CLAIMS **\$ 83,722.65**

- * Restricted fund
- + Electronic payment

FOR RECORD ONLY

Payroll	3/4/2022	\$ 80,933.43
Payroll	3/18/2022	\$ 59,774.46

Section 2.

This Ordinance is hereby declared to be an emergency measure necessary for the preservation of the public peace, safety and welfare for the reasons that its passage is necessary to the daily operation of the Village Government.

Passed: April 20, 2022

John M. Licastro, Mayor

Diana L. Cooks, Village Fiscal Officer