

BERNIE HOVEY  
Mayor

SEAN M. HOUSLEY, CPA  
Clerk-Treasurer

MARK W. LIPAN  
Service Director

JAMIE NORRIS  
Chief of Police

ROBERT W. HEYDORN  
Solicitor



VILLAGE OF  
**SILVER LAKE**  
Established 1918

SILVER LAKE VILLAGE HALL

2961 Kent Road  
Silver Lake, Ohio 44224-3098

Phone 330-923-5233  
Fax 330-923-6965

POLICE  
Non-Emergency 330-929-8771  
Phone/Fax 330-928-7573

[www.villageofsilverlake.com](http://www.villageofsilverlake.com)

**Monday, May 18, 2020**

**NOTE:** Village Hall is currently closed to the public. The following meetings will be conducted via teleconference. Participation in the teleconference is available to the public by dialing the following number and then entering the identified access code (when prompted).

**Dial-in number (US):** (978) 990-5000  
**Access code:** 172169

We recommend joining the teleconference 5 minutes early. If you are initially unsuccessful, hang up and try again. The line can become busy and it may take a few attempts. If you become disconnected, there are no limitations on rejoining the meeting.

**REGULAR MEETING OF THE COUNCIL OF THE VILLAGE OF SILVER LAKE**

**7:00 p.m.**

1. Roll call of Council.
2. Approval of the minutes.  
- Approval of the minutes of the April 06, 2020, Regular Council Meeting.
3. Ordinances and Resolutions:

***FIRST READING:***

**ORDINANCE NO.: 20-2020 AN ORDINANCE TO APPROVE, ADOPT AND ENACT THE 2020 REPLACEMENT PAGES TO THE CODIFIED ORDINANCES OF THE VILLAGE OF SILVER LAKE AND DECLARING AN EMERGENCY. (*Finance & Appropriations*)**

**ORDINANCE NO.: 21-2020 AN ORDINANCE TO AMEND APPROPRIATIONS FOR CURRENT EXPENSES AND OTHER EXPENDITURES OF THE VILLAGE OF SILVER**

**LAKE DURING THE FISCAL YEAR ENDING DECEMBER 31, 2020, AND DECLARING AN EMERGENCY. (*Finance & Appropriations*)**

**RESOLUTION NO.: 22-2020 A RESOLUTION APPROVING AN AGREEMENT WITH WICHERT INSURANCE SERVICES, INC. FOR THE PURCHASE OF PROPERTY, INLAND MARINE, CRIME, AUTOMOBILE LIABILITY, GENERAL LIABILITY, PUBLIC OFFICIALS/EMPLOYMENT PRACTICES LIABILITY, LAW ENFORCEMENT LIABILITY, CYBER LIABILITY, AND UMBRELLA LIABILITY INSURANCE COVERAGE FOR THE VILLAGE OF SILVER LAKE, AND DECLARING AN EMERGENCY. (*Planning, Zoning and Insurance*).**

***SECOND READING: None***

***THIRD READING: None***

4. Comments from the audience (*3-minute maximum per person*).
5. Committee Hearings to discuss pending legislation.
  - A) Planning, Zoning & Insurance.
  - B) Finance & Appropriations.
  - C) Public Improvements.
  - D) Personnel & Public Affairs.
6. Reports of Council's Standing Committees.
7. Mayor's Report.
8. Reports of Village Officials.
9. Miscellaneous Business.
10. The next regular meeting of Council will be on **Monday, June 01, 2020 at 7:00 p.m.**

**REGULAR MEETING OF THE COUNCIL OF THE VILLAGE OF SILVER LAKE**

**Monday, April 6, 2020**

**7:00 p.m.**

The Village of Silver Lake held a public hearing regarding the rezoning of the school area. It began at 6:45 p.m. on Monday, April 6, 2020, via teleconference.

Comments from the public: None

The Village of Silver Lake Council met in a regular session on Monday, April 6, 2020, by teleconference.

With President of Council Mr. Gerald Jones presiding, the meeting was called to order at 7:00 p.m.

The following members were present and responded to roll call: Mr. Dann Nivens, Mr. Tim Nichols, Mrs. Betsy Meyer, Mr. Gerald Jones, Mr. William Church, Mrs. Therese Dunphy, and Mr. Matthew Plesich.

Roll call of Council - 7 members present

Absent – None

Mr. Jones: Were there any additions or corrections to the minutes of the March 2, Council meeting. There being no additions or corrections, the minutes were approved as submitted.

Mr. Jones: Called for the reading of ordinances and resolutions by Mr. Housley and assigned the committees.

**First Reading:**

**RESOLUTION NO.: 16-2020 A RESOLUTION AWARDDING A CONTRACT TO BARBICAS PAVING LLC FOR THE 2020 COLD MILLING AND RESURFACING OF VARIOUS STREETS IN THE VILLAGE OF SILVER LAKE, AND DECLARING AN EMERGENCY. (Finance and Appropriations)**

**ORDINANCE NO.: 17-2020 AN ORDINANCE AMENDING SECTION 927.13(C) OF THE CODIFIED ORDINANCES OF THE VILLAGE OF SILVER LAKE TO ADJUST THE EQUIVALENT DWELLING UNIT MEASUREMENT FROM 6 UNITS TO 5 UNITS, AND DECLARING AN EMERGENCY. (Finance and Appropriations)**

**ORDINANCE NO.: 18-2020 AN ORDINANCE ENACTING CHAPTER 1169 OF THE ZONING CODE OF THE VILLAGE OF SILVER LAKE, OHIO, ENTITLED “WATERFRONT AND RIPARIAN SETBACK DEVELOPMENT STANDARDS” AND REPEALING THE EXISTING CHAPTER 1169, ENTITLED “RIPARIAN SETBACK DEVELOPMENT STANDARDS”. (Planning, Zoning and Insurance)**

**RESOLUTION NO.: 19-2020 A RESOLUTION AUTHORIZING AN AGREEMENT FOR GROUP HEALTH INSURANCE, GROUP DENTAL, GROUP VISION, AND LIFE AND**

**REGULAR MEETING OF THE COUNCIL OF THE VILLAGE OF SILVER LAKE**

**Monday, April 6, 2020**

**7:00 p.m.**

**ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE, ALL IN ACCORDANCE WITH THE RATES SET FORTH AND PURSUANT TO CONTRACT DOCUMENTS ON FILE IN THE OFFICE OF THE CLERK-TREASURER, AND DECLARING AN EMERGENCY.** *(Planning, Zoning and Insurance)*

**Second Reading:**

**ORDINANCE NO.: 15-2020 AN ORDINANCE AMENDING THE SALARY ORDINANCE OF THE VILLAGE OF SILVER LAKE, OHIO, TO ESTABLISH THE FULL-TIME POSITION OF ADMINISTRATIVE SERVICES CLERK, AND DECLARING AN EMERGENCY.** *(Personnel & Public Affairs)*

**Third Reading:**

**ORDINANCE NO.: 08-2020 AN ORDINANCE AMENDING SECTION 1137.02 OF THE CODIFIED ORDINANCES OF THE VILLAGE OF SILVER LAKE, OHIO, TO MODIFY THE PROVISIONS FOR MAIN USES AND ACCESSORY USES PERMITTED IN THE INSTITUTIONAL ZONING DISTRICT.** *(Planning, Zoning and Insurance)*

**Comments from the audience:**

Mr. Jones: Called on **Fred Johnson** of 2943 Overlook. He spoke on behalf of Silver Lake Estates Trustees Polly Bloom, Julie Rogers Croft, Mike Dearden, Mike Walker regarding the Riparian legislation. He requested that the legislation be tabled during the current crisis.

Al Lloyd, Jeff Sanderson, Claudine Steinfurth, Marsha Mandela, and Carrie Taylor all spoke regarding the Riparian. They requested that the legislation be tabled.

**PLANNING, ZONING AND INSURANCE - Mr. Nichols**

ORDINANCE NO.: 18-2020

Mr. Nichols made a motion to table this piece of legislation until August 3, 2020. That was seconded by Mrs. Dunphy.

Mr. Housley called the roll and all members of Council were in favor of tabling the reading until August 3.

**PLANNING, ZONING AND INSURANCE - Mr. Nichols**

RESOLUTION NO.: 19-2020

Mr. Nichols: This in regard to the renewal of insurance for Village of Silver Lake employees. There is an increase of 9.3%. The maximum out of pocket and percentages payable after the deductible have increased. My recommendation is to act upon this in now.

Roll call to suspend the rules:            Yes    7            No    0

**REGULAR MEETING OF THE COUNCIL OF THE VILLAGE OF SILVER LAKE**

**Monday, April 6, 2020**

**7:00 p.m.**

Roll call to adopt the legislation:    Yes    7        No    0

**PLANNING, ZONING AND INSURANCE - Mr. Nichols**

ORDINANCE NO.: 08-2020

Mr. Nichols: This is in regard to the rezoning of the school.

Roll call to suspend the rules:        Yes    7        No    0

Roll call to adopt the legislation:    Yes    7        No    0

**FINANCE AND APPROPRIATIONS COMMITTEE - Mr. Church**

ORDINANCE NO.: 16-2020

Mr. Church: This is regards to the contract with Barbicas Paving LLC. They had the lowest bid out of 8 total bidders.

Mr. Lipan: We used them a long time ago. I have received recommendations from other cities for them and there have not been any complaints.

Mr. Church: Do they do the striping? Or is that up to us?

Mr. Lipan: We do the striping.

Mrs. Dunphy: What streets are going to be paved?

Mr. Lipan: Vincent Rd, from Silver Lake Blvd to Millboro. Lee Rd, from Landon to Vincent. Lee Rd, from Silver Lake Blvd to Maiden. Ivanhoe Rd, from Vincent to Millboro. Millboro Rd, from Bellaire to Hastings. South Park Dr, Riverview and North Oak Hill. Maiden Lane from Kent Rd to Lee. From Hastings to the Boulevard. Lodge Ave and North Park Rd.

Mr. Church: The bid was \$187,894.64 which is below the estimate.

Roll call to suspend the rules:        Yes    7        No    0

Roll call to adopt the legislation:    Yes    7        No    0

**FINANCE AND APPROPRIATIONS COMMITTEE - Mr. Church**

ORDINANCE NO.: 17-2020

Mr. Church: This is in regard to changing the EDU from 6 units to 5 units.

Mr. Housley: This only effects unmetered homes, which there are 6 of in the Village.

**REGULAR MEETING OF THE COUNCIL OF THE VILLAGE OF SILVER LAKE**

**Monday, April 6, 2020**

**7:00 p.m.**

Roll call to suspend the rules:	Yes	7	No	0
Roll call to adopt the legislation:	Yes	7	No	0

The statement of cash position for February 28th, 2020 and March 31st, 2020 were discussed and accepted as distributed.

The payment of claims for March 5th, March 19th, and March 31st were discussed and accepted as distributed.

**PERSONNEL AND PUBLIC AFFAIRS COMMITTEE - Mrs. Meyer**

ORDINANCE NO.: 15-2020

Mrs. Meyer suggested tabling this until they can meet face to face and look over how the finances have been impacted by Covid-19.

Mr. Nivens was not in favor of tabling the reading.

Roll call to table this reading until August 3, 2020: Yes 6 No 1 (Mr. Nivens)

**REPORTS OF VILLAGE OFFICIALS**

**Mayor Hovey:** An update on Englewood from Stow is, they have delayed decisions on capital projects for the time being. Although Village Hall is closed the employees are still reporting to work.

**Mr. Robert Heydorn, Village Solicitor:** With the Riparian Ordinance being tabled it does mean that things will be enforced as the current ordinance states.

**Chief Jamie Norris:** He thanked everyone for their support and help during this time.

**Mr. Mark Lipan, Service Director:** The Leaf and Limb program started today, and it will run through May 3rd. The mulch is available for the residents. We have had to jet quite a few sewers due to flushable wipes and other items that shouldn't be flushed.

**Mr. Sean Housley, Clerk-Treasurer:** Summit County Department of Sanitary Sewers has billed us through November now. The October and November bills were less than we budgeted. The total sewage treatment costs are \$34,000 less than what we budgeted. That money could potentially go to relining the manholes. RITA is delaying the filing of income taxes until July 15th. February and March are reconciled. OPWC has closed applications for grants for the time being, if they reopen the application, I will look into that for financing the Englewood project.

**REGULAR MEETING OF THE COUNCIL OF THE VILLAGE OF SILVER LAKE**

**Monday, April 6, 2020**

**7:00 p.m.**

There being no further questions or comments, Council adjourned at 8:00 p.m., until the next regular meeting of Council on Monday, April 20, 2020, at 7:00 p.m.

APPROVED:

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Mr. Gerald P. Jones, President of Council

ATTEST:

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Sean M. Housley, CPA  
Clerk-Treasurer  
prepared by: Lora Stewart, Assistant to the Clerk-Treasurer

**VILLAGE OF SILVER LAKE**

**INTRODUCED BY: The Administration**

**AN ORDINANCE TO APPROVE, ADOPT AND ENACT THE 2020 REPLACEMENT PAGES TO THE CODIFIED ORDINANCES OF THE VILLAGE OF SILVER LAKE AND DECLARING AN EMERGENCY.**

**WHEREAS**, certain provision with the Codified Ordinances should be amended to conform with current State law as required by the Ohio Constitution, and

**WHEREAS**, various ordinances of a general and permanent nature have been passed by Council which should be included in the Codified Ordinances, and

**WHEREAS**, Council has heretofore entered into a contract with the Walter H. Drane Company to prepare and publish such revision, and

**WHEREAS**, the codification of such ordinances, together with the new matter to be adopted, the matters to be amended and those to be repealed are before the Council.

**NOW, THEREFORE, BE IT ORDAINED** by the Council of the Village of Silver Lake, County of Summit, State of Ohio:

**Section 1.** That the ordinances of the Village of Silver Lake, Ohio, of a general and permanent nature, as revised, recodified, rearranged and consolidated into component codes, titles, chapters and sections within the 2020 Replacement Pages to the Codified Ordinances are hereby approved and adopted.

**Section 2.** That the following sections are hereby added, amended or repealed as respectively indicated in order to comply with current State law:

Traffic Code

- 333.03 Maximum Speed Limits. (Amended)
- 337.27 Drivers and Passengers Required to Wear Seat Belts. (Amended)
- 341.03 Prerequisites to Operation of a Commercial Motor Vehicle. (Amended)
- 373.03 Attaching Bicycle to Vehicle. (Amended)
- 373.10 Motorized Bicycle Operation. (Amended)

General Offenses Code

- 513.01 Drug Abuse Control Definitions. (Amended)
- 529.07 Open Container Prohibited. (Amended)
- 537.16 Illegal Distribution of Cigarettes, Other Tobacco Products, or Alternate Nicotine Products. (Amended)
- 549.01 Weapons Definitions. (Amended)

**Section 3.** That the complete text of the sections listed above are set forth in full in the current replacement pages to the Codified Ordinances which are hereby attached to this ordinance as Exhibit A. The listing above of each new section by reference to its title shall constitute sufficient publication of new matter contained therein.



**Section 4.** 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 5.** That this ordinance is hereby declared to be an emergency measure necessary for the preservation of the public peace, health, safety, convenience and welfare of the Village of Silver Lake and the inhabitants thereof, for the reason that there exists an imperative necessity for the earliest publication and distribution of the 2020 Replacement Pages to the officials and residents of the Village of Silver Lake, so as to facilitate administration, daily operation and avoid practical and legal entanglements, and provided it receives the necessary votes as required by the Village Charter, it shall take effect and be in force immediately upon its passage and approval by the Mayor; otherwise, it shall take effect and be in force at the earliest period allowed by law.

PASSED:

\_\_\_\_\_  
Gerald P. Jones, President of Council

APPROVED:

\_\_\_\_\_  
Bernie Hovey, Mayor

APPROVED AS TO FORM:

\_\_\_\_\_  
Robert W. Heydorn, Solicitor

ATTEST:

\_\_\_\_\_  
Sean M. Housley, CPA, Clerk-Treasurer

Silver Lake, Ohio \_\_\_\_\_  
I, hereby certify that Resolution or Ordinance  
No. \_\_\_\_\_ was published by title or  
in full in the local newspaper, or designated by  
Council resolution on the date or dates of  
\_\_\_\_\_.

\_\_\_\_\_  
Clerk of Council

**VILLAGE OF SILVER LAKE  
INTRODUCED BY: The Administration**

**AN ORDINANCE TO AMEND APPROPRIATIONS FOR CURRENT EXPENSES AND OTHER EXPENDITURES OF THE VILLAGE OF SILVER LAKE DURING THE FISCAL YEAR ENDING DECEMBER 31, 2020, AND DECLARING AN EMERGENCY.**

**WHEREAS,** increased appropriations are requested to pay for repairs to the Lakeland Parkway Siren (\$2,500) and County Taxes and Fees \$2,600; and

**WHEREAS,** these appropriation changes are summarized as follows:

FUND	Description	Current Appropriations	Proposed Appropriations	Difference
A01	General Fund	\$2,381,092.00	\$2,386,192.00	\$5,100.00
<b>Total Appropriations</b>		<b>\$4,151,769.00</b>	<b>\$4,156,869.00</b>	<b>\$5,100.00</b>

**NOW, THEREFORE, BE IT ORDAINED** by the Council of the Village of Silver Lake, County of Summit and State of Ohio:

**Section 1.** The annual appropriations Ordinance No.: 60-2019 be, and the same is, hereby amended to appropriate the following sums as follows for the fiscal year ending December 31, 2020:

<b>GENERAL FUND:</b>		
TRAFFIC SIGNALS, SIGNS AND MARKINGS		
Safety Controls		\$2,500.00
OTHER GENERAL GOVERNMENT		
County Auditor's Fees & Deducts		\$2,600.00
<b>NEW TOTAL GENERAL FUND</b>		<b>\$2,386,192.00</b>
<b>GRAND TOTAL APPROPRIATIONS - ALL FUNDS</b>		<b>\$4,156,869.00</b>

**Section 2.** That the Village Clerk-Treasurer is authorized to make expenditures upon presentation of proper vouchers therefore and in accordance with applicable law.

**Section 3.** 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 the 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 4.** That this Ordinance is hereby declared to be an emergency measure necessary for the preservation of the public peace, health, safety, convenience and welfare of the Village of Silver Lake and the inhabitants thereof, for the reason that it is immediately necessary to make appropriations for current expenditures, and provided it receives the necessary affirmative votes as required by the Village Charter, it shall take effect and be in force immediately upon its passage and approval by the Mayor; otherwise it shall take effect and be in force at the earliest period allowed by law.

PASSED:

\_\_\_\_\_  
Gerald P. Jones, President of Council

APPROVED:

\_\_\_\_\_  
Bernie Hovey, Mayor

APPROVED AS TO FORM:

\_\_\_\_\_  
Robert W. Heydorn, Solicitor

ATTEST:

\_\_\_\_\_  
Sean M. Housley, CPA, Clerk-Treasurer

Silver Lake, Ohio \_\_\_\_\_

I, hereby certify that Resolution or Ordinance No. \_\_\_\_\_ was published by title or in full in the local newspaper, or designated by Council resolution on the date or dates of \_\_\_\_\_.

\_\_\_\_\_  
Clerk of Council

**RESOLUTION NO.: 22-2020**

**VILLAGE OF SILVER LAKE**

**INTRODUCED BY: The Administration**

**A RESOLUTION APPROVING AN AGREEMENT WITH WICHERT INSURANCE SERVICES, INC. FOR THE PURCHASE OF PROPERTY, INLAND MARINE, CRIME, AUTOMOBILE LIABILITY, GENERAL LIABILITY, PUBLIC OFFICIALS/EMPLOYMENT PRACTICES LIABILITY, LAW ENFORCEMENT LIABILITY, CYBER LIABILITY, AND UMBRELLA LIABILITY INSURANCE COVERAGE FOR THE VILLAGE OF SILVER LAKE, AND DECLARING AN EMERGENCY.**

**WHEREAS**, it is necessary to carry proper, Property, Inland Marine, Crime, Automobile, General Liability, Public Officials Liability, Law Enforcement Liability, Cyber Liability, and Umbrella Liability insurance for the Village of Silver Lake; and

**WHEREAS**, the current insurance policies expire May 31, 2020.

**NOW, THEREFORE, BE IT RESOLVED** by the Council of the Village of Silver Lake, County of Summit, State of Ohio:

**Section 1.** That the agreement for Property, Inland Marine, Crime, Automobile Liability, General Liability, Public Officials/Employment Practices Liability, Law Enforcement Liability, and Umbrella Liability Insurance coverage with Wichert Insurance Services, Inc. to be effective for the period June 1, 2020 to June 1, 2021, be, and the same is, hereby approved.

**Section 2.** That the Clerk-Treasurer is hereby authorized to pay the annual premium for the Property, Inland Marine, Crime, Automobile Liability, General Liability, Public Officials/Employment Practices Liability, Law Enforcement Liability, And Umbrella Liability Insurance coverage in the amount of \$34,819

**Section 3.** That it is found and determined that all formal actions of this Council concerning and relating to the adoption of this Resolution were adopted in an open meeting of this Council, and that all deliberations of this Council and of any of its committees that resulted in such formal action were in meetings open to the public, in compliance with all legal requirements including Section 121.22 of the Ohio Revised Code.

**Section 4.** That this Resolution is hereby declared to be an emergency measure necessary for the preservation of the public peace, health, safety, convenience and welfare of the Village of Silver Lake and inhabitants thereof, for the reason that it is immediately necessary to

**RESOLUTION NO.: 22-2020**

provide said coverages to protect the village from possible financial losses, and provided it receives the necessary affirmative votes as required by the Village Charter, it shall take effect and be in force immediately upon its passage and approval by the Mayor; otherwise it shall take effect and be in force at the earliest period allowed by law.

PASSED:

\_\_\_\_\_  
Gerald P. Jones, President of Council

APPROVED:

\_\_\_\_\_  
Bernie Hovey, Mayor

APPROVED AS TO FORM:

\_\_\_\_\_  
Robert W. Heydorn, Solicitor

ATTEST:

\_\_\_\_\_  
Sean M. Housley, CPA, Clerk-Treasurer

Silver Lake, Ohio \_\_\_\_\_  
I, hereby certify that Resolution or Ordinance  
No. \_\_\_\_\_ was published by title or  
in full in the local newspaper, or designated  
by Council resolution on the date or dates of  
\_\_\_\_\_.

\_\_\_\_\_  
Clerk of Council

**CERTIFICATE OF THE FISCAL OFFICER**  
I hereby certify that the amount of money  
required to meet the Village's obligations under  
this contract has been lawfully appropriated and  
it is in the treasury or in the process of  
collection to the credit of an appropriate fund  
free from any previous encumbrance.

\_\_\_\_\_  
Clerk-Treasurer

\_\_\_\_\_  
Date

## Handout for Discussion

NO.: 22-2020

### Wichert Insurance

- Letter regarding our 2020 Property & Liability Insurance Program.
- Renewal Premium Comparison
- Proposal

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April 27, 2020

Village of Silver Lake  
2961 Kent Road  
Silver Lake, OH 44224

Attn: Mayor Bernie Hovey  
Sean Housley, Clerk-Treasurer

**Re: 2020 Property & Liability Insurance Program**

Dear Gentlemen:

Enclosed is your 2020 Property & Liability Insurance program with Selective, Travelers & Hudson Insurance. We are pleased to present excellent terms and conditions. The pricing came in \$644 higher than expiring (+2%). *\$440 of the increase comes in the Cyber Line of coverage.* This is a rate increase for Travelers as they are seeing an uptick in claims activity across their market segment.

You renewal reflects the following:

1. Net Addition of 1 Vehicle
2. 2.7% increase in property values across all locations.
3. Additional Contractors Equipment
4. Added pergola and siren to schedule

***I would be glad to discuss any of our proposal with you on the phone or via video/conference all. I hate to handle this via email!*** Please Note: Selective is giving a 15% discount for your Auto Premium from the months of April & May as they acknowledge your vehicles have not been used as much due to the COVID-19 crisis. This should equate to about \$183 of returned premium. It will likely be in the form of a check. We will forward to you upon receipt.

**Market Update:**

Please allow me to give a view of the overall Insurance Marketplace from 10,000 feet. I believe this will be helpful to understand the potential ripple effects that the COVID-19 crisis will have on the industry.

These unprecedented events have created uncertainty around the Insurance Marketplace on multiple fronts. We are counseling clients in unconventional ways because of unconventional times. Depending on your program and individual risk characteristics, we are suggesting a "Shelter in Place Approach," for renewals and that may continue for the future well beyond the duration of the disease itself.

First, let's briefly examine what the Insurance world looked like in February 2020. The overall Insurance Marketplace had become much tighter in 2019 with prices rising significantly. Capital was flowing into areas where pricing was rising for new Insurance risks. For most risks, coverage was available even if at high prices. Insurtech and Agent and Broker consolidation was the rage. Commercial Auto Rates, Cyber Rates and Commercial Property rates were all on the rise.

The damage this crisis will have on insurance companies may take months, if not years to understand. With the common stock of most Insurers falling significantly, we are not sure it is panic selling or concern with Insurers'

**Public Entity Risk Management & Insurance**

Balance sheets. There are also coverage concerns around the Business Interruption exposure. Property and Liability Insurers have invested in Stocks and Bonds with a bias towards Bonds in recent years. Without a doubt, the balance sheet and financial condition of Insurers will be carefully watched, however the adverse changes may not attract the massive aid packages being assembled today.

Bear with me as this is the part that doesn't necessarily apply to all Municipalities, but will have unknown effects on pricing and capacity for all. Business Interruption coverages found on the Property section of policies will generally exclude exposure to the current crisis. A vast majority of insurers added a direct "Virus" exclusion in 2006 after the SARS outbreak, further solidified in the 2009 Swine Flu outbreak. But there are some carriers and Self-Insurance Pools, such as the PEP Pool and the Ohio Plan that have not adopted these exclusions. These carriers/Pools are likely to attract an onslaught of litigation aimed at triggering coverage, *however* not without some defense. There still needs to be *direct damage* to the insured property for a government ordered shutdown to be a covered event. The prevailing theory is that insureds with policies without direct virus exclusions, will make a presumptive argument that the government must have felt the virus was in their premises in order to shut it down.

So while an insured may initially be thrilled to learn their carrier did not have the "Virus exclusion" on their policy, they will find little solace that every fellow insured will have a similar expectation of coverage that threatens the solvency for all other claims, both Property and Liability, for the duration of the relationship with the insurer. Oops, that was unexpected, and will not be known for years.

So, we then find ourselves in the most unusual circumstance. When we inform clients they have a policy with a Virus exclusion, it is a coverage limitation that works to be sure they have coverage for other risks in the long run. Those carriers without the exclusion are likely to face protracted years of litigation and solvency issues.

Like many other businesses, Insurers have been quick to extend payment terms and we may see a leveling of the price increases that were planned. We may see lower loss ratios with decreased activity. We may also see very irresponsible low pricing from the new players that intended on making hay in 2020 during a tight market. The underwriter with a new product, new pricing and an uncertain future is likely to lead the pack in low balling price and terms. The common industry cycle of get fired in the future for underpriced business or get fired now for not writing at all is likely to be seen in the coming months. Underwriter audits and all the transitional controls are getting shoved down the line indefinitely.

Make no mistake, we may find exceedingly good terms with a new carrier as we shop renewals. But the continuous relationship with an insurer that knows your risk is likely to be a valuable asset in what is likely to be a continued hard market scenario.

**Trusted Advisor:**

In closing, I want you to know that Wichert Insurance is positioned to handle your Insurance and Risk Management needs throughout this crisis and beyond. We are leveraging our resources to invest in technology in order to keep all our boots on the ground, working for you. Together, we will weather the storm! Thank you for your continued confidence in Wichert Insurance & we look forward to working with you another year! In the meantime, please let me know if you have any questions.

Sincerely,

Wichert Insurance



Janie L. Geis, CPIA



**VILLAGE OF SILVER LAKE  
6/1/2020 RENEWAL**

	<u>2019-20</u>		<u>Annualized</u>		<u>2020-2021</u>
Property	\$5,465		\$5,789		\$5,790
Inland Marine	2,896		3,192		3,310
General Liability	2,207		2,207		2,206
Auto	7,315		7,417		7,627
Public Officials	3,848		3,848		3,689
Umbrella	<u>5,651</u>		<u>5,651</u>		<u>5,686</u>
<b>TOTAL</b>	<b>\$27,382</b>		<b>\$28,104</b>		<b>\$28,308</b>
Law- Hudson	\$3,161		\$3,161		\$3,161
Crime- Travelers	1,360		1,360		3,350
Cyber Liability-Travelers	<u>\$1,550</u>		\$1,550		Incl. with Crime
<b>TOTALS</b>	<b>\$33,453</b>		<b>\$34,175</b>		<b>\$34,819</b>

Annualized Changes-

Property- Added pergola and siren/ increased values by 2.7%

Inland Marine- Added Equipment

Auto- Added 1 vehicle- 22 vehicles currently

# Village of Silver Lake

## Insurance and Risk Management Proposal

Policy Period:  
June 1, 2020– June 1, 2021

Carriers: Selective Insurance Company  
Hudson Insurance Company  
Travelers Insurance Company

Presented By: Janie L. Geis, CPIA  
Principal



1200 Graham Road  
Cuyahoga Falls, OH 44224  
[www.wichert.com](http://www.wichert.com)

**PREMIUM SUMMARY**

I. Property .....	Included
II. Inland Marine .....	Included
III. Crime .....	Included
IV. Automobile .....	Included
V. General Liability .....	Included
VI. Public Officials Liability .....	Included
VII. Law Enforcement Liability .....	Included
VIII. Umbrella Liability .....	Included
IX. Cyber Liability .....	Included
<b>Annual Premium .....</b>	<b>\$34,819</b>

**COMPANIES:**

**Selective Insurance Company**  
**A. M. Best's Rating: A+: XIII**

**Hudson Insurance Company**  
**A. M. Best's Rating: A: XV**  
**(Law Enforcement Liability)**

**Travelers Casualty and Surety Company of America**  
**A.M. Best's Rating: A+: XV**  
**(Crime and Cyber Liability)**

Coverage for "Certified Acts of Terrorism" is included.

***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 Silver Lake

**I. PROPERTY**

A.	Blanket Buildings and Business Personal Property.....	\$6,538,599
B.	Equipment Breakdown .....	\$6,538,599
C.	Special Form Perils Including Theft.....	Included
D.	Replacement Cost Coverage .....	Included
E.	Coinsurance .....	Agreed Amount
F.	Deductible (disappearing).....	\$1,000
G.	Extensions:	
1.	Accounts Receivable.....	\$250,000
	Fire Department .....	Actual Loss Sustained
2.	Arson, Theft and Vandalism Rewards .....	\$25,000
3.	Automated External Defibrillators.....	\$10,000
4.	Back Up of Sewer, Drain or Sump Direct Damage .....	\$100,000
5.	Building Owner –Tenant Move Back Expenses .....	\$25,000
6.	Business Income/Extra Expense (no deductible).....	Actual Loss Sustained
7.	Business Income at Newly Acquired Location .....	\$250,000
8.	Canine Coverage .....	\$10,000/\$25,000
9.	Claim Expenses .....	\$50,000
10.	Commandeered Property (*) .....	Actual Loss Sustained
11.	Computer Equipment & Electronic Data (*).....	\$200,000
	Fire Department .....	Actual Loss Sustained
12.	Computer – Virus or Harmful Code.....	\$25,000/\$75,000
13.	Confiscated Property – Any One Year .....	\$100,000
14.	Debris Removal.....	\$50,000
	Fire Department .....	Actual Loss Sustained
15.	Fine Arts (*).....	\$25,000
	Fire Department .....	Actual Loss Sustained
16.	Fire Extinguisher Equipment (no deductible) .....	Actual Loss Sustained
17.	Grave Markers & Headstones (\$250 deductible) .....	\$25,000/\$50,000
18.	Installation Property .....	\$25,000
19.	Lock Replacement if keys are stolen (no deductible).....	\$10,000
20.	Loss Reduction Rewards	
	10% of loss or maximum (no deductible) .....	\$25,000
21.	Mobile Equipment (*).....	\$25,000
22.	Money and Securities Off Premises/On Premises (*) .....	\$25,000
23.	Newly Acquired or Constructed Buildings .....	\$2,000,000
	(if reported within 180 days)	
24.	Ordinance or Law (A) –Undamaged Parts of Building (*) .....	Included in Bldg Limit
	(B) – Demolition Costs .....	\$500,000
	(C) – Increased Cost of Construction.....	\$500,000
	Ordinance or Law for Fire Dept (A, B & C).....	Actual Loss Sustained
25.	Outdoor Property (*).....	\$500,000
26.	Outdoor trees, shrubs & plants (\$2,500 any one item) (*).....	\$25,000/100,000
27.	Personal Effects (no deductible) .....	\$5,000/\$25,000
	Fire Department .....	Actual Loss Sustained

## PROPERTY EXTENSIONS- CONTINUED

28.	Personal Property at Newly Acquired Locations ..... (if reported within 180 days)	\$1,000,000
29.	Personal Property at Unnamed Premises (*) .....	\$100,000
30.	Pollutant Clean Up and Removal .....	\$25,000
	Fire Department.....	Actual Expenses Incurred
31.	Property In Transit (*).....	\$50,000
32.	Spoilage due to utility failure (*) .....	\$25,000
33.	Tools & Equipment (*) .....	\$10,000
34.	Underground Fiber Optic Cable (\$2,500 deductible) .....	\$10,000/\$50,000
35.	Unscheduled bleachers, grandstands, scoreboards, refreshment stands, etc. (*).....	\$100,000
36.	Valuable Papers and Records .....	\$250,000
	Fire Department .....	Actual Loss Sustained

*Coverage extensions apply to property located in or on the building described in the Declarations or in the open (or in a vehicle) within 1,500 feet of the described premises.  
(\* ) denotes \$500 deductible*

## II. INLAND MARINE

A.	Contractors Equipment.....	\$634,792
B.	Miscellaneous Equipment- Mobile Vision Cameras.....	\$26,000
C.	Miscellaneous Equipment- Radios/Guns.....	\$76,461
D.	Leased/Rented Equipment.....	\$100,000
E.	Deductible.....	\$500

## III. CRIME

A.	Employee Theft .....	\$500,000
B.	Faithful Performance of Duty.....	\$50,000
C.	Excess Coverage over Statutory Bonded Officials	
D.	Includes Coverage for Treasurer/Tax Collector	
E.	Computer Fraud .....	\$250,000
F.	Computer Program and Electronic Data Restoration Expense .....	\$50,000
G.	Funds Transfer Fraud.....	\$250,000
H.	Social Engineering Fraud.....	\$100,000
I.	Retention .....	\$10,000
J.	Money and Securities on premises.....	\$25,000
K.	Money and Securities in transit.....	\$25,000
L.	Retention J & K.....	\$2,500
M.	Claim Expense .....	\$5,000

## 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. Hired and Non-Owned Auto
  - 4. Includes Fellow Volunteer extension
  - 5. Fellow Employee exclusion deleted
  
- B. Comprehensive Deductible ..... \$1,000
- C. Collision Deductible ..... \$1,000

### **Extensions of Coverage:**

- 1. Pollution exclusion does not apply to “emergency operations” or “training operations”
- 2. Hired car physical damage \$250,000 sublimit
- 3. Lease-Gap coverage included for any leased vehicle
- 4. Deductible reimbursement for volunteers’ vehicles up to \$1,000
- 5. Deductible reimbursement for fire dept. volunteers vehicles up to \$2,500
- 6. Towing and Labor included
- 7. Freezing coverage for permanently attached equipment
- 8. Glass deductible waived for all vehicles

**V. GENERAL LIABILITY**

A. General Aggregate .....	\$2,000,000
B. Products/Completed Operations.....	\$2,000,000
C. Each Occurrence.....	\$1,000,000
D. Personal & Advertising Injury .....	\$1,000,000
E. Fire Damage Legal Liability .....	\$1,000,000
F. Medical Expense.....	Excluded
G. Employer's Liability Stop-Gap .....	\$1,000,000
H. Employee Benefits Liability .....	\$1,000,000

(Employee Benefits- \$1,000 Each Employee Deductible and Retroactive Date- 6/1/02)

**Additional Coverages Included:**

1. Premises & Operations
2. Products & Completed Operations
3. Independent Contractors
4. Employees, Elected Officials & Volunteers As Additional Insureds
5. Temporary Liquor Liability
6. Blanket Contractual Liability
7. Broad Form Property Damage
8. Hostile Fire Pollution Liability
9. Non-Owned Aircraft
10. Non-Owned Watercraft (without size limit)
11. Emergency Services Errors & Omissions

**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. Medical Payments

## VI. PUBLIC OFFICIALS /EMPLOYMENT PRACTICES LIABILITY

A.	Limit Each Wrongful Act .....	\$1,000,000
B.	Annual Aggregate .....	\$1,000,000
C.	Deductible.....	\$5,000
D.	Claims Made Coverage with Full Prior Acts	

**Includes:**

1.	Loss of Wages-	
	Per Claim .....	\$100,000
	Aggregate .....	\$250,000
2.	Employment Non-Monetary Suit Defense Costs	
	Per Claim .....	\$100,000
	Aggregate .....	\$100,000
3.	Limited Civil Legal Expense Endorsement	
	Per Claim .....	\$50,000
	Aggregate .....	\$300,000
4.	Regulatory Taking of Private Property Endorsement	
	Per Claim .....	\$100,000
	Aggregate .....	\$100,000
5.	Revised Property Damage Definition Endorsement	
	Per Claim .....	\$100,000
	Aggregate .....	\$100,000

## VII. 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.....	\$5,000
E.	Includes Consent to Settle with 70/30 soft hammer clause	
F.	Includes Line of Duty Death Coverage	

## VIII. UMBRELLA LIABILITY

A.	Limit Each Occurrence .....	\$5,000,000
B.	Aggregate .....	\$5,000,000
C.	Retention .....	Nil

Coverage over General Liability, Automobile Liability,  
Law Enforcement, and Public Officials/Employment Practices Liability

*Aggregate applies separately per location and to each line of coverage. Umbrella Limit does not apply to any sub-limits under any underlying liability coverage.*



**IX. CYBER LIABILITY**

<b>Breach Liability</b>	
Network Security and Privacy Liability.....	\$250,000
Payment Card Costs .....	\$250,000
Media.....	\$250,000
Regulatory Proceeding.....	\$250,000
Retention .....	\$5,000
<b>Breach Response</b>	
Privacy Breach Notification.....	\$250,000
Computer and Legal Experts.....	\$250,000
Betterment.....	\$100,000
Cyber Extortion.....	\$250,000
Data Restoration.....	\$250,000
Public Relations.....	\$250,000
Retention .....	\$5,000
<b>Cyber Crime</b>	
Computer Fraud & Funds Transfer.....	Included in Crime
Social Engineering Fraud .....	\$100,000
Telecom Fraud .....	\$100,000
Retention .....	\$5,000
<b>Business Loss</b>	
Business Interruption.....	\$250,000
Dependent Business Interruption .....	\$100,000
Reputation Harm .....	\$100,000
System Failure.....	\$500,000
Retention .....	\$5,000
Cyber Policy Aggregate.....	\$250,000

**OPTION**

**Cyber Liability      \$500,000 Limit.....Add \$625**