Nationwide®

Underwritten by: Scottsdale Indemnity Company
Home Office: One Nationwide Plaza • Columbus, Ohio 43215
Administrative Office: 8877 North Gainey Center Drive • Scottsdale, Arizona 85258
1-800-423-7675 • A Stock Company

In Witness Whereof, the Company has caused this policy to be executed and attested.

Secretary

President

The information contained herein replaces any similar information contained elsewhere in the policy.

Scottsdale Indemnity Company

Home Office:
One Nationwide Plaza • Columbus, Ohio 43215

Administrative Office:
8877 North Gainey Center Drive • Scottsdale, Arizona 85258

A STOCK COMPANY

Public Entity Policy

THESE POLICY PROVISIONS, WITH THE DECLARATIONS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THIS POLICY.

In Witness Whereof, the Company has caused this policy to be executed and attested.

Secretary

President

COMMON POLICY DECLARATIONS

PKI0002574
Renewal of Number

Scottsdale Indemnity Company

Home Office:
One Nationwide Plaza • Columbus, Ohio 43215
Administrative Office:
8877 North Gainey Center Drive • Scottsdale, Arizona 85258
1-800-423-7675 • Fax (480) 483-6752
A STOCK COMPANY

PKI0002862
Policy Number

Named Insured and Mailing Address	Agent Name and Address
Ohio Department of Taxation Enforcement c/o State of Ohio 4200 Surface Road Columbus, OH 43228-1395	Euclid Public Sector Underwriters 234 Spring Lake Drive Itasca, IL 60143

Agent No.: 12529 Program No.: _____

Policy Period From: 07/01/2016 To: 07/01/2017 Term: 365 Days

12:01 A.M., Standard Time at your mailing address shown on the Declarations.

Business Description: Public Entity

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy. This policy consists of the following coverage parts for which a premium is indicated. Where no premium is shown, there is no coverage.

Coverage Part(s)	Premium
Commercial Property Coverage Part	$ Not Included
Commercial General Liability Coverage Part	$ Not Included
Law Enforcement Liability Coverage Part—Occurrence Coverage	$ Included
Public Officials Liability Coverage Part—Claims Made Coverage	$ Not Included
Employment Practices Liability Coverage Part—Claims Made Coverage	$ Not Included
Commercial Inland Marine Coverage Part	$ Not Included
Commercial Crime And Fidelity Coverage Part	$ Not Included
	$
	$
	$
	$
	$
Total Policy Premium	$ 9,530.00

Form(s) and Endorsement(s) made a part of this policy at time of issue:
Refer to form UTI-SP-2 (12-95)

THIS COMMON POLICY DECLARATION AND THE SUPPLEMENTAL DECLARATION(S), TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE FORM(S) AND ENDORSEMENTS, COMPLETE THE ABOVE-NUMBERED POLICY.

Scottsdale Indemnity Company

SCHEDULE OF FORMS AND ENDORSEMENTS

Policy No.: PKI0002862

Effective Date: 07/01/2016
12:01 A.M. Standard Time

Named Insured: Ohio Department of Taxation Enforcement

Agent No.: 12529

Number	Edition	Name
UTI-COVPG	(01-16)	Cover Page
PEI-J-3	(02-97)	Policy Jacket (Occurrence Only)
PEI-D-4	(06-13)	Common Policy Declarations
UTI-SP-2	(12-95)	Schedule of Forms and Endorsements
PEI-SD-5	(07-99)	Law Enforcement Liability Coverage Part Supplemental Declarations (Occurrence)
PEI-PL-2	(08-02)	Law Enforcement Liability Coverage Form (Occurrence)
PEI-COM-1	(06-13)	Public Entity Common Policy Conditions
PEI-COM-2	(06-13)	Public Entity Common Liability Exclusions & Common Liability Definitions
PEI-73s-OH	(06-13)	Amendatory Endorsement – Ohio
PEI-155s	(12-97)	Line of Duty Death Coverage
PEI-215s	(09-08)	Limited Sexual Abuse or Molestation Coverage
PEI-322s	(01-13)	Consent to Settle

Additional Information

NOTX0178CW	(03-16)	Claim Reporting Information

Scottsdale Indemnity Company

LAW ENFORCEMENT LIABILITY COVERAGE PART
SUPPLEMENTAL DECLARATIONS
OCCURRENCE COVERAGE

These supplemental declarations form a part of policy number: PKI0002862

COVERAGE	LIMITS OF LIABILITY	
Law Enforcement Liability Coverage Form	$ 5,000,000	each person
	$ 5,000,000	each Law Enforcement Wrongful Act
	$ 5,000,000	Annual Aggregate
Deductible	$ 25,000	each Law Enforcement Wrongful Act

Law Enforcement Department or Agency:
Department of Taxation, Criminal Investigations, OH

FORMS AND ENDORSEMENTS (other than applicable forms and endorsements shown elsewhere in the policy). Forms and endorsements applying to this Coverage Part and made part of this policy at time of issue:

Refer to form UTI-SP-2 (12-95)

THIS SUPPLEMENTAL DECLARATION TOGETHER WITH THE COMMON POLICY DECLARATIONS, COMMON POLICY CONDITIONS, COVERAGE FORM(S) AND ENDORSEMENTS COMPLETE THE ABOVE NUMBERED POLICY.

Scottsdale Indemnity Company

CHANGE ENDORSEMENT NO. 1

Policy No.: PKI0002862

Effective Date: 07/01/2016
(12:01 A.M. Standard Time)

Named Insured: Ohio Department of Taxation Enforcement

Agent No.: 12529

COVERAGE PART INFORMATION—Coverage parts affected by this change as indicated by ☒ below.

- ☐ Commercial Property
- ☐ Commercial General Liability
- ☐ Commercial Crime
- ☐ Commercial Inland Marine
- ☒ Law Enforcement Liability Coverage Part – Occurrence Coverage
- ☐ Public Officials Liability Coverage Part – Claims Made Coverage
- ☐ Employment Practices Liability Coverage Part – Claims Made Coverage

CHANGE DESCRIPTION

In consideration of the premium charged, the Mailing Address listed on the PEI-D-4 (06-13) Common Policy Declarations is amended to read as follows:

Ohio Department of Taxation Enforcement
c/o Office of Risk Management
4200 Surface Road
Columbus, OH 43228-1395

All other terms and conditions shall remain unchanged.

PREMIUM CHANGE

Additional $ N/A

Return $ N/A

JNR

AUTHORIZED REPRESENTATIVE

08/03/2016
DATE

Scottsdale Indemnity Company

A Stock Insurance Company, herein called the Company

PUBLIC ENTITY POLICY

LAW ENFORCEMENT LIABILITY COVERAGE FORM
OCCURRENCE COVERAGE

Various provisions in this policy restrict coverage. Please read the entire policy carefully to determine rights, duties and what is and what is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured in the Common Policy Declarations and any other person or organization qualifying as a Named Insured under this policy. The words "we," "us" and "our" refer to the insurance company shown on the Common Policy Declarations as the insurer.

Within this Coverage Form the word "insured" means any person or organization qualifying as such under SECTION III—LAW ENFORCEMENT LIABILITY—WHO IS AN INSURED.

Other words and phrases that appear in quotation marks have special meaning. Refer to SECTION VI—LAW ENFORCEMENT LIABILITY— DEFINITIONS.

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SECTION I—COVERAGES

1. INSURING AGREEMENT

   We will pay on behalf of the insured all "loss" resulting from "law enforcement wrongful act(s)" which arise out of and are committed during the course and scope of "law enforcement activities" or which arise out of the ownership, maintenance or use of premises by you for the purpose of conducting "law enforcement activities." The "law enforcement wrongful act(s)" must occur during the "policy period" and within the "coverage territory."

2. DEFENSE AND SUPPLEMENTARY PAYMENTS

   We will have the right and duty to defend any "suit" against the insured even if any of the allegations of the "suit" are groundless, false or fraudulent. We may make such investigation of any "claim" or "suit" as we deem expedient. We will not be obligated to pay any "claim" or judgment or to defend any "suit" after the applicable limit of our liability has been exhausted by payment of judgments or settlements.

   The insured, except at its own cost and for its own account, will not, without our written consent, make any payment, admit any liability, settle any "claim," assume any obligation, or incur any expense.

   We will have the right, but no duty, to appeal any judgment.

   Subject to the Limit of Liability stated in the Law Enforcement Liability Coverage Part Supplemental Declarations as applicable to each "law enforcement

wrongful act," we will pay all costs taxed against the insured in any "suit" defended by us.

We will pay, in addition to the applicable Limit of Liability:

a. All expenses incurred by us and all interest on the entire amount of any judgment therein, which does not exceed the limit of our liability;

b. All reasonable expenses incurred by the insured at our request to assist in the investigation or defense of a "claim" or "suit." Expenses, as used here, do not include salaries of your officers or employees, except for actual loss of earnings, up to $100 a day, because of time off from work;

c. Prejudgment interest awarded against the insured on that part of the judgment we pay. If we make an offer to pay the applicable Limit of Liability, we will not pay any prejudgment interest based on that period of time after the offer;

d. Premium on appeal bonds required in any "suit" defended by us and the cost of attachment or similar bonds.

SECTION II—EXCLUSIONS

We will not be obligated to make any payment nor to defend any "suit" in connection with any "claim" made against the insured:

1. Arising out of the employment policies or practices of the insured including, but not limited to, "claim(s)" due to demotion, selection, dismissal, and failure to promote;

2. Arising out of the deliberate violation of any federal, state, or local statute, ordinance, rule or regulation committed by or with the knowledge and consent of the insured. This exclusion applies to both civil and criminal charges filed against the insured in his or her official or individual capacity if the charges result in an obligation to pay damages, a plea of guilty, a verdict of guilty, a sentence or a plea of no contest;

3. Brought about or contributed to by fraud, dishonesty, bad faith or malicious act(s) of an insured; however, notwithstanding the foregoing, the insured will be protected under the terms of this Coverage Form, as to any "claim(s)" upon which "suit" may be brought against them by reason of any alleged fraud, dishonesty, bad faith or malicious act(s) on the part of any insured, unless a judgment or other final adjudication thereof adverse to such insured will establish that the fraud, dishonesty, bad faith or malicious act(s) committed by such insured were material to the cause of action so adjudicated;

4. For "claim(s)," demands, or actions seeking relief or redress in any form other than monetary damages, or for any fees, costs or expenses which the insured may become obligated to pay as a result of any adverse judgment for declaratory relief or injunctive relief; however, we will afford defense to the insured for "suit(s)" in which monetary damages are requested if not otherwise excluded;

5. For any "loss," cost, civil fine, penalty or expense against any insured arising out of any complaint or enforcement action from any federal, state or local governmental regulatory agency;

6. Arising out of the rendering of, or failure to render any medical services by any licensed medical personnel. However, any insured who, in good faith, renders emergency medical care or assistance to any ill or injured person which results in "personal injury" or "bodily injury" covered by this Coverage Form will not be subject to this exclusion;

7. For liability assumed by the insured under any contract or agreement. This exclusion does not apply to liability for damages:

   a. Assumed in a contract or agreement that is an "insured contract," provided the "law enforcement wrongful act" occurs subsequent to the execution of the contract or agreement; or

   b. That the insured would have in the absence of the contract or agreement;

8. For "personal injury" or "bodily injury" to:

   a. An employee of the insured arising out of and in the course of employment by the insured;

   b. An auxiliary law enforcement officer or volunteer law enforcement officer serving under the direction and control of the insured; or

   c. The spouse, child, parent, brother or sister of that employee, or auxiliary volunteer law enforcement officer as a consequence of a. or b. above.

   The exclusion applies:

   (1) Whether the insured may be liable as an employer or in any other capacity; and

(2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

This exclusion does not apply to liability assumed by the insured under an "insured contract";

9. For "personal injury," "bodily injury," or "property damage" arising out of the ownership, maintenance, operation, use, "loading or unloading" of any:

   a. "Auto," watercraft, or aircraft owned by or operated by or rented or loaned to the insured; or

   b. Other "auto," watercraft or aircraft operated by any person in the course of his employment by the insured;

10. Arising out of "property damage" to:

   a. Property which is owned by, rented by, loaned to or occupied by any insured;

   b. Premises which have been sold, given away, or abandoned by the insured if the "property damage" arises out of any part of those premises; or

   c. Property in the care, custody and control of any insured.

   However, part c. of this exclusion does not apply to property on persons at the time of arrest.

SECTION III—LAW ENFORCEMENT LIABILITY—WHO IS AN INSURED

Each of the following is an Insured:

1. You for activities conducted by the Law Enforcement Department or Agency named in the Law Enforcement Liability Coverage Part Supplemental Declarations;

2. All of your full or part-time employees and all persons who were, now are, or will be your lawfully elected, appointed or employed officials with respect to liability arising out of "law enforcement activities";

3. All auxiliary and volunteer law enforcement officers who serve under the direction and control of your Law Enforcement Department or Agency shown in the Law Enforcement Liability Coverage Part Supplemental Declarations; and

4. The estates, heirs, legal representative or assigns of deceased persons who were insureds at the time of a "law enforcement wrongful act(s)" but only to the extent that they would otherwise be provided coverage under this Coverage Form.

SECTION IV—LIMITS OF LIABILITY

Regardless of the number of insureds under this Coverage Form, persons or organizations who sustain damages payable under this Coverage Form, and/or "suit(s)" brought under this Coverage Form, our liability is limited as follows:

1. The Limit of Liability shown in the Law Enforcement Liability Coverage Part Supplemental Declarations as applicable to each person is the limit of our liability for all "loss" sustained by any one person and all costs taxed against the insured as the result of any one "law enforcement wrongful act" covered by this Coverage Form;

2. Subject to the above provision respecting each person, the Limit of Liability shown in the Law Enforcement Liability Coverage Part Supplemental Declarations as applicable to each "law enforcement wrongful act" is the total limit of our liability for all "loss" sustained by two or more persons and all costs taxed against the insured arising out of one "law enforcement wrongful act" covered by this Coverage Form.

3. The Limit of Liability shown in the Law Enforcement Liability Coverage Part Supplemental Declarations as applicable to the Annual Aggregate is subject to the above provision respecting each person and each "law enforcement wrongful act," and is the maximum limit of our liability for each "policy period."

4. Subject to the Limits of Liability stated above, we will only be liable to pay for damages in excess of the "deductible" shown in the Law Enforcement Liability Coverage Part Supplemental Declarations for each and every "law enforcement wrongful act." In the event that we expend funds either for damages or "loss adjustment expense" on behalf of the insured, we will be reimbursed for such expenditures up to the amount of the "deductible" shown in the Law Enforcement Liability Coverage Part Supplemental Declarations. Upon written demand by us, the amount of such "deductible" will be payable to us within thirty (30) days.

5. "Claim(s)" based on or arising out of the same act or interrelated acts of one or more insureds will be considered to be based on a single "law enforcement

wrongful act" and only one each "law enforcement wrongful act" Limit of Liability and only one "deductible" will be applicable to such single "law enforcement wrongful act."

SECTION V—CONDITIONS

1. Two Or More Coverage Forms

   If this Coverage Form and/or the Public Officials Liability Coverage Form and/or the Employment Practices Liability Coverage Form apply to the same "claim," the maximum Limit of Liability under all the Coverage Forms shall not exceed the highest applicable Limit of Liability under any one Coverage Form. The "deductible" applicable to the Coverage Form providing the highest applicable Limit of Liability will be the "deductible" applied to the "claim." If the limits are the same for all Coverage Forms, the lowest applicable "deductible" will apply.

2. Settlement

   We have the right to settle any "claim" or "suit" as we deem expedient without any insured's consent.

3. Insured's Duties In The Event Of A "Law Enforcement Wrongful Act," "Claim" Or "Suit"

   a. In the event of a "law enforcement wrongful act," written notice containing particulars sufficient to identify the insured and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses, will be given by or for the insured to us or any of our authorized agents as soon as practicable;

   b. If a "claim" is made or a "suit" is brought against the insured, the insured will immediately forward to us every demand, notice, summons or other process received by them or their representative;

   c. The insured will cooperate with us and, at our request, consent to being examined and questioned by a representative of ours, under oath if necessary, attend hearings, depositions and trials and will assist in effecting settlement, securing and giving evidence, and obtaining the attendance of witnesses in the conduct of "suit(s)," as well as in the giving of written statement or statements to our representatives and defense. In the event of a "claim" occurring likely to involve us hereunder, the insured will not make any payment, assume any liability or incur any expense without our consent first being obtained. We will have full discretion in the handling of any "claim," and the insured will give full information and assistance as we may reasonably require.

4. Other Insurance

   The insurance afforded by this Coverage Form is excess over any other insurance, whether primary, excess, contingent or on any other basis, except when purchased specifically to apply in excess of this insurance.

   We will have no duty under this Coverage Form to defend any "suit" that any other insurer has a duty to defend. If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insurers.

   When both this insurance and the other insurance apply to the "loss" on the same basis, we will not be liable under this Coverage Form for a greater proportion of the "loss" than that stated in the applicable contribution provision below:

   a. CONTRIBUTION BY EQUAL SHARES. If all of such other valid and collectible insurance provides for contribution by equal shares, we will not be liable for a greater proportion of such "loss" than would be payable if each insurer contributes an equal share until the share of each insurer equals the lowest applicable limit of liability under any one policy or the full amount of the "loss" is paid, and with respect to any amount of "loss" not so paid, the remaining insurers then continue to contribute equal shares of the remaining amount of the "loss" until each such insurer has paid its limits in full or the full amount of the "loss" is paid;

   b. CONTRIBUTION BY LIMITS. If any of such other insurance does not provide for contribution by equal shares, we will not be liable for a greater proportion of such "loss" than that which the applicable Limit of Liability under this Coverage Form, for such "loss," bears to the total applicable limit of liability of all valid and collectible insurance against such "loss."

5. Sovereign Immunity

   It is agreed that we will not raise the defense of sovereign immunity to which the insured may be entitled by reason of its being a public and/or governmental entity, unless the insured requests us to raise such defense by written notice to us not less than ten (10) days before the time to file an answer to any "suit." It is further agreed that the insured hereby releases us from all liability because of our failure to raise such defense, except in cases where the insured specifically requests us to do so in a manner provided herein.

SECTION VI—LAW ENFORCEMENT LIABILITY—DEFINITIONS

Whenever used in this Coverage Form, the following words have these meanings:

1. "Claim" means a written notice from any party that it is their intention to hold an insured responsible for "loss" resulting from a "law enforcement wrongful act" covered by this Coverage Form.

2. "Deductible" means the amount shown in the Law Enforcement Liability Coverage Part Supplemental Declarations that the insured must contribute to "loss" and "loss adjustment expense."

3. "Insured contract" means:

   a. A lease of premises agreement;

   b. An elevator maintenance agreement; and

   c. That part of any other contract or agreement pertaining to "law enforcement activities" under which the insured assumes the tort liability of another political subdivision to pay for "personal injury," "bodily injury" or "property damage" to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

   An "insured contract" does not include that part of any contract or agreement that indemnifies any person or organization for damage by fire to premises rented or loaned to the insured.

4. "Law enforcement activities" means:

   a. Those activities conducted by your Law Enforcement Department or Agency shown in the Law Enforcement Liability Coverage Part Supplemental Declarations; and

   b. Departmentally approved activities which are declared in the application for this insurance.

5. "Law enforcement wrongful act" means any actual or alleged act, error or omission, neglect or breach of duty by the insured while conducting "law enforcement activities" which results in:

   a. "personal injury";

   b. "bodily injury"; or

   c. "property damage";

   caused by an "occurrence."

6. "Loss" means any monetary amount which the insureds are legally obligated to pay as a result of "law enforcement wrongful act(s)" covered by this Coverage Form and will include but not be limited to judgments and settlements, but "loss" will not include fines imposed by law, or matters which may be deemed uninsurable under the law pursuant to which this Coverage Form will be construed.

7. "Loss adjustment expense" means expenditures including, but not limited to, costs of investigations, experts, adjustment services, legal services, court costs and other similar expenses incurred by us. "Loss adjustment expense" will not include salaries of our employees.

8. "Occurrence" means an event, including continuous or repeated exposure to substantially the same generally harmful conditions.

9. "Personal injury" means:

   a. Assault and battery;

   b. Discrimination, unless insurance thereof is prohibited by law;

   c. False arrest, detention or imprisonment, or malicious prosecution;

   d. False or improper service of process;

   e. Humiliation or mental distress;

   f. The publication or utterance of a libel or slander or of other defamatory or disparaging material, or a publication or utterance in violation of an individual's right to privacy; except publications or utterances in the course of or related to advertising, broadcasting or telecasting activities by or on behalf of the insured;

g. Violation of civil rights protected under 42 USC 1981 et sequential or State Law;

h. Violation of property rights; and

i. Wrongful entry, eviction or other invasion of the right of public occupancy.

10. "Property damage" means:

a. Physical injury to or destruction of tangible property, including loss of use thereof at any time resulting therefrom; or

b. Loss of use of tangible property which has not been physically injured or destroyed.

11. "Suit" means a civil proceeding in which monetary damages are alleged because of a "law enforcement wrongful act" to which this Coverage Form applies. "Suit" includes:

a. An arbitration proceeding in which such damages are claimed and to which the insured must submit or does submit with our consent; or

b. Any other alternative dispute resolution proceeding in which such damages are claimed and to which the insured submits with our consent.

Scottsdale Indemnity Company

PUBLIC ENTITY COMMON POLICY CONDITIONS

The Coverage Forms shown below are subject to the following Common Policy Conditions:

Law Enforcement Liability Coverage Form (Occurrence Coverage)
Law Enforcement Liability Coverage Form (Claims Made Coverage)
Public Officials Liability Coverage Form (Occurrence Coverage)
Public Officials Liability Coverage Form (Claims Made Coverage)
Public Officials Liability Coverage Form (Claims Made and Reported Coverage)
Employment Practices Liability Coverage Form (Claims Made Coverage)
Emergency Dispatchers Liability Coverage Form (Occurrence Coverage)
Firefighters Professional Liability Coverage Form (Claims Made Coverage)

Please refer to the Common Policy Declarations to determine which of these coverages applies to your insurance policy.

1. Bankruptcy

   Bankruptcy or insolvency of the insured or of an insured's estate will not relieve us of our obligations under this policy.

2. Cancellation

   a. The first Named Insured shown in the Common Policy Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.

   b. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:

      (1) Ten (10) days before the effective date of cancellation, if we cancel for nonpayment of any premium when due; or

      (2) Sixty (60) days before the effective date of cancellation, if we cancel for any other reason.

   c. We will mail or deliver our notice to the first Named Insured's last mailing address known to us.

   d. Notice of cancellation by us will state the effective date of the cancellation. The "policy period" will end on that date.

   e. If this policy is canceled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.

   f. If notice is mailed, proof of mailing will be sufficient proof of notice.

3. When We Do Not Renew

   a. If we decide not to renew this policy, we will mail or deliver written notice of non-renewal to the first Named Insured at least sixty (60) days before the end of the "policy period."

   b. If notice is mailed, we will mail it to the last mailing address known to us of the first Named Insured. Proof of mailing will be sufficient proof of notice.

4. Changes

   This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Common Policy Declarations is authorized to make changes in the

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terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

5. Examination Of Your Books And Records

   We may examine your books and records as they relate to this policy at any time during the "policy period" and up to three years afterward. We may do the same as to the books and records of any organization you newly acquire or form that is deemed to be a Named Insured under this policy.

6. Inspections And Surveys

   We have the right but are not obligated to:

   a. Make inspections and surveys at any time;

   b. Give you reports on the conditions we find; and

   c. Recommend changes.

   Any inspections, surveys, reports or recommendations relate only to insurability and the premiums to be charged. Such inspections are not safety inspections. We do not undertake any duty to provide for the health or safety of any person and we do not represent or warrant that conditions:

   a. Are safe or healthful; or

   b. Comply with laws, regulations, codes or standards.

   This condition applies not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations on our behalf.

7. Liberalization

   If we adopt a change during the "policy period" in this form or rules that would broaden the coverage of this policy without charge, such broader coverage will apply to this policy when the change becomes effective in your state. Such broader coverage applies only until the end of the "policy period."

8. Premiums

   a. The first Named Insured:

      (1) Is responsible for payment of all premiums when due; and

      (2) Will be the payee for any return premiums we pay.

   b. The first Named Insured must keep records of the information we need for premium computation, and send us copies at such times as we may request.

9. Transfer Of Your Rights And Duties Under This Policy

   Your rights and duties under this policy may not be transferred without our written consent.

   Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

10. Conflicting Statutes

    Terms of this policy which are in conflict with the statutes of the state wherein this policy is issued are hereby amended to conform to such statutes.

11. Representations

    By accepting this policy, you agree:

    a. The statements in the Declarations are accurate and complete;

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b. Those statements are based upon representations you made to us; and

c. We have issued this policy in reliance upon your representations.

12. Legal Action Against Us

No person or organization has a right under this policy:

a. To join us as a party or otherwise bring us into a “suit” asking for damages from an insured; or

b. To sue us on this policy unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured obtained after an actual trial; but we will not be liable for damages that are not payable under the terms of this policy or that are in excess of the limit of liability.

An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant’s legal representative.

13. Separation Of Insureds

Except with respect to the Limits of Liability and any rights or duties specifically assigned in this policy to the first Named Insured, this insurance applies:

a. As if each Named Insured were the only Named Insured; and

b. Separately to each insured against whom “claim” is made or “suit” is brought.

14. Transfer Of Rights Of Recovery Against Others To Us

If the insured has rights to recover all or a part of any payment we have made under this policy, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring “suit” or transfer those rights to us and help us enforce them.

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Scottsdale Indemnity Company

PUBLIC ENTITY POLICY

COMMON LIABILITY EXCLUSIONS AND COMMON LIABILITY DEFINITIONS

The Coverage Forms shown below are subject to the following Common Liability Exclusions and Common Liability Definitions:

Law Enforcement Liability Coverage Form (Occurrence Coverage)
Law Enforcement Liability Coverage Form (Claims Made Coverage)
Public Officials Liability Coverage Form (Occurrence Coverage)
Public Officials Liability Coverage Form (Claims Made Coverage)
Public Officials Liability Coverage Form (Claims Made and Reported Coverage)
Employment Practices Liability Coverage Form (Claims Made Coverage)
Emergency Dispatchers Liability Coverage Form (Occurrence Coverage)
Firefighters Professional Liability Coverage Form (Claims Made Coverage)

Please refer to the Common Policy Declarations to determine which of these coverages applies to your insurance policy.

A. COMMON LIABILITY EXCLUSIONS

The following exclusions apply to the liability coverages designated in the Common Policy Declarations. Refer to the individual coverage forms for additional exclusions.

This policy does not apply to:

1. Pollution

   a. "Bodily injury," "property damage" or "personal injury" arising out of, or "wrongful act(s)" which result in the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants" at any time.

      Paragraph 1.a. does not apply to "bodily injury," "property damage" or "personal injury" arising out of, or "wrongful act(s)" which result in heat, smoke or fumes from a hostile fire:

      (1) At or from any Named Insured's premises; or

      (2) At or from any site or location on which any Named Insured or any contractors or subcontractors working directly or indirectly on any Named Insured's behalf are performing operations.

      As used in this exclusion, a hostile fire means one which becomes uncontrollable or breaks out from where it was intended to be.

   b. Any loss, cost or expense arising out of any:

      (1) Request, demand or order that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants; or

      (2) "Claim" or "suit" by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of pollutants.

   Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

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2. War

   "Bodily injury" or "property damage," however caused, arising, directly or indirectly, out of:

   a. War, including undeclared or civil war;

   b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

   c. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

3. Asbestos

   Injury or damage arising out of:

   a. Inhaling, ingesting or prolonged physical exposure to asbestos or goods or products containing asbestos;

   b. The use of asbestos in construction or manufacturing any good, product or structure;

   c. The removal of asbestos from any good, product or structure; or

   d. The manufacture, sale, transportation, storage or disposal of asbestos or goods or products containing asbestos.

   The coverage afforded by the policy does not apply to payment for the investigation or defense of any loss, injury or damage or any cost, fine or penalty or for any expense of "claim" or "suit" related to any of the above.

   This exclusion does not apply in the following states: New Jersey, Pennsylvania, Oklahoma and Vermont.

4. Nuclear Energy Liability

   a. Any injury or damage:

      (1) With respect to which an insured under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or

      (2) Resulting from the "hazardous properties" of "nuclear material" and with respect to which:

         (a) Any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof; or

         (b) The insured is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by or with any person or organization.

   b. Expenses incurred under Medical Payments Coverage, with respect to "Bodily injury" resulting from the "hazardous properties" of "nuclear material" and arising out of the operation of a "nuclear facility" by any person or organization.

   c. Any injury or damage resulting from the "hazardous properties" of "nuclear material," if:

      (1) The "nuclear material":

         (a) Is at any "nuclear facility" owned by, or operated by or on behalf of, an insured; or

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(b) Has been discharged or dispersed therefrom;

(2) The "nuclear material" is contained in "spent fuel" or "waste" at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an insured; or

(3) The injury or damage arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operations or use of any "nuclear facility," but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion c. applies only to "property damage" to such "nuclear facility" and any property thereat.

As used in this exclusion:

"Hazardous properties" includes radioactive, toxic or explosive properties.

"Nuclear material" means "source material," "special nuclear material" or "by-product material."

"Source material," "special nuclear material" and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.

"Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a "nuclear reactor."

"Waste" means any waste material:

a. Containing "by-product material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its "source material" content; and

b. Resulting from the operation by any person or organization of any "nuclear facility" included under paragraphs a. and b. of the definition of "nuclear facility."

"Nuclear facility" means:

a. Any "nuclear reactor";

b. Any equipment or device designed or used for:

(1) Separating the isotopes of uranium or plutonium;

(2) Processing or utilizing "spent fuel"; or

(3) Handling, processing or packaging "waste";

c. Any equipment or device used for the processing, fabricating or alloying of "special nuclear material" if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;

d. Any structure, basin excavation, premises or place prepared or used for the storage or disposal of "waste";

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

"Nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

Injury or damage includes all forms of radioactive contamination of property.

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5. Dams

   "Bodily injury," "property damage," "personal injury" or "advertising injury" arising out of, or "wrongful act(s)" which result in the rupture, bursting, overtopping, accidental discharge, or structural failure of any dam, levee, or dike that you own, operate, use, maintain, license, permit or inspect, or located on any property you rent or lease including a sublease.

6. Eminent Domain

   Any injury or damage arising out of or resulting from a taking that involves or is in any way related to the principles of eminent domain, inverse condemnation, adverse possession, right of prescription or dedication by adverse use or by whatever name used, whether "claim(s)" is made directly against any insured or by virtue of any agreement entered into by or on behalf of any insured.

7. Workers Compensation and Similar Laws

   Any obligation of the insured under a workers' compensation, disability benefits or unemployment compensation law or any similar law.

B. COMMON LIABILITY DEFINITIONS

Throughout this policy words and phrases that appear in quotation marks are defined terms. The following definitions apply to the Liability coverages designated in the Common Policy Declarations. Please refer to the individual coverage forms for additional definitions.

1. "Auto" means a land motor vehicle, trailer or semi-trailer designed for travel on public roads, including any attached machinery or equipment, but "auto" does not include "mobile equipment."

2. "Bodily injury" means bodily injury, mental anguish, emotional distress, sickness or disease sustained by any person, including death resulting from any of these at any time.

3. "Coverage territory" means all parts of the world if the insured's responsibility to pay damages is determined in a "suit" brought in the United States of America (including its territories and possessions), Puerto Rico or Canada or in a settlement we agree to.

4. "Loading or unloading" means the handling of property:

   a. After it is moved from the place where it is accepted for movement into or onto an "aircraft," watercraft or "auto";

   b. While it is in or on an "aircraft," watercraft or "auto"; or

   c. While it is being moved from an "aircraft," watercraft or "auto" to the place where it is finally delivered;

   but "loading or unloading" does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the "aircraft," watercraft or "auto."

5. "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:

   a. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;

   b. Vehicles maintained for use solely on or next to premises you own or rent, but any land motor vehicle, trailer or semi-trailer designed for travel on public roads (including any machinery or apparatus that is attached) owned or leased by you shall be deemed an "auto" and not "mobile equipment," if the only reason for considering it "mobile equipment" is that it is maintained for use exclusively on streets or highways owned by you;

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c. Vehicles that travel on crawler treads;

d. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:

(1) Power cranes, shovels, loaders, diggers or drills; or

(2) Road construction or resurfacing equipment such as graders, scrapers or rollers;

e. Vehicles not described in 5.a., b., c. or d. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:

(1) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or

(2) Cherry pickers and similar devices used to raise or lower workers;

f. Vehicles not described in 5.a., b., c. or d. above maintained primarily for purposes other than the transportation of persons or cargo. However, self-propelled vehicles with the following types of permanently attached equipment are not “mobile equipment” but will be considered “autos”:

(1) Equipment designed primarily for:

(a) Snow removal;

(b) Road maintenance, but not construction or resurfacing;

(c) Street cleaning;

(2) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and

(3) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

6. “Policy period” means the period beginning with the inception date shown in the Common Policy Declarations and ending with the earlier of:

a. The date of cancellation of this policy; or

b. The expiration date shown in the Common Policy Declarations.

7. “Wrongful act(s)” means “law enforcement wrongful act(s),” “public officials wrongful act(s),” “employment practices wrongful act(s),” “emergency dispatchers wrongful act(s),” or “firefighters wrongful act(s).”

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Scottsdale Indemnity Company

ENDORSEMENT NO. _____

ATTACHED TO AND FORMING A PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED	AGENT NO.
PKI0002862	07/01/2016	Ohio Department of Taxation Enforcement	12529

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDATORY ENDORSEMENT—OHIO

A. Condition 2. Cancellation of the **PUBLIC ENTITY COMMON POLICY CONDITIONS** form is deleted in its entirety and is replaced by the following:

2. Cancellation

a. The first Named Insured shown in the Common Policy Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.

b. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:

(1) Ten (10) days before the effective date of cancellation, if we cancel for nonpayment of any premium when due; or

(2) Sixty (60) days before the effective date of cancellation, if we cancel for any other reason.

c. If this policy has been in effect for ninety (90) days or less and is not a renewal of a policy we issued, we may cancel for any reason by mailing or delivering notice of cancellation to the first Named Insured.

d. If this policy has been in effect for more than ninety (90) days or is a renewal of a policy we issued, we may cancel only for one or more of the following reasons except as provided in paragraph e. below:

(1) Nonpayment of premium;

(2) Discovery of fraud or material misrepresentation in the procurement of the insurance or with respect to any “claims” submitted thereunder;

(3) Discovery of a moral hazard or willful or reckless act or omission on your part which increases any hazard insured against;

(4) The occurrence of a change in the individual risk which substantially increases any hazard insured against after the insurance coverage has been issued or renewed, except to the extent the insurer could reasonably have foreseen the change or contemplated the risk in writing the contract;

(5) Loss of applicable reinsurance or a substantial decrease in applicable reinsurance, if the Superintendent of Insurance has determined that reasonable efforts have been made to prevent the loss of, or substantial decrease in, the applicable reinsurance, or to obtain replacement coverage;

(6) Failure of an insured to correct material violations of safety codes or to comply with reasonable written loss control recommendations; or

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(7) A determination by the Superintendent of Insurance that the continuation of the policy would create a condition that would be hazardous to the policyholders or the public.

e. Policies written for a term of more than one year or on a continuous basis may be canceled by us for any reason at an anniversary date, upon thirty (30) days written notice of cancellation.

f. We will mail written notice of cancellation to the first Named Insured and agent, if any, at the last mailing addresses known to us. Proof of mailing will be sufficient proof of notice.

g. The notice of cancellation will state the effective date of cancellation. The "policy period" will end on that date.

h. The notice will also contain the date of the notice and the policy number and will state the reason for cancellation.

i. If this policy is canceled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.

B. Condition 3. When We Do Not Renew of the **PUBLIC ENTITY COMMON POLICY CONDITIONS** form is deleted in its entirety and is replaced by the following:

3. When We Do Not Renew

a. If we decide not to renew this policy, we will mail written notice of nonrenewal to the first Named Insured and agent, if any, at the last mailing addresses known to us. The notice will contain the date of the notice and the policy number, and will state the expiration date of the policy.

b. We will mail the notice of nonrenewal at least sixty (60) days before the end of the "policy period."

c. Proof of mailing will be sufficient proof of notice.

C. The following Condition is added to the **PUBLIC ENTITY COMMON POLICY CONDITIONS** form:

Increase In Premium

1. If we intend to substantially increase the renewal premium for this policy, we will mail to the Named Insured and to the agent, if any, written notice of our intent to increase the premium at least thirty (30) days prior to the expiration date of this policy. The notice will be mailed to the last mailing addresses known to us. Proof of mailing will be sufficient proof of notice.

2. If the notice is mailed less than thirty (30) days before the expiration date of the policy, the policy will remain in effect until thirty (30) days after the date of mailing of the notice. We will notify the Named Insured of the amount of premium for the time after the expiration date that the existing coverage may remain in effect, and the Named Insured will pay such premium unless the Named Insured notifies us, in writing, that it does not elect to have the policy extended past the expiration date. The premium will be computed using the rates in effect for the expiring policy.

3. If the Named Insured accepts the increased premium, such change is effective immediately following the expiration date of the Named Insured coverage then in effect.

AUTHORIZED REPRESENTATIVE DATE

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Scottsdale Indemnity Company

ENDORSEMENT NO. _____

ATTACHED TO AND FORMING A PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED	AGENT NO.
PKI0002862	07/01/2016	Ohio Department of Taxation Enforcement	12529

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LINE OF DUTY DEATH COVERAGE

This endorsement modifies insurance provided under the following:

COMMON POLICY CONDITIONS

LAW ENFORCEMENT LIABILITY COVERAGE FORM

I. We will indemnify you for an amount not to exceed $50,000 for voluntary payments made to the family or members of the household of a Law Enforcement Officer who is injured as the result of a felony which occurs during the "policy period":

a. If death results within one year from the date of the initial injury; and

b. The Law Enforcement Officer was under the direct supervision of your Law Enforcement Department or Agency shown in Item 10. of the Declarations at the time the injury occurred; and

c. The Law Enforcement Officer was acting within the course and scope of official law enforcement duties at the time the injury occurred.

The maximum limit for this coverage is $100,000 per "policy period."

The Limits described in this endorsement are in addition to the Limits of Liability shown on the Declarations.

II. EXCLUSIONS:

In addition to the other exclusions set forth in SECTION II—EXCLUSIONS of the Law Enforcement Liability Coverage Form, coverage does not apply if death results directly or indirectly from the following causes or events, whether they occur concurrently with or in any sequence from the felonious injury:

a. Suicide;

b. Injuries caused by members of the Law Enforcement Officer's immediate family or members of the household or benefit recipient;

c. Heart attack or stroke which occurs more than twenty-four (24) hours after such felonious injury; or

d. Conditions or symptoms related to HIV, AIDS or any other communicable disease.

III. CONDITIONS

With respect to coverage provided by this endorsement:

a. The following is added to COMMON POLICY CONDITION 12. Legal Action Against Us:

The insured may not bring a "suit" to recover under this endorsement until ninety (90) days after the insured has given us written proof of a covered fatal injury. No "suit" may be brought more than three (3) years after the date of a covered fatal injury, or as required by law.

b. Condition 3. Insured's Duties In The Event Of A "Law Enforcement Wrongful Act," "Claim" or "Suit." of the Law Enforcement Liability Coverage Form is deleted in its entirety and is replaced by the following:

3. Insured's Duties In The Event Of A "Law Enforcement Wrongful Act," "Claim" or "Suit."

   You must give us written notice of a covered fatal injury as soon as reasonably possible after such fatal injury covered by this endorsement occurs, or as required by law. Such written notice must identify the Law Enforcement Officer who sustained the covered fatal injury, the Named Insured, the policy number, and it must describe the "occurrence" and the nature of the fatal injury.

c. The following condition is added to the Law Enforcement Liability Coverage Form:

   We have the right to request an independent autopsy as allowed by law.

AUTHORIZED REPRESENTATIVE DATE

Scottsdale Indemnity Company

ENDORSEMENT NO. _____

ATTACHED TO AND FORMING A PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED	AGENT NO.
PKI0002862	07/01/2016	Ohio Department of Taxation Enforcement	12529

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITED SEXUAL ABUSE OR MOLESTATION COVERAGE

This endorsement modifies insurance provided under the following:

LAW ENFORCEMENT LIABILITY COVERAGE FORM

The following exclusion is added to **SECTION II—EXCLUSIONS** of the **LAW ENFORCEMENT LIABILITY COVERAGE FORM:**

We will not be obligated to make any payment nor to defend any "suit" in connection with any "claim" made against the insured for any "law enforcement wrongful act" arising out of allegations of actual or threatened "sexual abuse or molestation" committed by, caused by, permitted by, or contributed to by any insured. However, the policy will provide coverage to an insured if such allegations arise out of negligence in the:

a. Hiring;

b. Investigation;

c. Supervision;

d. Training; or

e. Retention

of another person who is alleged to have committed such threatened "sexual abuse or molestation." We will defend any "suit" against the insured who is alleged to have committed "sexual abuse or molestation" until such time as a judgment or other final adjudication establishes that the "sexual abuse or molestation" was committed by the insured.

The following Definition is added to **SECTION VI—LAW ENFORCEMENT LIABILITY—DEFINITIONS** of the **LAW ENFORCEMENT LIABILITY COVERAGE FORM:**

"Sexual abuse or molestation" means any action or behavior or any physical contact or touching which is intended to lead to or which culminates in any sexual act.

JNR

AUTHORIZED REPRESENTATIVE DATE

Scottsdale Indemnity Company

ENDORSEMENT NO. _____

ATTACHED TO AND FORMING A PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED	AGENT NO.
PKI0002862	07/01/2016	Ohio Department of Taxation Enforcement	12529

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONSENT TO SETTLE

This endorsement modifies insurance provided under the following:

EMERGENCY DISPATCHERS LIABILITY COVERAGE FORM
LAW ENFORCEMENT LIABILITY COVERAGE
PUBLIC OFFICIALS LIABILITY COVERAGE FORM

Paragraph 2. Settlement of **SECTION V—CONDITIONS** is replaced by:

2. Settlement

We have the right to investigate any "claim" or "suit," but we will not settle or compromise a "claim" or "suit" without your written consent. If consent is refused and you elect to contest the "claim" or "suit" or continue legal proceedings, then our liability for the "claim" or "suit" will not exceed the amount for which the "claim" or "suit" could have been settled, plus "loss adjustment expense" incurred up to the date of your refusal, plus seventy percent (70%) of all "loss" in excess of the amount of the settlement offer acceptable to us and the claimant and seventy percent (70%) of all "loss adjustment expense" incurred after the date of your refusal to consent to a settlement offer acceptable to us and the claimant.

In no event shall our liability under this policy for "loss" exceed the applicable limits of our liability of the remaining portion of the Annual Aggregate Limit of Liability. You shall be solely responsible for thirty percent (30%) of all "loss" in excess of the amount of the settlement offer acceptable to us and the claimant, and thirty percent (30%) of all "loss adjustment expense" incurred after the date of your refusal.

We will not be obligated to pay any "claim" or judgment or to defend any "suit" after the applicable limit of our liability have been exhausted by payment of judgments or settlements.

JNCR

AUTHORIZED REPRESENTATIVE DATE

Nationwide®

Scottsdale Insurance Company
National Casualty Company
Scottsdale Indemnity Company
Scottsdale Surplus Lines Insurance Company

CLAIM REPORTING INFORMATION

Your insurance policy has been placed with a Nationwide® insurance company.

Our commitment to you is to provide fast, fair claim service. Promptly reporting an event that could lead to a claim, as required by your policy, helps us fulfill this commitment to you. Please refer to your policy for this and all other terms and conditions.

To report a claim, you may contact us 24 hours a day, 7 days a week, by calling 1-800-423-7675 or via our website at www.nationwideexcessandsurplus.com.

Thank you for your business and as always, we appreciate the opportunity to serve you.

HOW TO REPORT A CLAIM

Call **1-800-423-7675** or visit our website at www.nationwideexcessandsurplus.com.

In order to expedite this process, please be prepared to furnish as much of the following information as possible:

- Your policy number
- Date, time and location of the loss/accident
- Details of the loss/accident
- Name, address and phone number of any involved parties
- If applicable, name of law enforcement agency or fire department along with the incident number

Please refer to your policy for specific claim reporting requirements.

Claim Service *Beyond Compare*

When a loss occurs, you want to make sure your customers' claims are settled quickly and fairly. Let us help. We not only have a team of skilled claim handlers, but a claim reporting system that will allow you to easily report claims as soon as they occur—either through the Web at scottsdaleins.com, via e-mail at sicreportaloss@scottsdaleins.com, or by phone at 800-423-7675—any time, any day of the year.

Our goal is to provide fast, fair claim service. Service you can trust. Service you can count on.

SCOTTSDALE INSURANCE COMPANY®

scottsdaleins.com
sicreportaloss@scottsdaleins.com
800-423-7675

A Nationwide® Company

Click or Call

to Report 'Em All

By reporting **claims** through Scottsdale Insurance Company's website, 800 number, or Claim Intake e-mail address, you can enjoy the following benefits:

- Reduced intake cycle time
- Reduced litigation frequency
- Reduced contention
- Hassle-free process

All Direct Intake claim-reporting methods are fast, efficient, and accurate. Immediate reporting helps get the most reliable information from the insured, and the claim representative will receive more complete information. This results in an increase in integrity of the information received.

By reporting claims though our website, 800 number, and e-mail address, you will improve the service you provide to your customers. All options allow you to report claims 24 hours a day, 7 days a week, 365 days a year. Once reported, the claim rep and number are assigned.

Enjoy a competitive advantage when selling Scottsdale products.

Click or Call to Report 'Em All

scottsdaleins.com
sicreportaloss@scottsdaleins.com
800-423-7675

SCOTTSDALE INSURANCE COMPANY®

CLI-001

SCOTTSDALE INSURANCE COMPANY®

DIRECT CLAIM INTAKE for Retail Agents

Improved Service. Increased Quality.

As a Retail Agent who sells Scottsdale Insurance Company products, you have a lot to gain from our new Direct Intake claim process.

Research shows a correlation between: efficient claim reporting and handling, policyholder satisfaction, and overall profitability. Our Direct Intake process achieves these outcomes by reducing the intake cycle time and increasing the quality of new loss information.

This process applies to any policy produced by our companies:

- Scottsdale Insurance Company
- Colonial County Mutual
- National Casualty Company
- Scottsdale Indemnity Company
- Scottsdale Surplus Lines Insurance Company

Our Vision for Direct Claim Intake

Days, even weeks, often pass between the loss occurrence and notification. Direct Intake expedites the process:

- The loss occurs.
- The policyholder immediately contacts SIC's Claim Call Center or their Retail Agent, who directs the Insured to SIC's Claim Call Center (1-800-423-7675).
- After a brief interview, the Claim Call Center provides the Insured with:
  - Claim Number;
  - Claim Representative name and contact information; and
  - A description of the claim process.
- SIC sends claim acknowledgment by e-mail to the General Agent within four hours.
- SIC mails the acknowledgement letter to the Insured by the next business day.
- Claim Representative begins investigation within 24 hours of receipt.

The process makes it easy for the General Agent to forward loss information to the Retail Agent so everyone remains informed.

Educating the Insured

SIC will provide Insureds with information about what to do and who to call in the event of a loss.

- Information ultimately will be detailed in an Insert located within the Policy. Initially, it will be on a sticker affixed to the policy.
- A notice explaining the process will be sent to Insureds.

Benefits of the Process

- Policyholders will have greater confidence in their insurance coverage.
- Agents and Policyholders can rest assured that the claim was received.
- Improved claim service leads to greater loyalty and peace of mind.
- It frees up the General and Retail Agents' time, as they don't have to handle the loss.

Your Role

- Direct Insureds to the Claim Call Center (1-800-423-7675) when they seek assistance with a claim.
- Provide your GA with feedback on the process.