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Ohio School Plan's team of highly experienced claim professionals are available 24 hours a day / 365 days a year:

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Ohio School Plan is designed specifically for public schools, developmental disability districts, educational services centers, career centers, and councils of government that fall under Section 2744 of the Ohio Revised Code.

Ohio School Plan is one of the largest and most successful alternative insurance programs in the state of Ohio.

Free Legal Advice

Ohio School Plan Members have access to Legal Help Desk

The Ohio School Plan is pleased to announce a new member benefit - two (2) hours of free legal advice to current Ohio School Plan members, during the 07/01/2009 - 2010 term. Ohio School Plan has teamed up with attorneys throughout the state to provide up to 2 hours of free legal advice, which can be on any subject.

To access the Ohio School Plan Legal Help Desk, contact the Ohio School Plan Claims Department toll free 1-866-825-2467 and you will be referred to a participating attorney in your area.

The attorney will advise you on the approximate time needed to address your question. Remember, payment for any services performed in excess of the first two hours will be your responsibility.

Underground Storage Tanks

Owners and Operators are required to demonstrate financial responsibility

Recently, we have received inquiries regarding liability coverage for Underground Storage Tanks (USTs), resulting from the Bureau of Underground Storage Tank Regulations (BUSTR) requirement that owners/operators of USTs demonstrate financial responsibility. While insurance coverage is a method to demonstrate financial responsibility, it typically comes with high premiums. Standard General Liability policies do not provide coverage for USTs, as petroleum is considered a pollutant and therefore excluded.

Per BUSTR, owners/operators of UST's must ensure, in ways spelled out in section 1301:7-9-05 of the Ohio Administrative Code (OAC), that there will be money available to help pay for the costs of third-party liability claims and the necessary corrective actions resulting from a leak from your tank.

To satisfy Ohio's financial responsibility requirements, political subdivision petroleum UST system owners and operators must do 2 things:

1. Participate in the Ohio Financial Assurance amount. The standard deductible is \$55,000. **Owners of 6 or fewer tanks may pay a higher premium to obtain a reduced deductible of \$11,000.**
2. Demonstrate financial responsibility for the deductible amount by using one of the mechanisms as cited in OAC 1301:7-9-05:

- a. Bond Rating - Must establish eligibility to use this mechanism by presenting evidence of outstanding issues of at least \$1 million in general obligation bonds rated by Standard & Poors or Moody's.
- b. Must complete a financial worksheet that recognizes the unique financial structure of government entities and obtain a satisfactory score.
- c. Political Subdivision Guarantee - May obtain a guarantee from the state of Ohio or another political subdivision with which it can demonstrate a substation governmental relationship.
- d. A Political Subdivision Fund - May administer a dedicated UST response fund if appropriate safeguards are met. Three options are available:
 - Dedicate a fund equal to the deductible (\$11,000 or \$55,000) to be used only to clean up a petroleum release from an UST;
 - Dedicate a fund equal to 5 times the amount of the deductible for emergencies, including UST-regulated emergencies;
 - Dedicate a fund in the amount of the deductible to be used only to clean up a petroleum release from an UST. A payment must be made to the fund once every year for seven years, until it is totally funded.

For complete details and instructions on financial responsibility for underground storage tanks please visit the Ohio Administrative Code website <http://codes.ohio.gov/oac>.