

THE COST OF VIOLENCE

November 16, 2010

West Price Hill, OH: a 17 year old student brought a loaded .45 caliber pistol to Western Hills University High School. After the subsequent police chase, the student was arrested and charged with possession of a firearm on school grounds, aggravated menacing, carrying a concealed weapon, and illegally possessing a firearm.

November 15, 2010

Youngstown, OH: a 17 year old student began calling bus riders foul names. The bus stopped at the student's house, but he refused to get off. Once he was pushed from the bus, the student went in his house, brought out a gun, and began chasing the school bus with the weapon in hand.

November 2, 2010

Springfield, OH: A 17 year old student hid a gun above a bathroom ceiling tile at the Springfield-Clark Career Technology Center. No one was injured.

September 7, 2010

Massillon, OH: a 16 yr. old student was arrested at Massillon Washington High School for concealing a .25 caliber handgun in a hollowed-out book in class. Although the gun was not loaded, bullets were found in the student's bag.

December 9, 2009

Maumee, OH: a 14 year-old male student stabbed another 14 year-old student with a pocket knife just above the knee. The students were said to be arguing after gym class.

November 17, 2009

Toledo, OH: a 15 year-old boy was talking to the suspect's female cousin. The 16 year-old suspect took offense to what the boy said and stabbed the victim in the stomach with a pocketknife.

November 12, 2008

Fort Lauderdale, FL: a 15 year-old female student was shot and killed by a classmate at Dillard High School.

March 6, 2008

Toledo, OH: a 15 year-old boy stabbed a 16 year-old boy in the abdomen with a pocketknife over money owed.

February 12, 2008

Oxnard, CA: A 14 year-old boy shot a student at E.O. Green Junior High School causing the 15 year-old to be brain dead.

February 11, 2008

Memphis, TN: A 17 year-old student at Mitchell High School shot and wounded a classmate in gym class.

October 10, 2007

Cleveland, OH: An Ohio school shooter gave many warnings. The 14 year-old student wounded two teachers and two other students at Success Tech Academy before killing himself.

March 5, 2007

Shaker Heights, OH: Death threats targeting five high school students were found written on lockers at a private all-girls school. Officers searched the building and found no immediate danger.

January 19, 2007

Framingham, MA: A 15-year-old student was stabbed in a fight with another student before classes began at the school. The fight began in a bathroom and spilled into the hallway.

January 10, 2007

Mansfield, OH: Ontario High School went into lockdown during the noon hour when a 17-year-old male student with a knife held a 16-year-old girl hostage in a classroom. Staff members were able to subdue the boy until police arrived. The girl was not hurt. The school's assistant principal suffered a minor injury.

January 8, 2007

Cincinnati, OH: A 16-year-old male student at Taft High School in Cincinnati pulled out a gun in a cafeteria. The assistant principal tried to take the gun from the student which soon turned to a struggle in a hallway where the student fired two shots. No injuries were reported.

October 2, 2006

Paradise, PA: A 32-year-old man walked into an Amish schoolhouse, binding and shooting five students execution-style before killing himself. Six other students were wounded.

September 29, 2006

Madison, WI: A 15 year old student fatally wounded his principal.

September 27, 2006

Bailey, CO: A 53-year-old man entered a high school where he held several students hostage at gunpoint. One student was fatally wounded prior to shooting and killing himself.

April 12, 2006

Cleveland, OH: Two high school students were arrested after a random security sweep rounded up a gun and knife. No one was injured.

Although the facts change a little, these actual events play themselves out across our country nearly every day. For this reason, it is only prudent that school districts be prepared to respond to such tragedies. In considering a response, the district must in the end, consider the cost.

Who pays for the costs involved in these violent acts?

In the case of March 2, 2005 shooting, the minor damage to the bus is paid by the auto collision carrier for the school district. If students were injured from the bus's minor impact with the utility pole, their medical bills too would be covered (up to the carrier's limit). Thankfully, in this case none of the 24 students were injured. There also may be some limited coverage for the bus driver's funeral expenses. The limit on that coverage is normally \$5,000.

Because no children were injured in the school bus shooting or subsequent collision with the utility pole, the cost of the violent act appears minimal: the insurance carrier pays for the minor bus damage, students' medical bills and the funeral expenses of the driver. The cost, borne by the insurance carrier, is probably less than \$7,500.

How about the case of the student who may shoot and injure or kill a classmate, a teacher, or other school employee? Assuming the district is not negligent or at fault for the shooting in any way, then the school would not be responsible for the medical bills or funeral expenses of those involved. Perhaps Workers' Compensation



would be involved for the teacher's or employee's benefit. In the end, the result is the same as the other incident: the cost to the district would appear to be minimal.

Why should your school district be concerned with the cost of a violent act?

The costs mentioned above are only the tip of the iceberg. There are hidden costs of trying to get the district back into its everyday operation. These hidden costs include counseling needs of students and employees, extra security, or extra transportation charges if a school building is unusable. The district may also need additional substitute teachers. *Moreover, who pays for the students' or employees' medical expenses and EMT charges that exhaust all other sources? What about the grieving family who has lost a child or family member due to a violent act at the school? These costs can easily mount to hundreds of thousands of dollars. Would not the district want to offer these types of benefits to its students and employees?*

In the past if a district made these types of resources available, the cost would have to come out of the district's pocket. Until now, no coverage has been available anywhere for these added costs. The Ohio School Plan is the only program to offer School Violence Coverage. The Violence Coverage will pay:

- Up to **\$25,000** for Group Trauma Counseling,
- Up to **\$25,000** for Extra Required security,
- Up to **\$25,000** for additional Substitute Teachers, and
- Up to **\$10,000** for Extra Transportation costs.

The Ohio School Plan Violence Coverage also will pay a **\$25,000** Death Benefit for a student, employee, elected or appointed board member, grad/student teacher, or an authorized volunteer. In addition, the Violence Coverage may pay EMT and medical expenses after other sources have been exhausted. If a covered violent act occurs, total benefits available from this coverage amount to **\$1,000,000**. The Violence Coverage is a Master Policy for the Ohio School Plan. Members with Ohio School Plan Liability Policies will automatically receive the Violence Coverage.

If a tragic violent event, like one of those described above, should take place at your school, you will have the ability to be pro-active in your financial support to the affected individuals and families. The Violence Coverage benefits make it is easier for a school district to handle the cost of school violence.

For details of the Violence Coverage, please contact your Ohio School Plan representative at 800-288-6821.



Violence Coverage Schedule of Benefits

The benefits listed in this Schedule of Benefits are subject to:

Plan Aggregate Limit	\$1,000,000
Aggregate Limit	\$1,000,000
Violent Act Limit	\$1,000,000
Death Benefit Aggregate Limit	\$1,000,000
EMT Charges Aggregate Limit	\$5,000
Medical Expenses Aggregate Limit	\$25,000
Travel Expenses Aggregate Limit	\$25,000

Benefits payable to the Named Member as a result of a violent act:

Benefits Limit

Group trauma counseling	\$25,000
Extra required security	\$25,000
Substitute teachers	\$25,000
Extra transportation of students	\$10,000

Benefits payable to a covered member as a result of a violent act:

Benefits Limit

Death	
Student	\$25,000 per person
Employee	\$25,000 per person
Elected or appointed Board Member	\$25,000 per person
Graduate Teaching Assistant or Student Teacher	\$25,000 per person
Authorized Volunteers	\$25,000 per person
EMT charges	\$1,000 per person
Medical Expense in excess of \$25,000 per person.	\$5,000 per person
Travel Expenses – Per Covered Member	\$5,000 per person

All Ohio School Plan members with an in-force Educational General Liability Policy automatically qualify for Violence Coverage.

NOTE: The information in this School Violence Scenario and Schedule of Benefits does not provide coverage - it is only an example and a summary. Coverage is provided only by the Ohio School Plan Violence Coverage

For further information, please contact your OSP Risk Management representative.