



Ohio Municipal Joint  
Self-Insurance Pool

# Member Newsletter

**DAWSON**  
COMPANIES  
PUBLIC ENTITY DIVISION

Public Entity Insurance Newsletter

August 2014  
Edition

## Tips for Your Next Special Event

### Planning to Sell Beer or Wine:

- Contact us to add Liquor Liability Coverage to your policy.
- Be sure all vendors have proper permits and licensing for selling alcohol.
- Share details about your event with us, so that we can discuss the proper controls to have in place.

### Planning a Firework Event:

- Plan fireworks with a licensed and insured pyrotechnic.
- Secure **Certificates of Insurance** from all vendors and pyrotechnics.
- Have fire personnel on hand.

Remember, it's always a good idea to call us to be sure you have the proper coverage in place for your special event.

*Planning a fall hay ride? How does your community celebrate the fall season? Send us topic ideas for our next newsletter.*

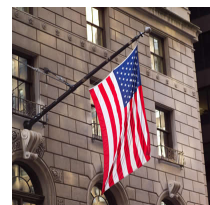


## Fire Damage, Your Building: Are You Properly Protected?

*Are you financially prepared to replace your building if you don't have the proper insurance coverage?*

Learning that an insurance company is only willing to pay a portion of the claim because of a **margin clause** may have a significant economic impact on a community. Many insurance policies are written with a margin clause which limits the amount of coverage and prevents the blanket property limit of insurance from applying.

What makes your coverage unique with OMJSP is at the time of a covered loss, your full blanket limit is available to you with **no margin clause penalty**. We take pride in our ability to provide you with peace of mind by eliminating restrictions often seen in our competitors' products.



## Recent Ohio Court Decisions



### Reinhold v. Univ. Hts. 2014-Ohio-1837 8th Appellate District

In action against city after raw sewage backed up into homeowners' basement, trial court did not err in denying city's motion for summary judgment where homeowners alleged that city was negligent in its proprietary function of maintaining sewer system and thus R.C. 2744.02(B)(2) clearly removes shield of immunity.

### Hayes v. Columbus 2014-Ohio-2076 10th Appellate District

In an action against officer and city for, inter alia, wrongful death following the shooting death of an armed suspect by an officer, granting of motion of summary judgment in favor of officer was not error where he is statutorily immune from liability Under R.C.2744.03.

*If you would like more information on either of these cases, please [contact us](#) for the full case decision.*

## Upcoming Events



**OML Annual Conference**  
October 8th - 10th  
Sheraton Capitol Square,  
Columbus  
*Look for our booth!*

**Municipal Finance Officers  
Association of Ohio Annual  
Conference**  
October 30th - 31st  
Mariott Northwest, Dublin

## Quick Links

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

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

## Your Service Team Contact Information

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**Contact us with  
questions or feedback  
about our newsletter!**