



## INSURANCE COVERAGE SUMMARY FOR 2023-24

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**COVERAGE:** **EQUIPMENT BREAKDOWN**

**Carrier:** Districts Mutual Insurance & Risk Management Services

**Effective:** 7/1/23 - 7/1/24

**Limits:** \$100,000,000 per Equipment Breakdown  
\$25,000 deductible per occurrence

**Report Claim:** Hartford Steam Boiler  
Occurrence

*Note: Jurisdictional inspections performed by Hartford Steam Boiler at no cost to the College.*

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**COVERAGE:** **PROPERTY**

**Carrier:** Districts Mutual Insurance & Risk Management Services

**Effective:** 7/1/23 - 7/1/24

**Limits:** \$500,000,000 per occurrence  
\$25,000 deductible per occurrence

**Report Claim:** CCMSI  
Occurrence

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**COVERAGE:** **GENERAL LIABILITY (INCLUDES AUTO LIABILITY)**

**Carrier:** Districts Mutual Insurance & Risk Management Services

**Effective:** 7/1/23 - 7/1/24

**Limits:** \$5,000,000 per occurrence  
\$5,000 deductible per occurrence

**Report Claim:** CCMSI  
Occurrence

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**COVERAGE:** **DEADLY WEAPON PROTECTION**

**Carrier:** Districts Mutual Insurance & Risk Management Services

**Effective:** 7/1/23 - 7/1/24

**Limits:** \$1,000,000 per College - \$16,000,000 Aggregate  
\$10,000 deductible per occurrence

**Report Claim:** Arthur J Gallagher (UK) Ltd  
Claims Made & Reported

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**COVERAGE:** **AUTO PHYSICAL DAMAGE**

**Carrier:** Districts Mutual Insurance & Risk Management Services

**Effective:** 7/1/23 - 7/1/24

**Limits:** \$10,000,000  
\$2,500 - or - \$5,000 deductible per occurrence (as chosen by College)  
Note: Actual cash value for total loss of a vehicle.

**Report Claim:** CCMSI  
Occurrence

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**COVERAGE:** **EDUCATORS LEGAL LIABILITY; BOARD ERRORS & OMISSIONS; EMPLOYMENT PRACTICES LIABILITY**

**Carrier:** Districts Mutual Insurance & Risk Management Services

**Effective:** 7/1/23 - 7/1/24

**Limits:** \$5,000,000 combined single limit / each wrongful act  
\$100,000 deductible each wrongful act

**Report Claim:** CCMSI  
Claims Made & Reported

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**COVERAGE:** **PROFESSIONAL LIABILITY (STUDENTS IN PRACTICUM)**

**Carrier:** Districts Mutual Insurance & Risk Management Services

**Effective:** 7/1/23 - 7/1/24

**Limits:** \$5,000,000 per occurrence  
\$5,000 deductible per occurrence

**Report Claim:** CCMSI  
Occurrence

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**COVERAGE:** **WORKERS' COMPENSATION**

**Carrier:** Districts Mutual Insurance & Risk Management Services

**Effective:** 7/1/23 - 7/1/24

First dollar coverage for all work-related accidents and/or injuries. Statutory limits are in place. All employees covered. Pilot trainer exposure is provided. (GTC and FVTC)

**Report Claim:** United Heartland  
Occurrence

**COVERAGE: NETWORK SECURITY (CYBER-RISK)**
**Carrier:** Districts Mutual Insurance & Risk Management Services

**Effective:** 7/1/23 - 7/1/24

**Limits:** \$3,000,000 / \$5,000,000 (per claim limit) As chosen by the College

 Damages, claims expense, penalties, PCI fines, expenses and costs. Privacy Breach Response: As chosen by the College. Notified Individuals – As chosen by the College  
 \$25,000 per claim deductible

**Report Claim:** Beazley Group

**Claims Made & Reported**
**COVERAGE: SABATOGUE & TERRORISM**
**Carrier:** Districts Mutual Insurance & Risk Management Services

**Effective:** 7/1/23 - 7/1/24

**Limits:** \$20,000 deductible per occurrence

\$100,000,000 any one occurrence and in the aggregate damage and financial loss combined during the period of insurance.

**Report Claim:** Beazley  
**Occurrence**
**COVERAGE: COUNSELING SERVICES (INCLUDED IN GENERAL LIABILITY)**
**Carrier:** Districts Mutual Insurance & Risk Management Services

**Effective:** 7/1/23 - 7/1/24

**Limits:** \$5,000,000 each occurrence

\$5,000 deductible

**Report Claim:** CCMSI  
**Occurrence**

Individual carrier claim forms/information/website links can be found on DMI's Website under the My College/ Claims Reporting Tab.

**COVERAGE: BUSINESS TRAVEL ACCIDENT**
**Carrier:** CIGNA [Written through the Trust] – *For Local Board Members*
**Effective:** 7/1/23 - 7/1/24

*Only*
**Report Claim:** DMI  
**Occurrence**

\* \$1,000,000 Aggregate

 \* \$100,000 Benefits for  
 Scheduled Losses

 \* Applicable for Business or  
 Pleasure

 \* Assistance  
 Services

\* Medical Evacuation

\* Repatriation

**COVERAGE: CRIME/EMPLOYEE DISHONESTY**
**Carrier:** AIG [Written through the Trust]

**Report Claim:** AIG

**Loss Sustained**
**Effective:** 7/1/23 - 7/1/24

Note: The deductible is specified by endorsement for each College location.

**COVERAGE: INTERNATIONAL PACKAGE**
*For College Locations who have Applied for this coverage*
**Carrier:** Chubb

**Coverage Effective:** *Varies by College*
**Report Claim:** Chubb  
**Occurrence**

\* General Liability

\* Contingent Auto Liability

 \* Accidental Death & Dismemberment & Medical  
 Expenses (for employees and at some colleges for students)

\* Corporate Kidnap &amp; Extortion/Ransom

\* Executive Assistance Services

\* Property

\* Employee Benefits Liability

\* Employers Liability (WC)

\* Forgery or Alteration

\* Employee Dishonesty

TYPE OF COVERAGE	LIMIT
Employee Theft	\$750,000
Forgery and Alteration	\$750,000
Inside Premises - Money Theft & Securities	\$750,000
Inside Premises - Robbery, Safe Burglary - Other Property	\$750,000
Outside Premises	\$750,000
Funds Transfer Fraud	\$750,000
Money Order, Counterfeit Paper Currency	\$750,000
Credit, Debit, or Charge Card Forgery	\$750,000
Impersonation Fraud	\$100,000
Computer Fraud	\$750,000