



INSURANCE COVERAGE SUMMARY FOR 2018-19

COVERAGE: EQUIPMENT BREAKDOWN

Carrier: Districts Mutual Insurance & Risk Management Services **Report Claim:** Hartford Steam Boiler Occurrence
Effective: 7/1/18 - 7/1/19
Limits: \$100,000,000 any one (1) accident, any one (1) policy
 \$25,000 deductible per occurrence
Note: Jurisdictional inspections performed by Hartford Steam Boiler.

COVERAGE: PROPERTY

Carrier: Districts Mutual Insurance & Risk Management Services **Report Claim:** CCMSI Occurrence
Effective: 7/1/18 - 7/1/19
Limits: \$500,225,000 per occurrence
 \$25,000 deductible per occurrence

COVERAGE: GENERAL LIABILITY (INCLUDES AUTO LIABILITY)

Carrier: Districts Mutual Insurance & Risk Management Services **Report Claim:** CCMSI Occurrence
Effective: 7/1/18 - 7/1/19
Limits: \$5,000,000 per occurrence
 \$5,000 deductible per occurrence

COVERAGE: ACTIVE SHOOTER

Carrier: Districts Mutual Insurance & Risk Management Services **Report Claim:** Arthur J Gallagher (UK) Ltd
Effective: 7/1/18 - 7/1/19 **Claims Made & Reported**
Limits: \$1,000,000 per College - \$16,000,000 Aggregate
 \$10,000 deductible per occurrence

COVERAGE: AUTO PHYSICAL DAMAGE

Carrier: Districts Mutual Insurance & Risk Management Services **Report Claim:** CCMSI Occurrence
Effective: 7/1/18 - 7/1/19
Limits: \$250,000,000
 \$2,500 - or - \$5,000 deductible per occurrence (as chosen by College)
 Note: Actual cash value for total loss of a vehicle.

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

Carrier: Districts Mutual Insurance & Risk Management Services **Report Claim:** CCMSI
Effective: 7/1/18 - 7/1/19 **Claims Made & Reported**
Limits: \$5,000,000 per occurrence
 \$100,000 deductible per occurrence

COVERAGE: INCIDENTAL MEDICAL MALPRACTICE (STUDENTS IN PRACTICUM)

Carrier: Districts Mutual Insurance & Risk Management Services **Report Claim:** CCMSI Occurrence
Effective: 7/1/18 - 7/1/19
Limits: \$5,000,000 per occurrence
 \$5,000 deductible per occurrence

COVERAGE: WORKERS' COMPENSATION

Carrier: Districts Mutual Insurance & Risk Management Services **Report Claim:** United Heartland Occurrence
Effective: 7/1/18 - 7/1/19
 First dollar coverage for all work-related accidents and/or injuries. Statutory limits are in place. All employees covered. Pilot exposure is provided.

DISTRICTS MUTUAL INSURANCE & RISK MANAGEMENT SERVICES | Collaborators in Risk Management |

COVERAGE: CYBER-RISK

Carrier: Districts Mutual Insurance & Risk Management Services **Report Claim:** Beazley Group
Effective: 7/1/18 - 7/1/19 **Claims Made & Reported**
Limits: \$1,000,000 / \$3,000,000 / \$5,000,000 (per occurrence limit) (as chosen by College)
 Damages, claims expense, penalties, PCI fines, expenses and costs. Privacy Breach Response: 1,000,000
 Notified Individuals - \$1,000,000 Services;
 \$25,000 per occurrence deductible

COVERAGE: TERRORISM & SABOTAGE

Carrier: Districts Mutual Insurance & Risk Management Services **Report Claim:** Beazley
Effective: 7/1/18 - 7/1/19 **Occurrence**
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.

COVERAGE: COUNSELING SERVICES

Carrier: Districts Mutual Insurance & Risk Management Services **Report Claim:** CCMSI
Effective: 8/1/17 - 7/1/18 **Occurrence**
Limits: \$5,000,000
 \$5,000 Deductible

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 Only** **Report Claim:** DMI
Effective: 7/1/18 - 7/1/19 **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: Arthur J. Gallagher
Effective: 7/1/18 - 7/1/19
Occurrence

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, Credit, Debit, or Charge Card Forgery	\$750,000
Impersonation Fraud	\$100,000
Computer Fraud	\$750,000

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

COVERAGE: INTERNATIONAL PACKAGE

Carrier: Chubb **Coverage**
Effective: Date varies by College for FY 2018-2019 **Report Claim:** Chubb
Occurrence

- * General Liability
- * Employee Benefits Liability
- * Contingent Auto Liability
- * Employers Liability (WC)
- * Accidental Death & Dismemberment & Medical Expenses (for employees and at some colleges for students)
- * Corporate Kidnap & Extortion
- * Executive Assistance Services
- * Property
- * Employee Dishonesty
- * Forgery or Alteration