



## INSURANCE COVERAGE SUMMARY FOR 2008-09

**Coverage:** Boiler and Machinery Breakdown  
**Carrier:** Districts Mutual Insurance  
**Effective:** 7/1/08 – 7/1/09  
Limits: \$100,000,000 per Campus  
\$25,000 deductible per occurrence

Note: Jurisdictional inspections performed by Hartford Steam Boiler.

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**Coverage:** Property  
**Carrier:** Districts Mutual Insurance  
**Effective:** 7/1/08 – 7/1/09  
Limits: \$250,000,000 per occurrence  
\$25,000 deductible per occurrence

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**Coverage:** General Liability  
**Carrier:** Districts Mutual Insurance  
**Effective:** 7/1/08 – 7/1/09  
Limits: \$5,000,000 per occurrence  
\$5,000 deductible per occurrence

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**Coverage:** Campus Violent Acts (Available by Application)  
**Carrier:** Districts Mutual Insurance  
**Effective:** 7/1/08 – 7/1/09  
Limits: \$250,000  
\$25,000 deductible per occurrence

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**Coverage:** Auto Physical Damage  
**Carrier:** Districts Mutual Insurance  
**Effective:** 7/1/08 – 7/1/09  
Limits: Actual cash value for total loss of a vehicle.  
\$2,500 deductible per occurrence for repairs.

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**Coverage:** Auto Liability  
**Carrier:** Districts Mutual Insurance  
**Effective:** 7/1/08 – 7/1/09  
Limits: \$5,000,000 per occurrence  
\$5,000 deductible per occurrence

**Coverage:** Educators Legal Liability; Board Errors and Omissions; Employment Practices Liability

**Carrier:** Districts Mutual Insurance

**Effective:** 7/1/08 – 7/1/09

Limits: \$5,000,000 per occurrence  
\$100,000 occurrence/aggregate deductible

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**Coverage:** Incidental Medical Malpractice (Students in Practicum)

**Carrier:** Districts Mutual Insurance

**Effective:** 7/1/08 – 7/1/09

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

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**Coverage:** Worker Compensation

**Carrier:** Districts Mutual Insurance

**Effective:** 7/1/08 – 7/1/09

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

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**Coverage:** Business Travel Accident

**Carrier:** CIGNA [Written through the Trust]

**Effective:** 7/1/08 – 7/1/09

\$100,000 Benefits for Scheduled Losses	\$1,000,000 Aggregate
Coverage is Applicable for Business or Pleasure	Assistance Services
Medical Evacuation	Repatriation

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**Coverage:** Crime/Employee Dishonesty

**Carrier:** Travelers [Written through the Trust]

**Effective:** 7/1/08 – 7/1/09

TYPE OF COVERAGE	LIMIT	TYPE OF COVERAGE	LIMIT
Employee Dishonesty	\$750,000	Forgery and Alteration	\$750,000
On Premises	\$500,000	In Transit	\$500,000
Form F	\$750,000	Investigative Cost	\$25,000

*Note: The deductible is specified by endorsement for each District.*

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**Coverage:** Foreign Travel Liability

**Carrier:** Ace [Written through the Trust / coverage provided upon request]

**Effective:** 7/1/08 – 7/1/09

Employee Medical	Auto Medical Payment
Employee AD&D	Liability Limit
Business Automotive	Various Limits / Coverages Provided at the District's Request

*Note: For those Colleges with Foreign Travel Liability Coverage additional services including medical assistance, international health care, security services, and more are available through the International SOS program. For more information on the International SOS program please contact Robert Anderson – Director Purchasing Consortium (920) 236-6168 – anderson@fvtc.edu*