

INSURANCE COVERAGE SUMMARY FOR 2011-12

Coverage: Boiler and Machinery Breakdown
Carrier: Districts Mutual Insurance
Effective: 7/1/11 - 7/1/12
Limits: \$100,000,000 per Campus
\$25,000 deductible per occurrence

Note: Jurisdictional inspections performed by Hartford Steam Boiler.

Coverage: Property
Carrier: Districts Mutual Insurance
Effective: 7/1/11 - 7/1/12
Limits: \$350,000,000 per occurrence
\$25,000 deductible per occurrence

Coverage: General Liability (Includes Auto Liability)
Carrier: Districts Mutual Insurance
Effective: 7/1/11 - 7/1/12
Limits: \$5,000,000 per occurrence
\$5,000 deductible per occurrence

Coverage: Campus Violent Acts (Available by Application)
Carrier: Districts Mutual Insurance
Effective: 7/1/11 - 7/1/12
Limits: \$250,000
\$25,000 deductible per occurrence

Coverage: Auto Physical Damage
Carrier: Districts Mutual Insurance
Effective: 7/1/11 - 7/1/12
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 and Omissions; Employment Practices Liability
Carrier: Districts Mutual Insurance
Effective: 7/1/11 - 7/1/12
Limits: \$5,000,000 per occurrence
\$100,000 occurrence/aggregate deductible

Coverage: Incidental Medical Malpractice (Students in Practicum)
Carrier: Districts Mutual Insurance
Effective: 7/1/11 - 7/1/12

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

Coverage: Worker Compensation
Carrier: Districts Mutual Insurance
Effective: 7/1/11 - 7/1/12

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

Coverage: Business Travel Accident
Carrier: CIGNA [Written through the Trust]
Effective: 7/1/11 - 7/1/12

- * \$1,000,000 Aggregate
 - * \$100,000 Benefits for Scheduled Losses
 - * 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: 7/1/11 - 7/1/12

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 College location.

Coverage: Foreign Travel Liability
Carrier: Ace [Written through the Trust / coverage provided upon request]
Effective: 7/1/11 - 7/1/12

- * Employee Medical
 - * Employee AD&D
 - * Business Automotive
 - * Liability Limit
 - * Auto Medical Payment
 - * Various Limits and Coverages Provided at the College's Request
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