



## INSURANCE COVERAGE SUMMARY FOR 2005-06

**Coverage:** Business Travel Accident

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

**Effective:** 7/1/05 – 7/01/06

- \* \$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:** 7/1/05 – 7/01/06

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:** 7/1/05 – 7/01/06

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

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**Coverage:** Boiler and Machinery Breakdown

**Carrier:** Hartford Steam Boiler

**Effective:** 7/1/05 – 7/01/06

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:** 7/1/05 – 7/01/06

Limits: \$250,000,000 per occurrence  
\$25,000 deductible

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**Coverage:** General Liability (Includes Auto Liability)  
**Carrier:** Districts Mutual Insurance  
**Effective:** 7/1/05 – 7/01/06

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

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**Coverage:** Auto Physical Damage  
**Carrier:** Districts Mutual Insurance  
**Effective:** 7/1/05 – 7/01/06

Limits: \$250,000,000  
\$2,500 deductible

Note: Actual cash value for loss of a vehicle.

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**Coverage:** Educators Legal Liability; Board Errors and Omissions; Employment Practices Liability  
**Carrier:** Districts Mutual Insurance  
**Effective:** 7/1/05 – 7/01/06

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

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**Coverage:** Incidental Medical Malpractice  
**Carrier:** Districts Mutual Insurance  
**Effective:** 7/1/05 – 7/01/06

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

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**Coverage:** Worker Compensation  
**Carrier:** Districts Mutual Insurance  
**Effective:** 7/1/05 – 7/01/06

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