

**Montana State Government
Property/Casualty Insurance Schedule
July 1, 2015 to July 1, 2016**

Line of Insurance	Deductibles		Limits			Insurance Carrier
	Agency	Risk Management	Limits	Per Claim/ Occurrence	Description	Broker
COMMERCIAL INSURANCE COVERAGES						
Accidental Death & Dismemberment	\$250	\$0	\$50,000 \$10,000	claim claim	Medical expense Death benefit	Insurance Carrier: National Union Fire Company of Pittsburgh, Pennsylvania Broker: Alliant Insurance Services
Aircraft Physical Damage In-Motion	\$1,000	5% of stated value.	Stated Value	n/a	Physical damage	Insurance Carrier: National Union Fire Company of Pittsburgh, Pennsylvania
Not-In-Motion	\$1,000	\$1,000	Stated Value	n/a	Physical damage	Broker: Mountain Air Aviation
Aircraft Liability	\$0	750,000 claim/ 1,500,000 occur.	\$10,000,000	occurrence	Bodily injury. Personal Injury Property damage.	Insurance Carrier: National Union Fire Company of Pittsburgh Pennsylvania Broker: Mountain Air Aviation
Airport Liability	\$0	750,000 claim/ 1,500,000 occur.	\$10,000,000	occurrence	Bodily injury. Personal Injury Property damage.	Insurance Carrier: National Union Fire Company of Pittsburgh Pennsylvania Broker: Mountain Air Aviation
Boiler & Machinery	\$1,000	Varies by object and type of damage	\$100,000,000 \$100,000,000 \$5,000,000	occurrence occurrence occurrence	Equipment breakdown Property damage Business interruption	Insurance Carrier: Lexington/Various Domestic/Lloyd's of London Broker: Alliant Insurance Services
Crime	\$1,000	\$499,000	\$7,500,000 \$7,500,000 \$7,500,000 \$7,500,000 \$2,000,000	occurrence occurrence occurrence occurrence occurrence	Public employee dishonesty Computer fraud Theft, disappearance, destruction Forgery/alteration Faithful performance	Insurance Carrier: (s): Traveler's Indemnity Company (Primary) Fidelity and Deposit Company of Maryland (Excess) Broker: Alliant Insurance Services
Cyber/Data Information Security	20% co-pay	\$100,000	\$2,000,000 \$5,000,000 \$2,000,000 \$2,000,000 \$5,000,000	occurrence occurrence occurrence occurrence aggregate	Information/Security Liability Regulatory fines and penalties Website media and content Privacy notification All coverages combined	Insurance Carrier: Beazley (Primary), Barbian (Excess) Broker: Alliant Insurance Services
Fine Arts	\$1,000	\$25,000	\$300,000,000 \$300,000,000 \$100,000,000 \$100,000,000 \$25,000 10% of the value	occurrence occurrence occurrence occurrence occurrence occurrence	Named locations "all risk" Legal liability to others Unnamed locations "all risk" In-Transit worldwide "all risk" Registration papers Debris removal	Insurance Carrier: Ironshore Indemnity Broker: Alliant Insurance Services
Foreign Insurance	Varies by policy	Varies by policy	Varies by policy	occurrence	Foreign liability Kidnap & ransom	Insurance Carrier: ACE American Insurance Comp. Great American Insurance Company Broker: Alliant Insurance Services
Foster Care			\$500,000 \$500,000 \$500,000 \$100,000 \$5,000 \$5,000	occurrence occurrence aggregate occurrence occurrence occurrence	Bodily injury and property damage Personal Injury Per household Defense costs Property damage to others Property damage to Insured	Insurance Carrier: Princeton Excess & Surplus Lines Insurance Company Broker: Alliant Insurance Services
HIPAA	\$5,000	n/a	\$500,000	occurrence/ aggregate	HIPPA fines/violations Defense costs	Insurance Carrier: NAS Insurance Services Broker: Alliant Insurance Services
Inland Marine	\$5,000	n/a	Per Schedule	Per Schedule	Beazley E & S	Insurance Carrier: AGCS Marine Services Broker: Alliant Insurance Services
Medical Prof. Liability	n/a	n/a	\$1,000,000	occurrence/	Bodily injury, personal injury,	Insurance Carrier: American Casualty Company of Reading Pennsylvania Broker: Alliant Insurance Services
(Student Interns) Non-Medical Prof. Liability			\$5,000,000 \$1,500,000	aggregate occurrence	property damage Bodily injury, personal injury,	Insurance Carrier: Associated Industries Insurance Company Broker: Alliant Insurance Services
(Student Interns) Off-Premises Vehicles	n/a	n/a	\$1,500,000	aggregate	property damage	Insurance Carrier: Same as property (below) Broker: Alliant Insurance Services
Property	\$1,000	\$1,999,000	\$1,000,000,000	occurrence	Blanket limit of liability	Insurance Carrier(s): Lexington Insurance Company LTD. Lloyd's of London Great American Excess & Surplus Lines Insurance Company XL Insurance American
	\$1,000	\$1,999,000	\$750,000,000	occurrence	Valuable papers	
	\$1,000	\$1,999,000	\$750,000,000	occurrence	Accounts receivable	
	\$1,000	\$1,999,000	\$750,000,000	occurrence	Electronic data processing media	
	\$1,000	\$1,999,000	\$750,000,000	occurrence	Debris removal (additional)	
	\$1,000	\$1,999,000	\$400,000,000	occurrence	Earth movement	
	\$1,000	\$1,999,000	\$200,000,000	occurrence	Business interruption	
	\$1,000	\$1,999,000	\$100,000,000	occurrence	Flood	
	\$1,000	\$1,999,000	\$100,000,000	occurrence	Terrorism	
	\$1,000	\$1,999,000	\$50,000,000	occurrence	Builder's risk	
	\$1,000	\$1,999,000	\$50,000,000	occurrence	Expediting expenses	
	\$1,000	\$1,999,000	\$50,000,000	occurrence	Error/omissions	
	\$1,000	\$1,999,000	\$25,000,000	conveyance	Transit	
	\$1,000	\$1,999,000	\$25,000,000	occurrence	Ordinance/law	
	\$1,000	\$1,999,000	\$25,000,000	occurrence	Service interruption	
	\$1,000	\$1,999,000	\$25,000,000	occurrence	Automatic coverage. Newly acquired	
	\$1,000	\$1,999,000	\$1,000,000	occurrence	International limit	
	\$1,000	\$1,999,000	\$250,000	occurrence	Pollutant cleanup removal	Broker: Alliant Insurance Services
RiderCourse (Motorcycle Safety Foundation)	n/a	n/a	\$2,000,000	occurrence	Liability	Insurance Carrier: Chubb Custom Insurance Company
		\$50	\$10,000	claim	Blanket accident (medical)	
		\$50	\$1,000	claim	Blanket accident (dental)	
	20%	n/a	ACV/repair/replace	vehicle	Physical damage	Broker: Arthur J. Gallagher
Surety Bond (DPHHS)	Varies by institution	Varies by institution	Patient Funds in Trust	Funds in trust	Funds in trust	Insurance Carrier: Hartford Fire Insurance Company Broker: Alliant
Special Events	n/a	n/a	\$1,000,000	occurrence	Various	Insurance Carrier: Evanston Insurance Company Broker: Alliant Insurance Services
SELF-INSURED COVERAGES						
Aircraft Physical Damage In-Motion	\$1,000	5% of stated value	\$150,000	occurrence	Hull for various aircraft	n/a
Not-In-Motion	\$1,000	\$1,000	\$150,000	occurrence	Hull for various aircraft	n/a
Aircraft Liability	\$0	\$750,000/\$1.5M	\$750,000/\$1.5M	claim/occ	Negligent acts or omissions	n/a
Auto Physical Damage	\$250	ACV/repair/replace	ACV/repair/replace	vehicle	Physical damage to vehicles	n/a
General Liability	\$0	\$750,000/\$1.5M	\$750,000/\$1.5M	claim/occ	Negligent acts or omissions	n/a
Property	\$1,000	\$1,999,000		occurrence	All Risk	n/a

NOTE: This schedule is a summary of main elements only, and is not all inclusive of all limits and deductibles in the policies. If you have a question, please contact the Risk Management & Tort Defense Division.