Montana State Government
Property/Casualty Insurance Schedule
July 1, 2011 to July 1, 2012

Line of Insurance	Deductibles		Limits			Insurance Carrier
	Agency	Risk Management	Limits	Per Claim/ Occurrence	Description	Broker
	COMMERCIAL INSURANCE COVERAGES					
Accidental Death	$250	$0	$50,000	claim	Medical expense	AIG
& Dismemberment			$10,000	claim	Death benefit	
						Willis
Aircraft Physical Damage						Chartis
In-Motion	$1,000	5% of stated value.	Stated Value	n/a	Physical damage	
Not-In-Motion	$1,000	$1,000	Stated Value	n/a	Physical damage	Mountain Air Aviation
Aircraft Liability					Bodily injury.	Chartis
	$0	$750,000 claim/			Personal Injury	
		$1,500,000 occurr.	$10,000,000	occurrence	Property damage.	Mountain Air Aviation
Airport Liability					Bodily injury.	Chartis
	$0	$750,000 claim/			Personal Injury	
		$1,500,000 occurr.	$10,000,000	occurrence	Property damage.	Mountain Air Aviation
Boiler & Machinery	$1,000	Varies by object	$100,000,000	occurrence	Equipment breakdown	Lexington/Lloyd's of London
		and type of damage	$100,000,000	occurrence	Property damage	
			$5,000,000	occurrence	Business interruption	Alliant Insurance Services
Crime	$1,000	$499,000	$5,000,000	occurrence	Public employee dishonesty	Great American
			$5,000,000	occurrence	Computer fraud	
			$5,000,000	occurrence	Theft, disappearance, destruction	
			$5,000,000	occurrence	Forgery/alteration	
			$2,000,000	occurrence	Faithful performance	Willis
Fine Arts	$1,000	$99,000	$300,000,000	occurrence	Named locations "all risk"	AXA Art Corporation
			$300,000,000	occurrence	Legal liability to others	
			$50,000,000	occurrence	Unnamed locations "all risk"	
			$50,000,000	occurrence	In-Transit worldwide "all risk"	
			$25,000	occurrence	Registration papers	
			10% of the value	occurrence	Debris removal	Willis
Foreign Insurance	Varies by policy.	Varies by policy	Varies by policy.	occurrence	Foreign general iability	ACE/Great American
					Foreign auto liabliity	
					Kidnap & ransom	Willis
Foster Care			$500,000	occurrence	Bodily injury and property damage	Princeton
			$500,000	occurrence	Personal Injury	
			$500,000	aggregate	Per household	
			$100,000	occurrence	Defense costs	
			$5,000	occurrence	Property damage to others	
			$5,000	occurrence	Property damage to Insured	Willis
HIPAA	$5,000	n/a	$500,000	occurrence	HIPPA fines/violations	NAS Insurance Services
					Defense costs	Willis
Medical Prof. Liability	n/a	n/a	$1,000,000	occurrence/	Bodily injury, personal injury,	American Casualty of Reading, PA
(Student Interns)			$5,000,000	aggregate	property damage	Willis
Non-Medical Prof. Liability			$1,500,000	occurrence	Bodily injury, personal injury,	Evanston
(Student Interns)	n/a	n/a	$1,500,000	aggregate	property damage	Alliant Insurance Services
Off-Premises Vehicles	$1,000	$50,000	$750,000,000	occurrence	Physical damage "all risk"	Lexington
						Alliant Insurance Services
Property	$1,000	$999,000	$750,000,000	occurrence	Blanket limit of liability	Lexington/Lloyd's of London/Great American
	$1,000	$999,000	$750,000,000	occurrence	Valuable papers	
	$1,000	$999,000	$750,000,000	occurrence	Accounts receivable	
	$1,000	$999,000	$750,000,000	occurrence	Electronic data processing media	
	$1,000	$999,000	$750,000,000	occurrence	Debris removal (additional)	
	$1,000	$999,000	$400,000,000	occurrence	Earth movement	
	$1,000	$999,000	$200,000,000	occurrence	Business interruption	
	$1,000	$999,000	$100,000,000	occurrence	Flood	
	$1,000	$999,000	$100,000,000	occurrence	Terrorism	
	$1,000	$999,000	$50,000,000	occurrence	Builder's risk	
	$1,000	$999,000	$50,000,000	occurrence	Expediting expenses	
	$1,000	$999,000	$40,000,000	occurrence	Error/omissions	
	$1,000	$999,000	$25,000,000	conveyance	Transit	
	$1,000	$999,000	$25,000,000	occurrence	Ordinance/law	
	$1,000	$999,000	$25,000,000	occurrence	Service interruption	
	$1,000	$999,000	$25,000,000	occurrence	Automatic coverage. Newly acquired	
	$1,000	$999,000	$1,000,000	occurrence	International limit	
	$1,000	$999,000	$250,000	occurrence	Pollutant cleanup removal	Alliant Insurance Services
RiderCourse (Motorcycle	n/a	n/a	$2,000,000	occurrence	Liability	Chubb/Life Insurance of North America
Safety Foundation)		$50	$10,000	claim	Blanket accident (medical)	
		$50	$1,000	claim	Blanket accident (dental)	
	20%	n/a	ACV/repair/replace	vehicle	Physical damage	Arthur J. Gallagher
Surety Bond	Varies by institution	Varies by institution	Patient Funds in Trust	Funds in trust	Funds in trust	Hartford
(DPHHS)						Willis
	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	$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.