ace usa

Named Insured: State of Montana

Policy: PHFD37065602 Declarations Effective: December 1, 2006

Company Name: ACE American Insurance Company

LIABILITY COVERAGES DECLARATIONS

Insurance applies only to those coverages for which a Limit of Insurance is shown:

LIMITS OF INSURANCE		COVERAGES
COMMERCIAL GENERAL LIABILITY COVERAGE		
$	1,000,000	each "occurrence"
$	1,000,000	products/completed operations aggregate
$	1,000,000	personal & advertising injury aggregate
$	1,000,000	premises damage limit (each occurrence")
$	10,000	medical expense limit (any one person)
CONTINGENT AUTOMOBILE LIABILITY COVERAGE		
$	1,000,000	each "accident"
EMPLOYEE BENEFITS LIABILITY ENDORSEMENT		
$	1,000,000	each claim
$	1,000,000	annual aggregate

COVERAGE TERRITORY FOR LIABILITY COVERAGES:

The Coverage Territory for COMMERCIAL GENERAL LIABILITY COVERAGE, CONTINGENT AUTO LIABILITY COVERAGE, and EMPLOYEE BENEFITS LIABILITY ENDORSEMENT means:

ANYWHERE IN THE WORLD
but excludes:

1. the United States of America (including its territories and possessions) and Puerto Rico
2. any country or jurisdiction which is the subject of trade or economic sanctions imposed by the laws or regulations of the United States of America.

In jurisdictions where we may be prevented by law or otherwise from paying on behalf of or defending the insured, we will:

1. indemnify the insured for those sums that the "insured" becomes legally obligated to pay as damages to which this insurance applies and
2. pay the cost of defense and aid and manage the insured's defense.

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KIDNAP AND EXTORTION DECLARATIONS

Insurance Applies only to those coverages for which a Limit of Insurance is shown.

Limits		Causes of Loss
$ 50,000	Each Loss No Annual Aggregate	Extortion/Ransom Moneys Payment
$ 50,000	Each Loss No Annual Aggregate	In transit Extortion/Ransom Moneys Loss
$ 50,000	Each Loss No Annual Aggregate	Kidnap and Extortion Expenses
$ 50,000	Each Loss No Annual Aggregate	Legal Costs
$ 50,000	Each Loss No Annual Aggregate	Detention Expenses
$ 10,000	Sub-limit Each Life	Medical, Death or Dismemberment
$ 50,000	Sub-limit Each Loss	Medical, Death or Dismemberment
$ 50,000	Each Loss No Annual Aggregate	Incident Repsonse

Covered Person(s):

1. All Officers, Directors and Employees of the Named Insured;

Territory:

Worldwide but excluding the following countries:
Afghanistan, Algeria, Angola, Brazil, Chad, Colombia, Congo, Cuba, Georgia, Indonesia, Iran, Iraq, North Korea, Liberia, Libya, Mexico, Nepal, Nigeria, Pakistan, Peru, Philippines, Saudi Arabia, Sri Lanka, East Timor, Russia, Sierra Leone, Somalia, Sudan, Syria, Venezuela, Yemen, Zimbabwe