Montana State Government
Property/Casualty Insurance Schedule
July 1, 2017 to July 1, 2018

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** **Not-In-Motion**	 $1,000 $1,000	 5% of stated value. $1,000	 Stated Value Stated Value	 n/a n/a	 Physical damage Physical damage	Insurance Carrier: National Union Fire Insurance of Pittsburgh, Pennsylvania Broker: Mountain Air Aviation
Aircraft Liability	$0	750,000 claim/ 1,500,000 occurr.	$10,000,000	occurrence	Bodily injury. Personal Injury Property damage.	Insurance Carrier: National Union Fire Insurance of Pittsburgh Pennsylvania Broker: Mountain Air Aviation
Airport Liability	$0	750,000 claim/ 1,500,000 occurr.	$10,000,000	occurrence	Bodily injury. Personal Injury Property damage.	Insurance Carrier: National Union Fire Insurance 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 & Deposit Company of Maryland 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), Barbican (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	Damage to unique properties and equipment.	Insurance Carrier: AGCS Marine Insurance Broker: Alliant Insurance Services
Medical Prof. Liability **(Student Interns)** **(Medical Residents)**	n/a	n/a	$1,000,000 $5,000,000 Various	occurrence/ aggregate Various	Bodily injury, personal injury, property damage.	Insurance Carrier: American Casualty Company of Reading Pennsylvania Broker: Alliant Insurance Services
Non-Medical Prof. Liability **(Student Interns)**	 n/a	 n/a	$1,500,000 $1,500,000	occurrence aggregate	Bodily injury, personal injury, property damage	Insurance Carrier: Associated Industries Insurance Company Broker: Alliant Insurance Services
Off-Premises Vehicles	$1,000	$50,000	$750,000,000	occurrence	Physical damage "all risk"	Insurance Carrier: Same as property (below) Broker: Alliant Insurance Services
Property	$1,000 $1,000 $1,000 $1,000 $1,000 $1,000 $1,000 $1,000 $1,000 $1,000 $1,000 $1,000 $1,000 $1,000 $1,000 $1,000 $1,000 $1,000 $1,000 $1,000	$1,999,000 $1,999,000 $1,999,000 $1,999,000 $1,999,000 $1,999,000 $1,999,000 $1,999,000 $1,999,000 $1,999,000 $1,999,000 $1,999,000 $1,999,000 $1,999,000 $1,999,000 $1,999,000 $1,999,000 $1,999,000 $1,999,000 $1,999,000	$1,000,000,000 $750,000,000 $750,000,000 $750,000,000 $750,000,000 $400,000,000 $1,000,000,000 $100,000,000 $600,000,000 $50,000,000 $50,000,000 $50,000,000 $25,000,000 $50,000,000 $25,000,000 $25,000,000 $1,000,000 $250,000	occurrence occurrence occurrence occurrence occurrence occurrence occurrence occurrence occurrence occurrence occurrence occurrence conveyance occurrence occurrence occurrence occurrence occurrence	Blanket limit of liability Valuable papers Accounts receivable Electronic data processing media Debris removal (additional) Earth movement Business interruption Flood Terrorism Builder's risk Expediting expenses Error/omissions Transit Ordinance/law Service interruption Automatic coverage. Newly acquired International limit Pollutant cleanup removal	Insurance Carrier(s): Lexington Insurance Company LTD. Lloyd's of London Great American Excess & Surplus Lines Insurance Company XL Insurance American Broker: Alliant Insurance Services
RiderCourse (Motorcycle Safety Foundation)	n/a 20%	n/a $50 $50 n/a	$2,000,000 $10,000 $1,000 ACV/repair/replace	occurrence claim claim vehicle	Liability Blanket accident (medical) Blanket accident (dental) Physical damage	Insurance Carrier: Chubb Custom Insurance Company 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.