

**Montana State Government
Property/Casualty Insurance Schedule
July 1, 2018 to July 1, 2019**

Line of Insurance	Deductibles		Limits		Per Claim/ Occurrence	Description	Insurance Carrier
	Agency	Risk Management	Limits	Per Claim/ Occurrence			
COMMERCIAL INSURANCE COVERAGES							
Active Shooter	\$1,000	\$10,000	\$500,000	Aggregate	Death/Weapon and Claim Expense	Lloyd's of London: Syndicate 623, Syndicate 1183, Syndicate 2623, Syndicate 4472	
	\$1,000	\$10,000	\$250,000	Occurrence	Counseling Services		
	\$1,000	\$10,000	\$250,000	Occurrence	Funeral Expenses		
	\$1,000	\$10,000	\$250,000	Occurrence	1st Party Property Damage		
	\$1,000	\$10,000	\$250,000	Occurrence	Business Interruption		
Accidental Death & Dismemberment (Montana University System)	\$250	\$0	\$50,000	Claim	Medical expense	Insurance Carrier: National Union Fire Company of Pittsburgh, Pennsylvania Broker: Alliant Insurance Services	
			\$20,000	Claim	Death benefit		
Aircraft Physical Damage In-Motion	Varies by Aircraft	\$1,000	Stated Value	Stated Value	Physical damage	Insurance Carrier: National Union Fire Insurance of Pittsburgh, Pennsylvania Broker: Mountain Air Aviation	
Aircraft Liability	Varies by Aircraft	750,000 Claim/1,500,000 Occur.	\$10,000,000	Occurrence	Bodily Injury	Insurance Carrier: National Union Fire Insurance of Pittsburgh Pennsylvania Broker: Mountain Air Aviation	
				Occurrence	Passenger Liability		
Airport Liability	\$0	750,000 Claim/1,500,000 Occur.	\$25,000,000	Occurrence	General	Insurance Carrier: National Union Fire Insurance of Pittsburgh Pennsylvania Broker: Mountain Air Aviation	
			\$25,000,000	Aggregate	Products/Completed Operations		
Crime	\$1,000	\$499,000	\$25,000,000	Loss/Aircraft	Hanger Keepers	Insurance Carrier: Traveler's Indemnity Company Broker: Mountain Air Aviation	
			\$25,000,000	Aggregate	Personal/Advertising Injury		
			\$7,500,000	Occurrence	Fidelity		
			\$7,500,000	Occurrence	Forgery or Alteration		
			\$7,500,000	Occurrence	On Premises/In-Transit		
			\$7,500,000	Occurrence	Computer Crime		
			\$7,500,000	Occurrence	Funds Transfer		
			\$10,000	Occurrence	Claims Expenses		
			\$10,000,000	Occurrence	Bi/Extortion/Data Recovery (Liability and 1st Party)		
			\$10,000,000	Occurrence	Data/Network/Media/Cards (Liability and 1st Party)		
Cyber/Data Information Security	20% Co-Pay	\$100,000	\$10,000,000	Occurrence	Regulatory Fines and Penalties (Liability)	Insurance Carrier: Beazley (Primary), Catlin (Excess)	
			\$10,000,000	Occurrence	Regulatory Fines and Penalties (Liability)		
			\$10,000,000	Aggregate	All Coverages Combined		
			\$4,000,000	Occurrence	Privacy Notification		
			\$4,000,000	Occurrence	Legal Liability		
Fine Arts	\$1,000	\$25,000	\$300,000,000	Occurrence	At Premises	Insurance Carrier: Alliant Insurance Services Insurance Carrier: Inshore Indemnity and Axis	
			\$300,000,000	Occurrence	Disaster/Loss/All Expenses Combined		
Foreign Insurance	Varies by Policy	Varies by Policy	\$100,000,000	Occurrence	Unnamed Locations Worldwide	Insurance Carrier: ACE American Insurance Group Great American Insurance Companies	
			\$100,000,000	Occurrence	In-Transit worldwide		
			\$100,000,000	Occurrence	Legal Liability		
			\$3,000,000	Per Event	Ransom		
			\$3,000,000	Per Event	Transit		
			\$3,000,000	Per Event	Loss of Earnings Study Abroad		
			\$250,000 to \$3,000,000	Per Event	Child Abduction		
			\$250,000 to \$3,000,000	Per Event	Hostage Crisis		
			\$250,000 to \$3,000,000	Per Event	Customer Identity Threat		
			\$2,000,000	Aggregate	Assault Expenses		
			\$1,250,000	Aggregate	Foreign Liability		
			\$1,000,000	Occurrence	Kidnapping		
			\$1,000,000	Occurrence	Foreign Liability		
			\$500,000	Aggregate	Foreign Liability		
			\$500,000	Occurrence	Bodily Injury and Property Damage		
\$25,000 to \$250,000	Aggregate	Personal Injury					
\$100,000	Per Event	Per household					
\$100,000	Per Event	Expatriate Evacuation/Salary/Expenses/Relocation					
\$100,000	Per Event	Threat Response					
\$100,000	Per Event	Disappearance Investigation					
HIPAA (University of Montana)	\$5,000 each claim 8 hour waiting period for BI	\$0	\$500,000	Aggregate	Multi-Media/Security/Privacy	Insurance Carrier: NAS Insurance Services	
			\$500,000	Occur/Agg.	Liability:		
			\$500,000	Occur/Agg.	Regulatory Fines and Penalties		
			\$500,000	Occur/Agg.	PCI, DCS, TCPA		
			\$500,000	Occur/Agg.	First Party:		
			\$500,000	Occur/Agg.	Dependent System Failure		
			\$250,000	Occur/Agg.	Cyber Extortion		
			\$100,000	Occur/Agg.	Breach Event		
			\$100,000	Occur/Agg.	System Failure		
			\$50,000	Occur/Agg.	Cyber Crime		
\$25,000	Occur/Agg.	Reward Expenses					
Inland Marine	\$5,000	\$5,000 to \$25,000	\$1,000,000	Occurrence	Damage to unique properties and equipment	Insurance Carrier: Allianz Global Corporate and Specialty Broker: Alliant Insurance Services	
			\$500,000	Per Unit	Damage to unique properties and equipment		
Medical Professional Liability (Student Interns)	\$0	\$0	\$1,000,000/\$5,000,000	Occur/Agg.	Personal Injury	Insurance Carrier: American Casualty Company of Reading Pennsylvania	
			\$100,000/\$2,000,000	Aggregate/Person	Medical Payments		
			\$25,000/\$1,000,000	Aggregate/Incident	Assault		
			\$25,000/\$500,000	Aggregate/Incident	First Aid		
			\$10,000/\$1,000,000	Aggregate/Person	Grievance Proceedings		
Medical Malpractice Liability	\$25,000	\$0	\$1,000,000	Aggregate	Defendant Expense	Insurance Carrier: Hudson Specialty Insurance Company	
			\$25,000	Aggregate/Incident	Damage to Property of Others		
			\$5,000/\$1,000,000	Aggregate/Deposition	Deposition Representation		
			\$3,000,000	Aggregate	Professional Negligence		
			\$1,000,000	Claim	Professional Negligence		
Non-Medical Prof. Liability (Student Interns)	\$1,000	\$0	\$1,500,000	Occurrence	Medical Board Hearings and Proceedings	Insurance Carrier: Associated Industries Insurance Broker: Alliant Insurance Services	
			\$1,500,000	Occurrence	Medical Board Hearings and Proceedings		
Property	\$1,000	\$1,499,000	\$1,000,000,000	Occurrence	Blanket Limit of Liability (All Risk)	Insurance Carrier(s): Lexington Insurance Company LTD.	
			\$700,000,000	Occurrence	Terrorism		
			\$400,000,000	Occurrence	Earthquake		
			\$200,000,000	Occurrence	Business Interruption		
			\$100,000,000	Occurrence	Flood (\$20 Million Zones A and V)		
			\$100,000,000	Occurrence	Boiler & Machinery		
			\$50,000,000	Occurrence	Increased Cost of Construction		
			\$50,000,000	Occurrence	Extra Expense		
			\$50,000,000	Occurrence	Errors & Omissions		
			\$50,000,000	Occurrence	Course of Construction		
			\$50,000,000	Occurrence	Expediting Expenses		
			\$25,000,000	Occurrence	Unnamed Locations (Excluding Flood and Earthquake)		
			\$25,000,000	Occurrence	Off-Premises Service Interruption		
			\$25,000,000	Occurrence	Transit		
			\$5,000,000	Occurrence	Scheduled Landscaping, Sand traps, Greens, Athletic Fields, etc. \$1,000,000 for Unscheduled.		
\$3,000,000	Occurrence	Contingent Business Interruption					
\$2,500,000	Occurrence	Money, Securities, etc. Named Perils Only.					
\$2,500,000	Occurrence	Unscheduled Fine Art					
\$2,500,000	Occurrence	Unscheduled Research Animals					
\$2,500,000	Occurrence	Unscheduled Watercraft					
\$1,000,000	Occurrence	Claims Preparation Expenses					
\$1,000,000	Occurrence	Personal Property Outside the U.S.A.					
\$750,000	Occurrence	Unscheduled tunnels, bridges, railroads, dams, etc.					
\$500,000	Occurrence	Jewelry, Furs, Precious Metals and Stones					
Rider Course (Motorcycle Safety Foundation)	\$0	\$0	\$2,000,000	Occurrence	Liability	Insurance Carrier: Chubb Custom Insurance Company	
			\$50	Claim	Blanket Accident (Dental)		
Surety Bond (Department of Public Health)	20%	\$0	ACV/Repair/Replace	Vehicle	Physical Damage	Broker: Arthur J. Gallagher	
			Values As Reported	Values As Reported	Patent Belongings	Insurance Carrier: Hartford Fire Insurance Company Broker: Alliant Insurance Services	
Special Events	\$0	\$0	\$2,000,000	Aggregate	Personal Injury and Property Damage	Insurance Carrier: New Hampshire Insurance Company Broker: Alliant Insurance Services	
			\$2,000,000	Occurrence	Personal Injury and Property Damage		
Summer Camps Accident and Injury (Montana University System)			\$10,000	Injury	Maximum Medical Expense	Insurance Carrier: Gerber Life Insurance Company	
			\$10,000	Injury	Maximum Medical Expense Involving Vehicle		
			100% of Reasonable Expenses		Hospital Room & Board/Outpatient/Intensive Care		
			100% of Reasonable Expenses		Diagnostic Imaging/Ambulance/Prescriptions/ER		
			100% of Reasonable Expenses		Laboratory/Nurse/Durable Medical Equipment		
SELF-INSURED COVERAGES			\$150,000	Occurrence	Hull for Various Aircraft	N/A	
			\$150,000	Occurrence	Hull for Various Aircraft		
			\$750,000/\$1,500,000	Claim/Occurrence	Negligent Acts or Omissions		
			\$750,000/\$1,500,000	Claim/Occurrence	Negligent Acts or Omissions		
			\$250	ACV/Repair/Replace	Vehicle		Physical Damage to Vehicles
			\$1,000	ACV/Repair/Replace	Vehicle		Physical Damage to Vehicles
			\$1,000	ACV/Repair/Replace	Vehicle		Physical Damage to Vehicles
			\$750,000/\$1,500,000	Claim/Occurrence	Negligent Acts or Omissions		
			\$750,000/\$1,500,000	Claim/Occurrence	Negligent Acts or Omissions		
			\$1,499,000	Occurrence	All Risk		

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