

**Montana State Government  
Property/Casualty Insurance Schedule  
July 1, 2020 to July 1, 2021**

Line of Insurance	Deductibles		Limits	Per Claim/ Occurrence	Limits	Description	Insurance Carrier
	Agency	Risk Management					
<b>COMMERCIAL INSURANCE COVERAGES</b>							
Active Shooter	\$1,000	\$10,000	\$500,000	Aggregate		Deadly 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		Demolition, Clearance, Memorialization	Broker: Alliant Insurance Services Insurance Carrier: National Union Fire Insurance Company of Pittsburgh, Pennsylvania Broker: Alliant Insurance Services
			\$20,000	Claim		Death benefit	
Aircraft Physical Damage In-Motion Not-In-Motion	Varies by Aircraft	\$1,000	Stated Value	Stated Value		Physical damage	Insurance Carrier: ACE Property Casualty Insurance Company (Chubb) Broker: Mountain Air Aviation
Aircraft Liability	Varies by Aircraft	750,000 Claim/ 1,500,000 Occur.	\$10,000,000	Occurrence		Bodily Injury Passenger Liability Property Damage Medical Expense (Crew)	Insurance Carrier: ACE Property Casualty Insurance Company (Chubb) Broker: Mountain Air Aviation
Airport Liability	\$0	750,000 Claim/ 1,500,000 Occur.	\$25,000,000 \$25,000,000 \$25,000,000 \$25,000,000	Occurrence		General Products/Completed Operations Hangar/Keepers Personal/Advertising Injury	Insurance Carrier: ACE Property Casualty Insurance Company (Chubb) Broker: Mountain Air Aviation
Crime	\$1,000	\$499,000	\$10,000,000	Occurrence		Fidelity	Insurance Carrier: National Union Fire Insurance Company of Pittsburgh, Pennsylvania (Primary) Zurich American Insurance Company (Excess) Broker: Alliant Insurance Services
			\$10,000,000	Occurrence		Forgery or Alteration	
			\$10,000,000	Occurrence		On Premises/In-Transit	
			\$10,000,000	Occurrence		Computer Crime	
			\$10,000,000	Occurrence		Funds Transfer	
Cyber/Data Information Security	20% Co-Pay	\$100,000	\$10,000,000	Occurrence		Bi/Extortion/Data Recovery (Liability and 1st Party)	Insurance Carrier: Beazley (Primary) Greenwich Insurance Company (Excess)
			\$10,000,000	Occurrence		Data/Network/Media/Cards (Liability and 1st Party)	
Fine Arts	\$1,000	\$25,000	\$400,000,000	Occurrence		All Premises	Insurance Carrier: Ironshore Indemnity (Primary) Axis Insurance Company (First Excess) Axis Insurance Company (Second Excess) Broker: Alliant Insurance Services
			\$400,000,000	Occurrence		Disaster/Loss/All Expenses Combined	
Foreign Insurance	Varies by Policy	Varies by Policy	\$3,000,000	Per Event		Ransom	Insurance Carrier: Chubb Custom Insurance Chubb Custom Insurance Great American Insurance Company
			\$3,000,000	Per Event		Transit	
			\$3,000,000	Per Event		Loss of Earnings	
			\$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	
			\$250,000 to \$2,500,000	Per Event		Assault Expenses	
			\$2,000,000	Aggregate		Foreign Liability	
			\$1,250,000	Aggregate		Kidnaping	
			\$1,000,000	Occurrence		Foreign Liability	
			\$1,000,000	Aggregate		Foreign Liability	
			\$500,000	Occurrence		Bodily Injury and Property Damage	
			\$500,000	Occurrence		Personal Injury	
			\$500,000	Aggregate		Per household	
\$25,000 to \$250,000	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		Liability	Insurance Carrier: Houston Casualty Company Broker: Alliant Insurance Services
			\$500,000	Occur/Agg.		Multi-Media/Security/Privacy	
			\$500,000	Occur/Agg.		Regulatory Fines and Penalties	
			\$50,000	Occur/Agg.		PCI, DCS, TCPA/	
			\$500,000	Occur/Agg.		First Party: Dependent System Failure	
			\$500,000	Occur/Agg.		Cyber Extortion	
			\$250,000	Occur/Agg.		Breach Event	
			\$100,000	Occur/Agg.		System Failure	
			\$100,000	Occur/Agg.		Cyber Crime	
			\$50,000	Occur/Agg.		Reward Expenses	
			\$25,000	Occur/Agg.		Court Attendance Costs	
			\$1,000,000/\$5,000,000	Occur/Agg.		Personal Injury	
			\$100,000/\$2,000,000	Aggregate/Person		Medical Payments	
			\$25,000/\$1,000	Aggregate/Incident		Assault	
			\$25,000/\$500	Aggregate/Incident		First Aid	
\$10,000/\$1,000	Aggregate/Person		Grievance Proceedings				
\$10,000	Aggregate		Defendant Expense				
\$10,000/\$250	Aggregate/Incident		Damage to Property of Others				
\$5,000/\$1,000	Aggregate/Deposition		Deposition Representation				
Medical Malpractice Liability (Medical Residents Physician Faculty University of Montana Family Medicine Residency Program)	\$25,000	\$0	\$3,000,000	Aggregate		Professional Negligence	Insurance Carrier: Hudson Specialty Insurance Company
			\$1,000,000	Claim		Professional Negligence	
			\$25,000	Claim		Medical Board Hearings and Proceedings	
Non-Medical Prof. Liability (Student Interns)	\$1,000	\$0	\$1,500,000	Occurrence		Bodily Injury, Personal Injury, and Property Damage	Insurance Carrier: Associated Industries Insurance Broker: Alliant Insurance Services
			\$1,500,000	Occurrence		Public Officials (Errors & Omissions)	
			\$1,500,000	Occurrence		Broadcaster's Liability (All Risk)	
Property	\$1,000	\$1,999,000	\$1,000,000	occurrence		Blanket Limit of Liability (All Risk)	Insurance Carrier(s): Lexington Insurance Company LTD. Lloyd's of London
			\$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		Unscheduled Watercraft	
			\$25,000,000	Occurrence		Uninsured 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	
\$750,000	Occurrence		Personal Property Outside the U.S.A.				
\$500,000	Occurrence		Unscheduled tunnels, bridges, railroads, dams, etc. Jewelry, Furs, Precious Metals and Stones				
Rider Course (Motorcycle Safety Foundation) MSU Northern	\$0	\$0	\$500,000	Occurrence		Liability	Insurance Carrier: Chubb Custom Insurance Company Broker: Arthur J. Gallagher
			\$10,000	Claim		Blanket Accident (Medical)	
			\$1,000	Claim		Blanket Accident (Dental)	
Surety Bond (Department of Public Health)	Varies by Institution	Varies by Institution	Values As Reported	Values As Reported		Vehicle	Insurance Carrier: Hartford Fire Insurance Company Broker: Alliant Insurance Services
			ACV/Repair/Replace	ACV/Repair/Replace		Physical Damage	
Special Events	\$0	\$0	\$2,000,000	Aggregate		Personal Injury and Property Damage	Insurance Carrier: Varies Broker: Alliant Insurance Services
			\$300,000	Occurrence		Personal Injury and Property Damage Damage to Rented Premises	
Summer Camps Accident and Injury (Montana University System)			\$10,000	Injury		Maximum Medical Expense	Insurance Carrier: Gerber Life Insurance Company Broker: Alliant Insurance Services
			\$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 Surgical/Anesthesia/Physician Services	
<b>SELF-INSURED COVERAGES</b>							
Aircraft Physical Damage In-Motion Not-In-Motion	Varies by Aircraft	\$1,000	Varies by aircraft	Occurrence			
Aircraft Liability	\$0	\$750,000/\$1,500,000	\$750,000/\$1,500,000	Claim/Occurrence		Hull for Various Aircraft	N/A
Auto Liability	\$0	\$750,000/\$1,500,000	\$750,000/\$1,500,000	Claim/Occurrence		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/\$1,500,000	\$750,000/\$1,500,000	Claim/Occurrence		Negligent Acts or Omissions	N/A
Property	Varies by agency	Varies by agency	\$2,000,000	Occurrence		All Risk	N/A

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