## Montana State Government Property/Casualty Insurance Schedule

July 1, 2024 to July 1, 2025						
Line of Insurance	Ded	uctibles Risk		Per Claim/	Limits	Insurance Carrier
	Agency	Management	Limits	Occurrence	Description	Broker
Active Shooter	\$1,000	\$10,000	COMMERCIAL \$500,000	Aggregate	AGES Deadly Weapon and Claim Expense	Lloyd's of London
	\$1,000 \$1,000	\$10,000 \$10,000	\$500,000	Occurrence Occurrence	Counseling Services (\$15,000 per person)	
	\$1,000	\$10,000	\$250,000 \$1,000,000	Occurrence	Funeral Expenses 1st Party Property Damage	
	\$1,000	\$10,000 \$10,000	\$500,000	Occurrence	Business Interruption	
Accidental Death & Dismemberment	\$1,000 \$250	\$10,000	\$500,000 \$50,000	Occurrence Claim	Demolition, Clearance, Memorialization  Medical expense	Broker: Alliant Insurance Services Insurance Carrier: National Union Fire Insurance Company
(Montana University System Volunteers)			\$20,000 \$20,000	Claim Claim	Death benefit Dismemberment varies by body part	of Pittsburgh, Pennsylvania Broker: Alliant Insurance Services
Aircraft	Liability	750,000/\$1,500,000 Occurr.	\$10,000,000	Occurrence	Bodily Injury/Property Damage	Insurance Carrier: Westchester Fire Insurance Company (Chubb)
	Hull (varies)	-	\$5,000 Stated Value	Person	Medical Expense	,
Airport Liability		\$1,000 000/\$1,500,000 Occur.	\$25,000,000	Claim Occurrence/Aggregate	Physical damage Personal Injury/Products/Hangarkeeper's	Broker: Mountain Air Aviation Insurance Carrier: ACE Property Casualty Insurance Company
	Varies by Aircraft	\$1,000	Reported Value	Reported Value	Physical damage	(Chubb) Broker: Mountain Air Aviation
Commercial Driver License Training	\$25,000	\$0	\$1,500,000	\$1,500,000	Personal Injury/Property Damage	Insurance Carrier: Hudson Excess Insurance
Crime	\$1,000	\$499,000	\$10,000,000	Occurrence	Arising from the use of autos (CDL training only) Employee Theft	Broker: Alliant Insurance Services Insurance Carrier: National Union Fire Insurance Company
			\$10,000,000 \$10,000,000	Occurrence Occurrence	Forgery or Alteration Inside Premises/Outside Premises	of Pittsburgh, Pennsylvania (Primary) Zurich American Insurance Company (Excess)
			\$10,000,000	Occurrence	Computer Fraud	
Cyber/Data Information Security	10% Co-Pay	\$250,000	\$10,000,000 \$7,000,000	Occurrence Occurrence	Funds Transfer Bi/Extortion/Data Recovery (Liability and 1st Party)	Broker: Alliant Insurance Services Insurance Carrier: Beazley (Primary)
	,		\$500,000	Aggregate	Breach Response	Indian Harbor (excess)
			\$750,000 \$1,500,000	Aggregate Aggregate	Business Interruption Data Recovery	
			\$750,000 \$2,000,000	Aggregate	Cyber Extortion	
			\$2,000,000	Aggregate Aggregate	Data/Network/Media/Cards (Liability and 1st Party) Regulatory Fines and Penalties (Liability)	
			\$150,000 \$150,000	Aggregate Aggregate	Fradulent Instruction Funds Transfer	
			\$400,000	Aggregate	Computer Hardware	
			\$50,000 \$10,000,000	Aggregate Aggregate	Cryptojacking All Coverages Combined	
Fine Arts	\$1,000	\$25,000	\$3,000,000 \$500,000,000	Occurrence Occurrence	Privacy Notification On Premises	Broker: Alliant Insurance Services Insurance Carrier: StarNet (Primary)
	\$1,000	\$20,000	\$100,000,000	Occurrence	Any Other Location	QBE (Excess)
Foreign Insurance (Special Risk)	\$0	Varies	\$100,000,000 \$3,000,000	Conveyance Per Event	In-Transit worldwide Kidnap, Extortion, Hijack, Detention, Hostage	Insurance Carrier: Great American
			\$3,000,000 \$150,000	Shared Limit Per Insured Event	Child Abduction Disappearance Investigation	
			Unlimited	Per Insured Event	Security Consultant Fees and Expenses	
			\$3,000,000 250,000/\$2,000,000	Event Person/Incident	Legal liability Kidnap, Extortion, Hijack, Detention, etc. Personal Accident or Death: Kidnap, Hijack, Extortion,	
					Detention	
			\$3,000,000 \$3,000,000	Per Event Per Event	Loss of Earnings Loss of Earnings Study Abroad	
			\$25,000 to \$250,000	Person/Event	Expatriate Security Evacuation	
			\$3.000,000 \$25,000 to \$250,000	Event Person/Event	Threat Response Travel Security Evacutation	
			\$100,000 \$250,000 to \$3,000,000	Person/Incident Per Event	Assault Expense Customer Identity Threat	
			\$100,000 to \$500,000	Person/Incident	Assault Expenses	
Foreign Liability	\$0	Varies	\$500,000 \$1,000,000/\$2.000,000	Occurrence Occurrence/Aggregate	Bodily Injury and Property Damage General Liability	Broker: Alliant Insurance Services Insurance Carrier (Chub)
	,		\$1,000,000/\$1,000,000	Occurrence/Aggregate	Employee Benefits Liability	(-1
			\$1,000,000 \$25,000	Aggregate Occurrence	Rented Premises Damage Medical Payments	
			\$1,000,000/\$2,000,000 \$50,000	Occurrent/Aggregate Occurrent	Contingent Auto Liability Auto Physical Damage (Hired Auto)	
			\$50,000	Accident	Auto Medical Payments	
Medical Professional. Liability	\$0	\$0	\$50,000 \$1,000,000/\$5,000,000	Per Event Claim/Agg.	Accidental Death & Dismemberment Personal Injury	Broker: Alliant Insurance Services
(Student Interns)	,		\$2,000/\$100,000	Person/Aggregate	Medical Payments	of Reading Pennsylvania
			\$\$1,000/25,000 \$500/\$25,000	Person Aggregate Person/Aggregate	Assault First Aid	Insurance Carrier: American Casualty Company
			\$1,000/\$10,000	Person/Aggregate Person/Aggregate	Grievance Proceedings	
			\$10,000 \$250/\$10,000	Aggregate Incident/Aggregate	Defendant Expense Damage to Property of Others	
Medical Malpractice Liability (University of			\$1,000/\$5,000	Deposition/Aggregate	Deposition Representation	Broker: Alliant Insurance Services
Montana						Insurance Carrier: Hudson Insurance Company
Medical Residents Physician Faculty	\$25,000 \$25,000	\$0 \$0	\$1,000,000/\$3,000,000 \$1,000,000/\$3,000,000		Professional Negligence	
Medical Board Disciplinary Proceedings	120,000	<b>J</b> 0	\$10,000/\$30,000	Hearing/Aggregate	Medical Board Hearings and Proceedings	
Non-Medical Prof. Liabilities	\$1,000	\$0	\$10,000/\$20,000 \$1,500,000	Proceeding/Aggregate Occurrence	Disciplinary Hearings and Proceedings Bodily Injury, Personal Injury, and Property Damage	Insurance Carrier: Great American
(Student Interns)	\$1,000 \$1,000	\$0 \$0	\$1,500,000 \$1,500,000	Occurrence Occurrence	Public Officials (Errors & Omissions) Broadcaster's Liability	Broker: Alliant Insurance Services
Construction Trades (Student Interns)	\$1,000	\$149,000 \$1,999,000	\$1,000,000/\$2,000000	Occurrence/Aggregate occurrence	Liability	Inaurance Carrier: Arch Insurance /CRC Group
Property	\$1,000	\$1,999,000	\$1,000,000,000 \$700,000,000	Occurrence	Blanket Limit of Liability (All Risk) Terrorism	Insurance Carrier(s): Various Per Schedule Excess Carrier: Ironshore Specialty Insurance Company
			\$400,000,000 \$200,000,000	Occurrence Occurrence	Earthquake Business Interruption	
			\$100,000,000	Occurrence	Flood (\$20 Million Zones A and V)	
			\$100,000,000 \$50,000,000	Occurrence Occurrence	Boiler & Machinery Increased Cost of Construction	
			\$50,000,000 \$50,000,000	Occurrence Occurrence	Extra Expense Errors & Omissions	
			\$50,000,000	Occurrence	Course of Construction	
			\$50,000,000 \$25,000,000	Occurrence Occurrence	Expediting Expenses Unnamed Locations (Excluding Flood and Earthquake)	
			\$25,000,000	Occurrence	Off-Premises Service Interruption	
			\$25,000,000 \$5,000,000	Occurrence Occurrence	Transit Scheduled Landscaping, Sand traps, Greens, Athletic	
			\$3,000,000	Occurrence	Fields, etc. \$1,000,000 for Unscheduled. Contingent Business Interruption	
			\$2,500,000	Occurrence	Money, Securities, etc. Named Perils Only.	
			\$2,500,000 \$2,500,000	Occurrence Occurrence	Unscheduled Fine Art Unscheduled Research Animals	
			\$2,500,000	Occurrence	Unscheduled Watercraft	
			\$1,000,000 \$1,000,000	Occurrence Occurrence	Claims Preparation Expenses Personal Property Outside the U.S.A.	
			\$750,000 \$500,000	Occurrence Occurrence	Unscheduled tunnels, bridges, railroads, dams, etc. Jewelry, Furs, Precious Metals and Stones	Broker: Alliant Insurance Services
Surety Bond	Varies by Institution	Varies by Institution	Values As Reported	Values As Reported	Patient Belongings	Insurance Carrier: Hartford Fire Insurance Company
(Department of Public Health)	1		SELF-IN:	SURED COVERAGES	I	Broker: Alliant Insurance Services
Aircraft Physical Damage	Varies by Aircraft	\$1,000	Varies by aircraft	Occurrence		N/A
In-Motion Not-In-Motion	Varies by Aircraft	\$1,000	Varies by aircraft	Occurrence	Hull for Various Aircraft	N/A N/A
Auto Liability Auto Physical Damage (All Autos and	\$0	\$750,000/\$1,500,000	\$750,000/\$1,500,000	Claim/Occurrence	Negligent Acts or Omissions	N/A
various other vehicles)	\$250	ACV/Repair/Replace	ACV/Repair/Replace	Vehicle	Physical Damage to Vehicles	N/A
General Liability Property (Drones Included)	\$0 Varies by agency	\$750,000/\$1,500,000 \$2,000,000	\$750,000/\$1,500,000 \$2,000,000	Claim/Occurrence Occurrence	Negligent Acts or Omissions All Risk	N/A N/A
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