

Montana State Government Property/Casualty Insurance Schedule July 1, 2024 to July 1, 2025						
Line of Insurance	Deductibles		Limits			Insurance Carrier
	Agency	Risk Management	Limits	Per Claim/ Occurrence	Description	Broker
COMMERCIAL INSURANCE COVERAGES						
Active Shooter	\$1,000	\$10,000	\$500,000	Aggregate	Deadly Weapon and Claim Expense	Lloyd's of London
	\$1,000	\$10,000	\$500,000	Occurrence	Counseling Services (\$15,000 per person)	
	\$1,000	\$10,000	\$250,000	Occurrence	Funeral Expenses	
	\$1,000	\$10,000	\$1,000,000	Occurrence	1st Party Property Damage	
	\$1,000	\$10,000	\$500,000	Occurrence	Business Interruption	
	\$1,000	\$10,000	\$500,000	Occurrence	Demolition, Clearance, Memorialization	
Accidental Death & Dismemberment (Montana University System Volunteers)	\$250	\$0	\$50,000 \$20,000 \$20,000	Claim Claim Claim	Medical expense Death benefit Dismemberment varies by body part	Insurance Carrier: National Union Fire Insurance Company of Pittsburgh, Pennsylvania Broker: Alliant Insurance Services
Aircraft	Liability	750,000/\$1,500,000 Occur.	\$10,000,000	Occurrence	Bodily Injury/Property Damage	Insurance Carrier: Westchester Fire Insurance Company (Chubb)
Airport Liability	Hull (varies)	\$1,000	\$5,000 Stated Value	Person Claim	Medical Expense Physical damage	Broker: Mountain Air Aviation
	\$0	\$000/\$1,500,000 Occur.	\$25,000,000	Occurrence/Aggregate	Personal Injury/Products/Hangarkeeper's	Insurance Carrier: ACE Property Casualty Insurance Company (Chubb)
Commercial Driver License Training	Varies by Aircraft	\$1,000	Reported Value	Reported Value	Physical damage	Broker: Mountain Air Aviation
Crime	\$1,000	\$499,000	\$10,000,000	Occurrence	Employee Theft	Insurance Carrier: National Union Fire Insurance Company of Pittsburgh, Pennsylvania (Primary) Zurich American Insurance Company (Excess)
			\$10,000,000	Occurrence	Forgery or Alteration	
			\$10,000,000	Occurrence	Inside Premises/Outside Premises	
			\$10,000,000	Occurrence	Computer Fraud	
			\$10,000,000	Occurrence	Funds Transfer	
			\$10,000,000	Occurrence		
Cyber/Data Information Security	10% Co-Pay	\$250,000	\$7,000,000 \$500,000 \$750,000 \$1,500,000 \$750,000 \$2,000,000 \$2,000,000 \$150,000 \$400,000 \$50,000 \$10,000,000 \$3,000,000	Occurrence Aggregate Aggregate Aggregate Aggregate Aggregate Aggregate Aggregate Aggregate Aggregate Aggregate Aggregate Occurrence	Bi/Extortion/Data Recovery (Liability and 1st Party) Breach Response Business Interruption Data Recovery Cyber Extortion Data/Network/Media/Cards (Liability and 1st Party) Regulatory Fines and Penalties (Liability) Fraudulent Instruction Funds Transfer Computer Hardware Cryptojacking All Coverages Combined Privacy Notification	Insurance Carrier: Beazley (Primary) Indian Harbor (excess)
Fine Arts	\$1,000	\$25,000	\$500,000,000 \$100,000,000 \$100,000,000	Occurrence Occurrence Conveyance	On Premises Any Other Location In-Transit worldwide	Insurance Carrier: StarNet (Primary) QBE (Excess)
Foreign Insurance (Special Risk)	\$0	Varies	\$3,000,000	Per Event	Kidnap, Extortion, Hijack, Detention, Hostage	Insurance Carrier: Great American
			\$3,000,000	Shared Limit	Child Abduction	
			\$150,000	Per Insured Event	Disappearance Investigation	
			Unlimited	Per Insured Event	Security Consultant Fees and Expenses	
			\$3,000,000	Event	Legal liability Kidnap, Extortion, Hijack, Detention, etc.	
			250,000/\$2,000,000	Person/Incident	Personal Accident or Death: Kidnap, Hijack, Extortion, Detention	
			\$3,000,000	Per Event	Loss of Earnings	
			\$3,000,000	Per Event	Loss of Earnings Study Abroad	
			\$25,000 to \$250,000	Person/Event	Expatriate Security Evacuation	
			\$3,000,000	Event	Threat Response	
			\$25,000 to \$250,000	Person/Event	Travel Security Evacuation	
			\$100,000	Person/Incident	Assault Expense	
			\$250,000 to \$3,000,000	Per Event	Customer Identity Threat	
			\$100,000 to \$500,000	Person/Incident	Assault Expenses	
			Foreign Liability	\$0	Varies	
Medical Professional Liability (Student Interns)	\$0	\$0	\$1,000,000/\$5,000,000	Claim/Agg.	Personal Injury	Insurance Carrier: Great American
			\$2,000/\$100,000	Person/Aggregate	Medical Payments	
			\$5,000/\$25,000	Person Aggregate	Assault	
			\$500/\$25,000	Person/Aggregate	First Aid	
			\$1,000/\$10,000	Person/Aggregate	Grievance Proceedings	
			\$10,000	Aggregate	Defendant Expense	
			\$250/\$10,000	Incident/Aggregate	Damage to Property of Others	
			\$1,000/\$5,000	Deposition/Aggregate	Deposition Representation	
			\$1,000,000/\$3,000,000	Claim/Aggregate	Professional Negligence	
			\$1,000,000/\$3,000,000	Claim/Aggregate	Medical Board Hearings and Proceedings	
Medical Residents	\$25,000	\$0	\$10,000/\$30,000	Hearing/Aggregate	Disciplinary Hearings and Proceedings	Insurance Carrier: Hudson Insurance Company
Medical Board	\$25,000	\$0	\$10,000/\$20,000	Proceeding/Aggregate		
Disciplinary Proceedings						
Non-Medical Prof. Liabilities (Student Interns)	\$1,000	\$0	\$1,500,000	Occurrence	Bodily Injury, Personal Injury, and Property Damage	Insurance Carrier: Great American
Construction Trades (Student Interns)	\$1,000	\$0	\$1,500,000	Occurrence	Public Officials (Errors & Omissions)	Insurance Carrier: Great American
	\$1,000	\$0	\$1,500,000	Occurrence	Broadcaster's Liability	
	\$1,000	\$0	\$1,500,000	Occurrence		
Property	\$1,000	\$199,000	\$1,000,000,000 \$700,000,000 \$400,000,000 \$200,000,000 \$100,000,000 \$100,000,000 \$50,000,000 \$50,000,000 \$50,000,000 \$50,000,000 \$50,000,000 \$50,000,000 \$25,000,000 \$25,000,000 \$25,000,000 \$5,000,000 \$3,000,000 \$2,500,000 \$2,500,000 \$2,500,000 \$2,500,000 \$2,500,000 \$1,000,000 \$1,000,000 \$750,000 \$500,000	occurrence Occurrence		

NOTE: This schedule is a summary of limits, deductibles, and policies. For additional detail, please visit our website at <https://rmt.mt.gov/insurance/propertycasualtyinsurance>