Montana State Government
Property/Casualty Insurance Schedule
July 1, 2021 to July 1, 2022

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: Syndicate 623, Syndicate 1183,
	$1,000	$10,000	$250,000	Occurrence	Counseling Services	Syndicate 2623, Syndicate 4472
	$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	
			$250,000	Occurrence	Demolition, Clearance, Memorialization	Broker: Alliant Insurance Services
Accidental Death	$250	$0	$50,000	Claim	Medical expense	Insurance Carrier: National Union Fire Insurance Company
& Dismemberment			$20,000	Claim	Death benefit	of Pittsburgh, Pennsylvania
(Montana University System)						Broker: Alliant Insurance Services
Aircraft Physical Damage	Varies by Aircraft	$1,000	Stated Value	Stated Value	Physical damage	Insurance Carrier: ACE Property Casualty Insurance Company (Chubb)
In-Motion						
Not-In-Motion						Broker: Mountain Air Aviation
Aircraft Liability	Varies by Aircraft	750,000 Claim/	$10,000,000	Occurrence	Bodily Injury.	Insurance Carrier: ACE Property Casualty Insurance Company (Chubb)
		1,500,000 Occurr.		Occurrence	Passenger Liability	
				Occurrence	Property Damage.	
				Occurrence	Medical Expense (Crew)	Broker: Mountain Air Aviation
Airport Liability	$0	750,000 Claim/	$25,000,000	Occurrence	General	Insurance Carrier: ACE Property Casualty Insurance Company (Chubb)
		1,500,000 Occurr.	$25,000,000	Aggregate	Products/Completed Operations	
			$25,000,000	Loss/Aircraft	HangarKeepers	
			$25,000,000	Aggregate	Personal/Advertising Injury	Broker: Mountain Air Aviation
Crime	$1,000	$499,000	$10,000,000	Occurrence	Fidelity	Insurance Carrier: National Union Fire Insurance Company
			$10,000,000	Occurrence	Forgery or Alteration	of Pittsburgh, Pennsylvania (Primary)
			$10,000,000	Occurrence	On Premises/In-Transit	Zurich American Insurance Company (Excess)
			$10,000,000	Occurrence	Computer Crime	
			$10,000,000	Occurrence	Funds Transfer	
			$250,000	Occurrence	Impersonation Fraud	
			$10,000	Occurrence	Claims Expense	Broker: Alliant Insurance Services
Cyber/Data Information Security	10% Co-Pay	$250,000	$10,000,000	Occurrence	BI/Extortion/Data Recovery (Liability and 1st Party)	Insurance Carrier: Beazley (Primary)
			$10,000,000	Occurrence	Data/Network/Media/Cards (Liability and 1st Party)	Greenwich Insurance Company (Excess)
			$10,000,000	Occurrence	Regulatory Fines and Penalties (Liability)	
			$12,000,000	Aggregate	All Coverages Combined	
			$10,000,000	Occurrence	Privacy Notification	Broker: Alliant Insurance Services
Fine Arts	$1,000	$25,000	$400,000,000	Occurrence	At Premises	Insurance Carrier: Ironshore Indemnity (Primary)
			$400,000,000	Occurrence	Disaster/Loss/All Expenses Combined	Axis Insurance Company (First Excess)
			$100,000,000	Occurrence	Unnamed Locations Worldwide	Axis Insurance Company (Second Excess)
			$100,000,000	Conveyance	In-Transit worldwide	
			$100,000,000	Occurrence	Legal Liability	Broker: Alliant Insurance Services
Foreign Insurance	Varies by Policy	Varies by Policy.	$3,000,000	Per Event	Ransom	Insurance Carrier: Chubb Custom Insurance
			$3,000,000	Per Event	Transit	Chubb Custom Insurance
			$3,000,000	Per Event	Loss of Earnings	Great American Insurance Company
			$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	Kidnapping	
			$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	Broker: Alliant Insurance Services
Medical Professional. Liability	$0	$0	$1,000,000/$5,000,000	Occur/Agg.	Personal Injury	Insurance Carrier: American Casualty Company
(Student Interns)			$100,000/$2,000	Aggregate/Person	Medical Payments	of Reading Pennsylvania
			$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	Broker: Alliant Insurance Services
Medical Malpractice Liability	$25,000	$0	$3,000,000	Aggregate	Professional Negligence	Insurance Carrier: Hudson Specialty Insurance Company
Medical Residents			$1,000,000	Claim	Professional Negligence	
Physician Faculty			$25,000	Claim	Medical Board Hearings and Proceedings	
University of Montana						
Family Medicine Residency						
Program						Broker: Alliant Insurance Services
Non-Medical Prof. Liability	$1,000	$0	$1,500,000	Occurrence	Bodily Injury, Personal Injury, and Property Damage	Insurance Carrier: Associated Industries Insurance
(Student Interns)	$1,000	$0	$1,500,000	Occurrence	Public Officials (Errors & Omissions)	
	$1,000	$0	$1,500,000	Occurrence	Broadcaster's Liability	Broker: Alliant Insurance Services
Property	$1,000	$1,999,000	$1,000,000,000	occurrence	Blanket Limit of Liability (All Risk)	Insurance Carrier(s): Lexington Insurance Company LTD.
			$700,000,000	Occurrence	Terrorism	Lloyd's of London
			$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	Broker: Alliant Insurance Services
Rider Course (Motorcycle	$0	$0	$2,000,000	Occurrence	Liability	Insurance Carrier: Chubb Custom Insurance
Safety Foundation)		$50	$10,000	Claim	Blanket Accident (Medical)	Company
MSU Northern		$50	$1,000	Claim	Blanket Accident (Dental)	
	20%	$0	ACV/Repair/Replace	Vehicle	Physical Damage	Broker: Arthur J. Gallagher
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)						Broker: Alliant Insurance Services
Special Events	$0	$0	$2,000,000	Aggregate	Personal Injury and Property Damage	Insurance Carrier: Varies
			$2,000,000	Occurrence	Personal Injury and Property Damage	
			$300,000	Occurrence	Damage to Rented Premises	Broker: Alliant Insurance Services
Summer Camps			$10,000	Injury	Maximum Medical Expense	Insurance Carrier: Gerber Life Insurance Company
Accident and Injury			$10,000	Injury	Maximum Medical Expense Involving Vehicle	
(Montana University System)			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	
			100% of Reasonable Expenses		Surgical/Anesthesia/Physician Services	Broker: Alliant Insurance Services
SELF-INSURED COVERAGES						
Aircraft Physical Damage						
In-Motion	Varies by Aircraft	$1,000	Varies by aircraft	Occurrence		
Not-In-Motion	Varies by Aircraft	$1,000	Varies by aircraft	Occurrence	Hull for Various Aircraft	N/A
Aircraft Liability	$0	$750,000/$1,500,000	$750,000/$1,500,000	Claim/Occurrence	Negligent Acts or Omissions	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 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.