

**Montana State Government
Property/Casualty Insurance Schedule
July 1, 2024 to July 1, 2025**

Line of Insurance	Deductibles		Limits		Description	Insurance Carrier
	Agency	Risk Management	Limits	Per Claim/ Occurrence		
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	\$1,000,000	Occurrence	1st Party Property Damage	
	\$1,000	\$10,000	\$500,000	Occurrence	Business Interruption	
Accidental Death & Dismemberment (Montana University System Volunteers)	\$250	\$0	\$50,000	Claim	Medical Expense	Broker: Alliant Insurance Services Insurance Carrier: National Union Fire Insurance Company of Pittsburgh, Pennsylvania
		\$20	\$20,000	Claim	Death benefit	
Aircraft	Liability	750,000/\$1,500,000 Occurr.	\$10,000,000	Occurrence	Bodily Injury/Property Damage	Insurance Carrier: Westchester Fire Insurance Company (Chubb) Broker: Mountain Air Aviation
	Hull (varies)	\$1,000	\$5,000	Person Claim	Medical Expense Physical damage	
Airport Liability	\$0	\$0/\$1,500,000 Occurr.	\$25,000,000	Occurrence/Aggregate	Personal Injury/Products/Hangarkeeper's	Insurance Carrier: ACE Property Casualty Insurance Company (Chubb) Broker: Mountain Air Aviation
Commercial Driver License Training	Varies by Aircraft	\$1,000	Reported Value	Reported Value	Physical damage	Insurance Carrier: Hudson Excess Insurance Company (Zurich)
	\$25,000	\$0	\$1,500,000	\$1,500,000	Personal Injury/Property Damage Arising from the use of autos (CDL training only)	
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) Broker: Alliant Insurance Services
			\$10,000,000	Occurrence	Forgery or Alteration	
			\$10,000,000	Occurrence	Inside Premises/Outside Premises	
			\$10,000,000	Occurrence	Computer Fraud	
Cyber/Data Information Security	10% Co-Pay	\$250,000	\$10,000,000	Occurrence	Funds Transfer	Insurance Carrier: Beasley (Primary) Indian Harbor (excess)
			\$7,000,000	Aggregate	Identity Theft (Liability and 1st Party)	
			\$500,000	Aggregate	Breach Response	
			\$750,000	Aggregate	Business Interruption	
			\$1,500,000	Aggregate	Data Recovery	
			\$750,000	Aggregate	Cyber Extortion	
			\$2,000,000	Aggregate	Data/Network/Media/Cards (Liability and 1st Party)	
			\$2,000,000	Aggregate	Regulatory Fines and Penalties (Liability)	
			\$150,000	Aggregate	Fraudulent Instruction	
			\$150,000	Aggregate	Funds Transfer	
			\$400,000	Aggregate	Computer Hardware	
			\$50,000	Aggregate	Cryptojacking	
\$10,000,000	Aggregate	All Coverages Combined				
\$3,000,000	Occurrence	Privacy Notification				
Fine Arts	\$1,000	\$25,000	\$500,000,000	Occurrence	On Premises	Insurance Carrier: StarNet (Primary) QBE (Excess) Broker: Alliant Insurance Services
			\$100,000,000	Occurrence	Any Other Location	
			\$100,000,000	Conveyance	In Transit worldwide	
			\$3,000,000	Event	Loss of Earnings	
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 to \$3,000,000	Person/Incident	Assault Expense				
\$250,000 to \$3,000,000	Per Event	Customer Identity Threat				
\$100,000 to \$500,000	Person/Incident	Assault Expenses				
\$10,000,000	Occurrence	Bodily Injury and Property Damage				
Foreign Liability	\$0	Varies	\$1,000,000/\$2,000,000	Occurrence/Aggregate	General Liability	Insurance Carrier (Chub)
			\$1,000,000/\$1,000,000	Occurrence/Aggregate	Employee Benefits Liability	
			\$1,000,000	Aggregate	Rented Premises Damage	
			\$25,000	Occurrence	Medical Payments	
			\$1,000,000/\$2,000,000	Occurrence/Aggregate	Contingent Auto Liability	
			\$50,000	Occurrence	Auto Physical Damage (Hired Auto)	
\$50,000	Accident	Auto Medical Payments				
\$50,000	Per Event	Accidental Death & Dismemberment				
Forced Place (Department of Commerce)	\$2,500 to \$5,000	\$2,500 to \$5,000	\$1,000,000/\$2,000,000	Occurrence/Aggregate	Liability	Insurance Carrier: Lloyd's of London
			\$50,000	Event	Fire	
			\$5,000	Event	Medical Expense	
			Replacement Cost	Event	Property Damage (Residential, Commercial, Manufactured)	
Medical Professional Liability (Student Interns)	\$0	\$0	\$1,000,000/\$5,000,000	Claim/Agg.	Personal Injury	Insurance Carrier: American Casualty Company of Reading Pennsylvania
			\$2,000/\$100,000	Person/Aggregate	Medical Payments	
			\$1,000/\$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				
Medical Malpractice Liability (University of Montana)	Medical Residents \$25,000 Physician Faculty \$25,000 Medical Board Disciplinary Proceedings		\$1,000,000/\$3,000,000	Claim/Aggregate	Professional Negligence	Insurance Carrier: Hudson Insurance Company
			\$1,000,000/\$3,000,000	Claim/Aggregate	Medical Board Hearings and Proceedings	
			\$10,000/\$30,000	Hearing/Aggregate	Disciplinary Hearings and Proceedings	
			\$10,000/\$20,000	Proceeding/Aggregate		
Non-Medical Prof. Liabilities (Student Interns)	\$1,000	\$0	\$1,500,000	Occurrence	Bodily Injury, Personal Injury, and Property Damage	Insurance Carrier: Great American
			\$1,500,000	Occurrence	Public Officials (Errors & Omissions)	
			\$1,500,000	Occurrence	Broadcaster's Liability	
Construction Trades (Student Interns)	\$1,000	\$149,000	\$1,000,000/\$2,000,000	Occurrence/Aggregate	Liability	Insurance Carrier: HomeSide Insurance Company of Florida
Property	\$1,000	\$1,999,000	\$1,000,000,000	Occurrence	Blanket Limit of Liability (All Risk)	Insurance Carrier(s): Various Per Schedule Excess Carrier: Ironshore Specialty Insurance Company
			\$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				
Surety Bond (Department of Public Health)	Varies by Institution	Varies by Institution	Values As Reported	Values As Reported	Patient Belongings	Insurance Carrier: Hartford Fire Insurance Company Broker: Alliant Insurance Services
					Maximum Medical Expense	
Summer Camps (Accident and Injury) (Montana University System)			\$25,000	Injury	Death/Dismemberment	Insurance Carrier: Gerber Life Insurance Company
			\$10,000	Injury	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	
			100% of Reasonable Expenses			
SELF-INSURED COVERAGES						
Aircraft Physical Damage In-Motion	Varies by Aircraft	\$1,000	Varies by aircraft	Occurrence		N/A
Not-In-Motion	Varies by Aircraft	\$1,000	Varies by aircraft	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 (All Autos and various other vehicles)	\$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 (Drones Included)	Varies by agency	\$2,000,000	\$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.