FY2022 Package Insurance Overview

(07/01/2021 - 07/01/2022)

Risk Management Division (RMD)
Department of Administration
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RMD Website

Property & Casualty Staff

<table>
<thead>
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<th>Title</th>
<th>Name</th>
<th>Email</th>
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</tr>
</thead>
<tbody>
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</tbody>
</table>

Other Risk Management Division Contacts

OVERVIEW OF AVAILABLE PACKAGE COVERAGES

The descriptions of insurance coverages herein do not amend, alter, or replace the terms, conditions, exclusions, and other provisions of policies that would be issued to you, nor do they amend or replace any applicable laws, regulations, rating rules, or plans.

I. Property and Boiler & Machinery Coverage
   A. Property
      Per Occurrence Policy Limit: Per Schedule on File with RMD
      Causes of Loss: “All Risk” Subject to Policy Exclusions
      Valuation: Replacement Cost, except Actual Cash Value for vacant buildings
      Coinsurance: Nil
      Deductible Options:
         $500
         $1,000
         $2,500
         $5,000
         $10,000
         $25,000
         $50,000
         $75,000
         $100,000
         $250,000
Covered Losses
- Real and Personal Property
- Newly Acquired Locations
- Builder’s Risk
- Legal Liability for Property in your Care, Custody, and Control
- Personal Property belonging to officials and employees that is on the premises and is associated with enhancing the operation or mission of the agency
- Leasehold Interest
- Valuable Papers and Records
- Accounts Receivable
- Extra Expense - $20,000,000 per occurrence shared with all insured agencies
  (additional limits may be purchased. Completion of worksheet is required for additional limits.)
- Business Income/Rental Income - $500,000 per agency/insured
  (additional limits may be purchased. Completion of worksheet is required for additional limits.)
- On and Off-Premises Service Interruption
- Period of Indemnity Extension
- Contingent Business Interruption
- Interruption by Civil Authority
- Ingress/Egress
- Transportation
- Electronic and/or Computer Equipment
- Flood/Earthquake (Excluding CA Earthquake)

Exclusions
- Aircraft (must purchase separately)
- Land

**Definition of Construction Classes (for use in completing/updating the Property Schedule)**

<table>
<thead>
<tr>
<th>Frame</th>
<th>Exterior walls, floors, ceilings and roof constructed of wooden materials.</th>
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<tbody>
<tr>
<td>Joisted Masonry</td>
<td>Brick or block walls with wooden roofs or floors.</td>
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<tr>
<td>Noncombustible</td>
<td>Walls constructed of metal or other noncombustible materials. Floors, ceilings, and roof constructed of metal or wooden materials.</td>
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<tr>
<td>Masonry Noncombustible</td>
<td>Walls, roof, and ceiling constructed of non-combustible materials (e.g., concrete walls and metal roof).</td>
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<tr>
<td>Modified Fire Resistive</td>
<td>Noncombustible materials having fire rated elements (e.g., masonry bearing structure with steel stud walls and steel bar joists for floor and roof).</td>
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<tr>
<td>Fire Resistive</td>
<td>All building elements are concrete noncombustible with fire resistive rating (e.g., high-rises).</td>
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**B. Boiler and Machinery (Included)**
- Limit: Per Accident (Comprehensive Coverage), per schedule on file with RMD
- Deductible: Same as Property deductible
- Coverages Available:
Expediting Expenses
Service Interruption
Spoilage
Ammonia Contamination
Water Damage
Hazardous Substance
Ordinance or Law
Damage to Media
Business Interruption
Extra Expense
Errors & Omissions
Property Damage
Newly Acquired Property

C. Inland Marine
The Risk Management Fund (RMF) provides “all-risk” coverage on property such as Fine Arts, Computer Equipment, Scoreboards, Radio & TV Equipment, Musical Instruments, etc. The covered losses are the same as for Property coverage (see above). We use Inland Marine coverage to insure items that you may want to cover at lower deductible levels than your Property insurance.

D. Crime (Included)
Employee Dishonesty: $25,000
Money & Securities: $25,000
Deductible: $1,000
Limits:
* Employee Dishonesty (limit options): $100,000, $500,000 or $1,000,000
* Money & Securities (limit options): $100,000, $500,000 or $1,000,000
* Contact RMD for an Excess Crime Application if you want to increase Crime limits for an additional premium.

The following coverages are also available under the Excess Crime Policy:
Forgery & Alteration
Robbery & Safe Burglary for Property other than Money & Securities
Computer Fraud
Wire Transfer Fraud
Counterfeit Currency

E. Garagekeepers Legal Liability
Limit of Coverage: Based on Desired Limit
Deductible:
$500 Per Auto
$5,000 Maximum Deductible Per Loss
Coverages:
Coverage Provided on Legal Liability Basis
Comprehensive and Collision Coverage
Exclusions:
Contract Liability
Intentional or Expected Loss
Dishonest Acts by you, your employees or your shareholders
Defective Parts and Faulty Work
Loss to tape decks, other sound equipment, sound receiving equipment, CB radios, antennas and other accessories unless permanently installed in a covered auto. Radar Detection Equipment, tapes, records, CDs, DVDs or other devices designed for use with sound reproducing equipment, whether installed or not.

II. General Liability and Other Liability Coverages
   A. General Liability
      Limits as set by Minnesota Statute
      Bodily Injury & Property damage – $500,000 Per Person
      Bodily Injury & Property Damage – $1,500,000 Per Occurrence
      Deductible: None

   B. Additional Liability Coverages Available
      Law Enforcement Liability
      Public Officials’ Errors & Omissions
      Broadcaster’s Liability

III. Available Purchased Insurance
   A. Student Intern Professional Liability (for Minnesota State Colleges & Universities only)
      Limits of Liability: $ 2,000,000 Each Claim and $ 5,000,000 Aggregate
      Defense Costs: Included within Limit
      Form: Occurrence
      Additional Insured: Board of Trustees of Minnesota State Colleges & Universities

   B. Additional Purchased Coverages Available
      Aircraft/Aviation Liability & Hull Coverage
      Bonds (Various)
      Crime – Additional Limits
      Cyber Security/Data Breach
      Malpractice Coverage (e.g., Campus Clinics)
      Vendors’/Builders’ Warranty Coverage

Other Information

Loss Runs
Loss Runs are made available upon request.

Certificates of Insurance and Self-Insured Letters
Reminder: We discontinued issuing agency-to-agency certificates of insurance and self-insured letters in FY2011. Issuing these documents to one state agency on behalf of another state agency has little value. All agencies are insured through the RMF for Auto Liability and many are also insured for General Liability. Agencies that are not insured through the RMF for General Liability are “self-insured” – they look to their budgets to pay claims and associated expenses for bodily injury and property damage to third parties. Injuries to state employees are covered under the state’s workers’ compensation self-insurance program. Consequently, it is not necessary for agencies to require evidence of insurance from each other. We continue to honor agency-to-agency requests for evidence of insurance for quasi-state agencies.
**Sole Authority**

The Risk Management Fund Claims Unit has sole authority with respect to the adjustment, coverage evaluation, and valuation of losses.

**Publications and Resources**


Contact us to discuss the renewal or to receive assistance with your other insurance needs. We are available to discuss by phone or meet one-on-one.