

STATE OF MINNESOTA  
RISK MANAGEMENT DIVISION

FY2017 PACKAGE APPLICATION  
(NEW OR RENEWAL)

Renewal 07/1/2016 to 07/1/2017  
New [redacted] to 07/1/2017

**INSTRUCTIONS**

Use the TAB Key to move to each highlighted area that is to be completed.

State Agency/Insured [redacted]  
(notify us if agency changed name or consolidated)

Contact Name [redacted]

Title [redacted]

Mailing Address [redacted]

City [redacted] State MN

Zip [redacted]

Telephone [redacted] Fax [redacted]

Email Address [redacted]

Risk/Safety Coordinator Name [redacted]

Phone [redacted] Email [redacted]

SOLE AUTHORITY

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

## Section A: Property and Boiler & Machinery Coverage

1 Total Replacement Values for Buildings and Contents.  
(Total of columns E and F on your Property Schedule)

Make needed changes to expiring schedule (see attachment).

\$

2 Property Deductible per Occurrence

- Select One
- \$500
- \$1,000
- \$2,500
- \$5,000
- \$10,000
- \$25,000
- \$50,000
- \$75,000
- \$100,000
- \$250,000

3 New construction planned over next 12 months? If yes, include on the last page of Application (Notes section) a description of project, construction cost, and period of construction (start and end dates).

**Remember to tell us when construction is complete so the newly constructed property can be added to the policy.**

Yes

No

4 A Hot Work Program is required when any grinding, welding or cutting is done. Do you have a written Hot Work Program in place for insured buildings?

Yes

No

## Section B: Inland Marine

We use Inland Marine coverage to insure items that you may want to cover at lower deductible levels than your Property insurance.

**A.** Report Inland Marine coverage annually, except report within 30 days acquisitions that exceed 10% of the original insured value.

**B.** If you want to insure all of your Inland Marine coverages at the same deductible level as your Property coverage, disregard Section B and instead include the Inland Marine values as contents in Section A.

### \*Coverage Requested

- Fine Arts: (Owned)
- \* \*
- (Non-owned)
- Computer Equipment
- Scoreboards
- Contractors Equipment
- Radio, TV, & Camera Equipment
- Musical Instruments
- Other (describe) \_\_\_\_\_

### Total Value

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

### Deductible

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

### DEDUCTIBLE OPTIONS

(\$500; \$1,000; \$5,000)  
(\$500; \$1,000; \$5,000)  
(\$500; \$1,000; \$10,000)  
(\$500; \$1,000)  
(\$500; \$1,000; \$2,500)  
(\$500; \$1,000)  
(\$500; \$1,000)  
(\$500; \$1,000)

**\*For each coverage checked, attach to email a schedule of owned/leased items including values. If a schedule is not provided, losses will be subject to the Property deductible.**

**PLEASE TOTAL THE LIST OF VALUES SHOWN ON EACH SCHEDULE.**

**\*\*Fine Arts (Non-owned): Values should represent an estimate of the value of non-owned exhibits on display at any one time.**

**Section C: General Liability**

**(COMPLETE SECTION C ONLY IF YOU WANT GENERAL LIABILITY COVERAGE)**

- 1) Square foot area of occupied space
- 2) Number of employee and volunteer FTEs
- 3) Number of students (FTEs) by campus **(SCHOOLS ONLY)**
- 4) Number of teachers (FTEs) by campus **(SCHOOLS ONLY)**
- 5) Total number of students by campus **(SCHOOLS ONLY)**
- 6) Do any restaurants, bars, pubs, clubs, or concessions on your premises or under your ownership sell beer or wine?  Yes  No
- 7) Does your premises have any security guards?  
If Yes...  Yes  No  
Are they contracted or state employees?  
Are they armed or unarmed?
- 8) Do you offer childcare?  
If Yes...  Yes  No  
What is the maximum capacity?   
Operated by private vendor?  Yes  No
- 9) Is Public Officials' Liability desired?  Yes  No

**Section D: Crime Coverage**

- 1) \$25,000 Employee Dishonesty coverage is included in the Property Program  
I want to increase limits to:  \$100,000  
 \$500,000  
 \$1,000,000
- 2) \$25,000 Money & Securities coverage is included in the Property Program  
I want to increase limits to:  \$100,000  
 \$500,000  
 \$1,000,000

Contact RMD for an Excess Crime Application if you want to increase the Crime limits, and we will provide a quote. If you currently have a separate Excess Crime policy through us, we have already forwarded the Crime Application to you under separate cover (on an "as needed" basis) for the renewal.

**Section E: Cyber Coverage**

- 1) \$25,000 Cyber Asset and Income coverage is included in the Property Program
- 2) \$100,000 Cyber Liability Coverage is included in the General Liability Program

Contact RMD if you want larger Cyber limits.

## Section F: Garagekeepers Legal Liability Coverage (GKLL)

If your institution is involved in Transportation, Mechanical, and related programs, and has automobiles or related property in its care, custody and control, (e.g., auto repair, parking garage), GKLL is recommended. Your institution could be held legally responsible for vehicles, trucks, farm tractors, and implements or other similar equipment belonging to others that is in your care, custody and control.

For GKLL coverage, complete Form CC-2 Garagekeepers Legal Liability (below), identifying:

- Each location where these operations are carried out
- Desired Limit of Liability
- Maximum and average number of autos expected during the year
- Annual receipts expected during the year

To select the appropriate limit, use the maximum values you could have in your care, custody, and control at any one time at each location.

### Form CC-2 Garagekeepers Legal Liability

(If you do not have garage operations it is not necessary to complete this form)

Location	Address	Limit of Liability (\$)	Number of Autos Maximum/ Average	Gross Receipts (\$)
1				
2				
3				
4				
5				

Coverage: Comprehensive and Collision

Basis of Coverage: Legal Liability

Deductible: \$500 per Auto/\$5,000 Maximum Deductible per Loss

- Exclusions:
- Contract Liability
  - Intentional or Expected Loss
  - Dishonest Acts
  - 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.

## FY2017 Business Income Worksheet

TIP: Business Income and Extra Expense are very valuable coverages!  
Completing this worksheet will allow you to determine the appropriate limits for your operation.

Location(s):

*Note: Agency financial statements can be useful in helping you project the following for FY2017.*

	(\$)	(\$)
+ REVENUE (all sources except state appropriations)		
STATE APPROPRIATIONS		
- DEDUCTIONS (ALL expenses that will not continue during business suspension)		
<i>Consider that DEDUCTIONS oftentimes represent about 20 percent of annual expenses and that bargaining agreements frequently require salaries to continue during business suspension.</i>		
BUSINESS INCOME		-
- BUSINESS INCOME COVERAGE INCLUDED AT NO CHARGE		500,000
BUSINESS INCOME POLICY LIMIT (ADDITIONAL)		(500,000)

*Note: The Property coverage includes Business Income/Rental Income at \$500,000 per agency/insured. Additional limits may be purchased. The Property rate is used to determine the premium for the additional limits (refer to Package Rates FY2017).  
 Completion of this worksheet is required if additional Business Income limits are desired.*

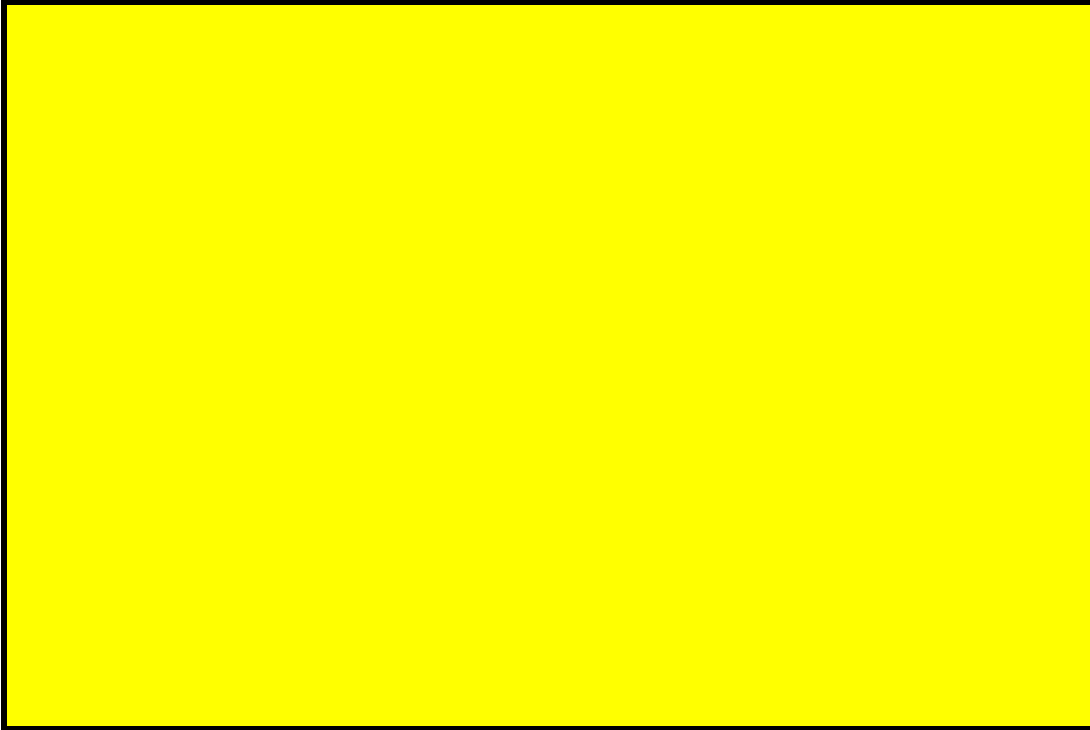
ANNUAL EXPENSES (operating and non-operating)

**EXTRA EXPENSE** (Estimated expenses to avoid or minimize suspension of business and to continue operations)

*The Property coverage includes Extra Expense at \$100,000,000 per occurrence (combined limit for all RMF insureds). Additional limits may be purchased. The Property rate is used to determine the premium for the additional limits (refer to Package Rates FY2017).  
 Completion of this worksheet is required if additional Extra Expense limits are desired.*

## NOTES

The space below is for your use in providing any additional information that you were unable to include in the Application.

A large yellow rectangular area with a black border, intended for providing additional information. The area is currently blank.

The completed Application and Schedule (if any) should be submitted to:  
[risk.management@state.mn.us](mailto:risk.management@state.mn.us)