FY2020 Package Insurance Overview
(07/01/2019 - 07/01/2020)

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OVERVIEW OF AVAILABLE PACKAGE COVERAGE

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
         Cyber Asset & Income - $25,000 Per Occurrence/Annual Aggregate (Additional limits may be purchased)
         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 - $100,000,000 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>Classification</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frame</td>
<td>Exterior walls, floors, ceilings and roof constructed of wooden materials.</td>
</tr>
<tr>
<td>Joisted Masonry</td>
<td>Brick or block walls with wooden roofs or floors.</td>
</tr>
<tr>
<td>Noncombustible</td>
<td>Walls constructed of metal or other noncombustible materials. Floors, ceilings, and roof constructed of metal or wooden materials.</td>
</tr>
<tr>
<td>Masonry Noncombustible</td>
<td>Walls, roof, and ceiling constructed of non-combustible materials (e.g., concrete walls and metal roof).</td>
</tr>
<tr>
<td>Modified Fire Resitive</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>
</tr>
<tr>
<td>Fire Resitive</td>
<td>All building elements are concrete noncombustible with fire resistive rating (e.g., high-rises).</td>
</tr>
</tbody>
</table>

**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. Cyber Coverage – First Party (Included)
Cyber Asset and Income – $25,000 per occurrence
Cyber Asset and Income – $25,000 annual aggregate
Deductible: $1,000

Contact RMD for a Cyber Application if you want to increase Cyber limits for an additional premium.

F. 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. Cyber Liability – Third Party (Included)
Cyber Liability – $100,000 Per Claim
Cyber Liability – $100,000 Annual Aggregate
Deductible: None

Contact RMD for a Cyber Application if you want to increase Cyber limits for an additional premium.

C. 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 – Additional Limits
   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.