

**SCHEDULE OF INSURANCE COVERAGE**

**MIRA COSTA COMMUNITY COLLEGE**

**JULY 1, 2012 TO JULY 1, 2013**

| COMPANY<br>POLICY # - BEST RATING  | COVERAGE DESCRIPTION   | INSURANCE<br>REINSURANCE LIMITS   | JPA<br>S/R   | DISTRICT<br>DEDUCTIBLE   | TOTAL<br>CONTRIBUTION                                     |
|--|--|---|--|--|---|
| Allied World National Insurance Company<br>Policy # 030567751N - Best: A XV        | <u>Blanket Coverage - Real and Personal Property</u><br>Includes Rental Interruption for Leased/Purchased buildings<br><br>Theft & Vandalism - Personal Property<br>Theft & Vandalism - Tablets/Similar Electronic Devices<br>Flood - Annual all member aggregate              | \$250,000,000<br>Per Occurrence<br><br>Included<br>Included<br>\$5,000,000 Aggregate  | \$100,000<br><br>\$100,000<br>\$100,000<br>\$100,000           | \$10,000<br><br>\$500<br>\$200<br>\$10,000                     | \$53,871<br><br>Included<br>Included<br>Included          |
| Allied World National Insurance Company<br>Policy # 030567751N - Best: A XV        | <u>Auto Physical Damage</u><br>Comprehensive - All Owned Veh. (Replacement 2005 & Newer)<br>Collision - All Owned Vehicles (Replacement 2005 & Newer)<br>Hired or Borrowed Vehicles  | ACV<br>ACV<br>\$100,000   | \$100,000<br>\$100,000<br>\$100,000                            | \$1,000<br>\$1,000<br>\$1,000                                  | \$2,700   |
| Munich Reinsurance America Inc.,<br>Certificate # SDJPAU0/U112 - Best: A+ XV       | <u>Commercial General Liability, including Foreign Liability for suits brought back to the United States</u><br><u>Products and Completed Operations</u><br>Employee Benefit Administration - Errors and Omissions<br><br>Auto Liability<br><br>Employment Practices Liability | \$4,500,000<br><br>\$4,500,000<br><br>\$4,500,000<br><br>\$4,500,000<br>(Per Occurrence)<br>Subject to \$10 Mill<br>District Aggregate) | \$500,000<br><br>\$500,000<br><br>\$500,000<br><br>\$500,000   | \$10,000<br><br>\$10,000<br><br>\$10,000                       | \$134,745<br><br>Included<br><br>\$10,726<br><br>\$45,002 |
| Schools Excess Liability Fund - SELF<br>Memorandum of Coverage - Not Rated         | Comprehensive General, Employment Practices & Auto Liability   | \$20,000,000  | \$0  | \$0  | \$23,382  |
| San Diego County Schools JPA<br>Memorandum of Coverage - Not Rated                 | Uninsured & Underinsured Motorists Protection  | \$60,000  | \$60,000   | \$1,000  | Included  |
| Philadelphia Insurance Company<br>Policy # PHSD644604 - Best: A+ XIV               | <u>Commercial Crime</u><br>Faithful Performance<br>Loss Inside Premises<br>Loss Outside Premises<br>Depositors Forgery<br>Computer Fraud   | \$1,000,000<br>\$1,000,000<br>\$1,000,000<br>\$1,000,000<br>\$1,000,000   | \$5,000<br>\$5,000<br>\$5,000<br>\$5,000<br>\$5,000            | \$1,000<br>\$1,000<br>\$1,000<br>\$1,000<br>\$1,000            | Included  |
| Hartford Steam Boiler Ins. Co.<br>Policy # FBP2280945 - Best: A                    | <u>Equipment Breakdown</u><br>Property Damage<br>Transformers/miscellaneous electrical equipment<br>Business Income and Extra Expense<br>Hazardous Substance Cleanup<br>Perishable Goods<br>Computers  | \$100,000,000<br>Included<br>Included<br>\$1,000,000<br>\$1,000,000<br>Included   | \$5,000<br>\$5,000<br>\$5,000<br>\$5,000<br>\$2,500<br>\$5,000 | \$1,000<br>\$1,000<br>\$1,000<br>\$1,000<br>\$1,000<br>\$1,000 | \$2,932   |
| Allianz Global Corporate Specialty<br>Policy # MXI93032341 - Best: A+ XV           | <u>Electronic Data Processing</u><br>Computer Equipment - Hardware<br>Detrimental Code - Virus & Worm<br><br>Media/Data - Software<br><br>Earthquake/Flood   | \$4,111,100<br>\$100,000<br>(Per Occurrence)<br>\$100,000<br><br>\$2,500,000<br>(Occurrence/Aggregate)                                  | \$0  | \$1,000<br>\$10,000<br><br>5%/\$50,000<br>(Minimum)            | \$18,562  |
| Liberty Mutual Insurance Company<br>Policy #EW764N436336012-Best:A XV,<br>Admitted | <u>Workers' Compensation</u><br>Self-Insured - Beginning 7/1/12<br><br>Employer's Liability  | \$900,000<br><br>Included   | \$100,000<br><br>Included                                      | \$0  | \$536,189<br><br>(Budgeted)                               |
| ACE American Insurance Company<br>Policy # WCUC46567109 Best A+XV                  | <u>Excess Workers' Compensation - Beginning 7/1/12</u>   | Statutory   | \$0  | \$0  | Included  |

**TOTAL SDCOE JPA CONTRIBUTION: \$828,109**

|  |  |  |  |           |                   |
|--|--|--|--|-----------|-------------------|
| Allianz Global Corporate & Specialty AG<br>Policy #MXI98302591 | Commercial Property Fine Arts Coverage<br>11/4/2011-11/4/2012    | \$75,000   |  | \$1,000   | \$1,363           |
| Ace American Insurance Company<br>Policy #PHFD37073155         | Commercial Foreign Coverage 1/8/2012-1/8/2013                    | \$1,000,000  |  |           | \$3,075           |
| Blue Cross Plan B #1157TF                                      | *Student Accident Insurance 8/1/2012-8/1/2013 -Basic Coverage    | Per Accident Deductible \$100<br>Students, Class I & II Athletes |  | \$ 92,535 |                   |
| Chartis-Super Catastrophic Coverage #009125364                 | *Student Accident Intercollegiate Athletes 8/1/2012-8/1/2013     | Deductible \$25,000<br>\$1,000,000 Coverage Limits               |  | \$ 3,014  |                   |
| Chartis-Catastrophic Coverage #009125364                       | *Student Accident -Students Only 8/1/2012-8/1/2013               | Deductible \$50,000<br>\$1,000,000 Coverage Limits               |  | \$ 2,318  |                   |
|  | (* Health Services pays 66%/Risk Management pays 34%)            | Total Student Accident 8/1/12-13                                 |  | \$ 97,867 | \$ 33,275         |
| Chubb Intramural Sports Program 9906-62-77                     | <u>Student Intramural Sports Insurance 10/15/2011-10/15/2012</u> |  |  |           | \$ 9,433          |
| United HealthCare Insurance Co. #2008-200473-4                 | <u>International Student Insurance 8/1/2011-8/1/2012</u>         | Premium paid by Students   |  |           | \$ -              |
| Market Insurance Company Policy # MAR11244                     | Field Trip (Tripster) Health Special Risk 11/16/2011-11/16/20112 | \$150,000/ \$50 deductible acc/sickness                          |  |           | \$ 500            |
| CNA Insurance #127288951                                       | Student Blanket Professional Liability 9/1/2012-9/1/2013         | \$1,000,000 each claim/ \$5,000,000 aggregate                    |  |           | \$ 6,510          |
|  | <b>TOTAL RISK MANAGEMENT INSURANCE BUDGET</b>                    |  |  |           | <b>\$ 882,265</b> |