

SUMMARY OF INSURANCE COVERAGES

EFFECTIVE JULY 1, 2015

Airport Liability

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: AIRP20152016
Policy Period: July 1, 2015 to July 1, 2016
Comment: \$5,000,000 per occurrence

Aviation Hull and Liability

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: AHL20152016
Policy Period: July 1, 2015 to July 1, 2016
Comment: Liability: \$5,000,000 per occurrence
Hull: Agreed value per aircraft; \$1,000 agency deductible per occurrence

Automobile Liability & Physical Damage – Includes Superdome

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: ALPD20152016
Policy Period: July 1, 2015 to July 1, 2016
Comment: Liability: \$5,000,000 per occurrence
Physical Damage: \$1,000 Deductible Collision
\$1,000 Deductible Comprehensive

Bond – Excludes Superdome (see Crime – Excludes Superdome)

Bond – Superdome Only (See Crime – Superdome only)

Bridge Property Damage

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: IM20152016
Policy Period: July 1, 2015 to July 1, 2016
Comment: LA 1 Toll Road: \$4,100,000 per occurrence limit for property damage;
\$6,111,228 per occurrence limit for Business Interruption. LA Tech
University Pedestrian Bridge: \$550,000 per occurrence limit for property
damage; \$5,000,000 per occurrence limit for Business Interruption.

Commercial General Liability (includes Personal Injury & Advertising Liability) – Excludes Superdome

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: CGL20152016
Policy Period: July 1, 2015 to July 1, 2016
Comment: Provides \$5,000,000 BI/PD per occurrence, no aggregate.

**Commercial General Liability (includes Personal Injury & Advertising Liability) –
Superdome Only**

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: SCGL20152016
Policy Period: July 1, 2015 to July 1, 2016
Comment: Provides \$5,000,000 BI/PD per occurrence, no aggregate. Includes law enforcement and garage keepers.

Excess: Broker: Arthur J. Gallagher

Lexington Insurance Company
Policy Number: 019210503
Policy Period: July 1, 2015 to July 1, 2016
Comment: \$5,000,000 excess of \$5,000,000 SIR. Includes law enforcement. Excludes garage keepers.

Great American Insurance Company
Policy Number: EXC 3106769
Policy Period: July 1, 2015 to July 1, 2016
Comment: \$15,000,000 excess of \$5,000,000 SIR. Includes law enforcement. Excludes garage keepers.

National Union
Broker: Risk Services of Louisiana
Policy Number: BE 34196684
Policy Period: July 1, 2015 to July 1, 2016
Comment: \$25,000,000 excess of \$25,000,000 SIR. Excludes law enforcement and garage keepers.

Allied World Assurance Company
Policy Number: 0308-3888
Policy Period: July 1, 2015 to July 1, 2016
Comment: \$25,000,000 excess of \$50,000,000. Excludes law enforcement and garage keepers.

Alterra America Insurance Company
Policy Number: MKLA50LE102295
Policy Period: July 1, 2015 to July 1, 2016
Comment: \$25,000,000 excess of \$75,000,000. Excludes law enforcement and garage keepers.

Crime – Excludes Superdome

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: CRIM20152016
Policy Period: July 1, 2015 to July 1, 2016
Comment: Crime: \$2,000,000 blanket crime coverage for all locations handling money and securities with \$1,000 deductible. Also includes coverage for depositors forgery.
Bond: \$500,000 employee theft coverage per occurrence and \$100,000 employee faithful performance per occurrence, both subject to \$1,000 deductible. Also provides coverages for public officials, notaries and property managers.

Crime – Superdome Only

Commercial Coverage: Hiscox Insurance Company
Broker: Arthur J. Gallagher
Policy Number: UC2128059.15
Policy Period: July 1, 2015 to July 1, 2016
Comment: \$500,000 with \$250 per occurrence deductible; includes 3rd party and employee theft

Equipment Breakdown Protection Coverage – Includes Superdome (excludes LSU-Baton Rouge)

See Property

Medical Malpractice Liability

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: MMP20152016
Policy Period: July 1, 2015 to July 1, 2016
Comment: Provides \$5,000,000 per occurrence.

Property – Includes Superdome (excludes LSU-Baton Rouge)

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: BP20152016
Policy Period: July 1, 2015 to July 1, 2016
Comment: \$50,000,000 limit per occurrence for Flood and Named Windstorm, with a \$50,000,000 aggregate for Flood only; \$10,000,000 per occurrence/aggregate for all other perils; \$1,000,000 trailing deductible for aggregated perils. \$500,000 per occurrence limit for Boiler and Machinery with a trailing deductible of \$50,000. All limits include Business Interruption and Extra Expense coverage. Agency deductibles: \$1,000 non-flood loss; \$5,000 flood loss.

Replacement cost on buildings; actual cash value on business personal property and movable/mobile buildings.

Business interruption coverage part is limited to one (1) year.

Excess: Broker: Arthur J. Gallagher
 Policy Number: Various
 Policy Period: July 1, 2015 to July 1, 2016
 Comment: Excess Following Form All Risk Building and Personal Property Coverage, excluding Fine Arts: \$800,000,000 All Other Perils limit, except Named Windstorm, Earthquake and Flood; \$400,000,000 Named Windstorm limit (includes ILS Top & Drop and treaty reinsurance layer); \$325,000,000 sublimit for flood. \$1,000,000 trailing deductible applies once each self-insured retention aggregate (except Named Windstorm) has been met or exceeded.

Fine Arts: \$250,000,000 per occurrence; Deductibles - \$2,500 Permanent Collection, \$0 Loans, \$25,000 Wind/Flood peril
 Stand-Alone Policy: XL Specialty Insurance & Lloyds of London
 Policy NO. UM00041574SP15A

Equipment Breakdown/Boiler & Machinery: \$250,000,000 per occurrence; \$50,000 trailing deductible once \$500,000 self-insured retention aggregate has been met or exceeded.
 Stand-Alone Policy: XL America Insurance Company
 Policy NO. US00071907PR15A

Certified and Non-Certified Terrorism and Biological & Chemical Terrorism:
 Stand-Alone Policy: Lloyds of London

Certified & Non-Certified Terrorism	\$150,000,000 per occurrence/aggregate property damage/time element \$25,000,000 per occurrence/aggregate liability \$10,000 deductible
Biological & Chemical Terrorism (CBRN)	\$10,000,000 per occurrence/aggregate \$100,000 deductible

Excess Commercial Property Insurance Carriers:

INSURER	POLICY NO.	PARTICIPATION	LAYER %
Westport Ins. Corp.	NAP200071300	\$30M part of \$100M	30%
Lexington Ins. Co.	23176024	\$25M part of \$100M	25%
Underwriters at Lloyds	PW0124515	\$20M part of \$100M	20%
Underwriters at Lloyds	PW0140515	\$5M part of \$100M	5%
Underwriters at Lloyds	PW0141215	\$4.995M part of \$150M	3.33%
Underwriters at Lloyds	PW0139515	\$3.34M part of \$200M	1.67%
National Fire & Marine Ins. Co.	42PRP00002603	\$7.5M part of \$100M	7.50%
		<u>AND</u> \$15M part of \$100M Excess \$100M	15%
Axis Surplus Ins. Co.	EAF72755215	\$7.5M part of \$100M	7.50%
Underwriters at Lloyds	PW0139615	\$37.6875M part of \$225M Excess \$100M	16.75%
Underwriters at Lloyds	PW0139715	\$5M part of \$100M Excess \$100M	5%
Underwriters at Lloyds	PW0139815	\$9.35M part of \$50M Excess \$100M	18.70%

Underwriters at Lloyds	PW0140615	\$4.55M part of \$100M Excess \$100M	4.55%
Scor Reinsurance Co.	FA001227520151	\$5M part of \$100M Excess \$100M <u>AND</u> \$3.125M part of \$125M Excess \$200M	5% 2.50%
Westchester Surplus Lines Ins. Co.	D35887593013	\$10M part of \$100M Excess \$100M	10%
Landmark American Ins. Co.	LHD393266	\$7.5M part of \$100M Excess \$100M	7.50%
Underwriters at Lloyds – Brit	PD1037701	\$5M part of \$100M Excess \$100M	5%
Colony Ins. Co.	XP262939	\$2.5M part of \$100M Excess \$100M <u>AND</u> \$7.5M part of \$125M Excess \$200M	2.50% 6%
Starr Surplus Lines Ins. Co. – 33.3334%	SLSTPTY10762515	\$5M part of \$100M Excess \$100M	5%
Chubb Custom Ins. Co. – 33.3333%	4473251603	<u>AND</u> \$12.5M part of \$125M Excess \$200M	10%
General Security Indemnity Co. of AZ – 33.3333%	T0234451502116		
Underwriters at Lloyds	PW0139915	\$9.59M part of \$50M Excess \$150M	19.18%
Underwriters at Lloyds	PW0141315	\$4.9875M part of \$175M Excess \$150M	2.85%
Underwriters at Lloyds	PW0140015	\$13M part of \$125M Excess \$200M	10.40%
Allied World Assurance Co.	030966171A	\$5M part of \$125M Excess \$200M	4%
Underwriters at Lloyds	BW0000092	\$2.5M part of \$125M Excess \$200M	2%
Ironshore Specialty Ins. Co.	2434100	\$5M part of \$125M Excess \$200M	4%
Liberty Surplus Ins. Corp.	1.00016E+11	\$13.375M part of \$125M Excess \$200M	10.70%
Landmark American Ins. Co.	LHD393267	\$12.5M part of \$125M Excess \$200M	10%
Westchester Surplus Lines Ins. Co.	D37437682001	\$10M part of \$125M Excess \$200M	8%
Arch Specialty Ins. Co.	ESP730232700	\$10M part of \$125M Excess \$200M	8%
Aspen Specialty Ins. Co.	PXAFcpt15	\$3.5M part of \$125M Excess \$200M	2.80%
Maxum Indemnity Co.	MSP602702201	\$2.5M part of \$125M Excess \$200M	2%
Lexington Ins. Co.	23176025	\$475M Excess \$325M	100%

Property – Small Boards and Commissions (Excluded from Excess Property Program)

Primary: Louisiana Self-Insurance Fund

Self-Insured by ORM

Policy Number: SBCBP20152016

Policy Period: July 1, 2015 to July 1, 2016

Comment: \$15,000,000 limit per occurrence including Named Storm, Flood and Earthquake; \$15,000,000 per occurrence limit for Boiler and Machinery per One Breakdown. All limits include Business Interruption and Extra Expense coverage. Agency deductibles: \$1,000 non-flood loss; \$5,000 flood loss.

Replacement cost on buildings; actual cash value on business personal property and movable/mobile buildings.

Business interruption coverage part is limited to one (1) year.

Publishers Media Liability

Primary: Louisiana Self-Insurance Fund

Self-Insured by ORM

Policy Number: PML20152016

Policy Period: July 1, 2015 to July 1, 2016

Comment: \$5,000,000 per occurrence, no aggregate, no deductible.

Wet Marine

Hull Coverage, Protection & Indemnity (incl. Towers and Collision)

NOTE: All boats 26' or less and all rowboats (regardless of length) are covered by Commercial General Liability Policy for third-party liability claims and Property Policy for hull coverage.

Commercial Coverage: Broker: Arthur J. Gallagher

Policy Number: SM0310515

Policy Period: July 1, 2015 to July 1, 2016

Comment: As scheduled (see below)

\$100,000,000 for P&I including masters/crew and/or employees;
Agreed Value scheduled hull.

ORM Deductibles:

HULL: Minimum per vessel (single vessel, single occurrence) – See vessel schedule

Maximum per occurrence – (catastrophe–multiple vessels, single occurrence)

\$250,000 per occ. if ferries involved, \$200,000 if no ferries involved;

P&I - \$750,000 per occ.

Hull (100% Agreed Value Per Vessel, subject to Hull Ded.)

- Underwriters at Lloyds of London (Chubb)

Pollution (\$5,000,000 OPA, \$1,000,000 Fines/Penalties)

- Safe Harbor Pollution

Protection & Indemnity (\$1,000,000, subject to \$750,000 P&I Ded., excludes pollution & crew)

- Underwriters at Lloyds of London (Hiscox)

1st Layer Excess Marine Liability (\$24,000,000 xs \$1,000,000, incl. pollution & crew)

- Zurich American Insurance Company
- Liberty Mutual Insurance Co.
- New York Marine & General Insurance Co.

- Navigators Insurance Company
- Markel American Insurance Company

2nd Layer Excess Marine Liability (\$25,000,000 xs \$25,000,000, incl. pollution & crew)

- AGCS Marine Insurance Company
- New York Marine & General Insurance Co.
- Continental Insurance Company
- Endurance American Insurance Company

3rd Layer Excess Marine Liability (\$25,000,000 xs \$50,000,000, incl. pollution & crew)

- Zurich American Insurance Company
- Liberty Mutual Insurance Co.
- New York Marine & General Insurance Co.
- AGCS Marine Insurance Company

4th Layer Excess Marine Liability (\$25,000,000 xs \$75,000,000, incl. pollution & crew)

- AGCS Marine Insurance Company
- New York Marine & General Insurance Co.
- Continental Insurance Company
- U.S. Fire Insurance Company
- Endurance American Insurance Company

Workers' Compensation and Employers' Liability – Excludes LSU-Baton Rouge & Superdome

Primary: Louisiana Self-Insurance Fund
 Self-Insured by ORM
 Policy Number: WC20152016
 Policy Period: July 1, 2015 to July 1, 2016
 Comment: Statutory employee benefits
 \$5,000,000 employers liability each accident/disease.

High Deductible Program: \$100,000 agency deductible per occurrence, no aggregate
 PBRC (4413-4417)
 LSUA (4438-4442)
 LSUHSC-S (4483-4487)
 LSUHSC-NO (4489-4494)
 LSUE (4498-4502)
 LSUS (4518-4522)

Workers' Compensation – Superdome Only

Commercial Coverage: Louisiana Workers Compensation Corporation (LWCC)
 Broker: Arthur J. Gallagher
 Policy Number: 86037S
 Policy Period: July 1, 2015 to July 1, 2016
 Comment: Statutory employee benefits
 \$1,000,000 employers liability each accident/disease