

**STATE OF LOUISIANA**  
**COVERAGES AND EFFECTIVE DATES**  
**AS OF JULY 1, 2011**

The following is a list of the commercially issued coverages (or layers of coverage) in the Office of Risk Management's present structure, which are procured by the bid process. Bid notices are usually sent out to the vendors approx. 4-5 months prior to the July 1 effective dates. Bids are usually opened in April.

These coverages are awarded for one year with two one-year options to renew at the same rates. If this option is not exercised, or if the company non-renews coverage, coverage will be bid prior to the stated effective date. **ORM reserves the right to change any effective dates on this schedule.**

**A. Bond/Crime – Louisiana Superdome Only**

- a. Coverage Required:
- b. \$500,000 crime coverage with \$250 deductible
- c. Next Effective Date: July 01, 2012

**B. Commercial General Liability - Louisiana Superdome Only**

- a. Coverage Required:
- b. \$100,000,000 per occurrence including Coverage A and Coverage B
- c. Next Effective Date: July 01, 2014

**C. Equipment Breakdown Protection – Statewide**

- a. Coverage Required:
- b. \$15,000,000 excess over \$50,000 self-insurance limit. Includes, but is not limited to, machinery, extra expense, hazardous substance, ammonia contamination, business interruption, and consequential damage.
- c. \$33,584,086 excess over \$250,000 self-insurance limit for the Louisiana State University Co-Generation Power Plant's turbine, generator, and heat recovery steam boiler.
- d. Next Effective Date: July 01, 2013

**D. Equipment Breakdown Protection – Recovery School District Only**

- a. Coverage Required:
- b. \$15,000,000 excess over \$50,000 self-insurance limit. Includes, but is not limited to, machinery, extra expense, hazardous substance, ammonia contamination, business interruption, and consequential damage.
- c. Next Effective Date: July 01, 2013

**E. NFIP Flood – Statewide & RSD**

- a. Coverage Required:
- b. Replacement cost for scheduled buildings (max \$500,000) and ACV for scheduled personal property (max \$500,000)
- c. Next Effective Date: July 01, 2012

**F. Property – Statewide (Includes Superdome)**

- a. Coverage Required:
- b. Replacement cost for building and ACV for personal property over \$50,000,000 per occurrence self-insurance, including earthquake and wind but excluding flood.
- c. Also includes, but is not limited to, coverage for fine arts, business income, and sprinkler leakage.
- d. Next Effective Date: July 01, 2012

**G. Property - Recovery School District Only**

- a. Coverage Required:
- b. Replacement cost for building and ACV for personal property over \$50,000,000 per occurrence self-insurance, including earthquake and wind but excluding flood.
- c. Also includes, but is not limited to, coverage for fine arts, business income, and sprinkler leakage.
- d. Next Effective Date: July 01, 2013

**H. Wet Marine Program**

- a. Coverage Required:
- b. \$100,000,000 P & I per occurrence with \$1,000,000 deductible covered by self-insurance fund. Includes tugs, ferries and pontoons (some pontoons are floating bridges and landing docks) and vessels over 26' (feet) in length.
- c. Next Effective Date: July 01, 2012

**I. Workers' Compensation - Louisiana Superdome Only**

- a. Coverage Required:
- b. \$1,000,000 each accident and disease.
- c. Next Effective Date: July 01, 2012