

**SUMMARY OF INSURANCE COVERAGES**  
**RECOVERY SCHOOL DISTRICT**  
**EFFECTIVE JULY 1, 2011**

**Automobile Liability & Physical Damage**

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: RSDALPD20112012  
Policy Period: July 1, 2011 to July 1, 2012  
Comment: Liability (including Garagekeepers): \$5,000,000 per occurrence  
Physical Damage: \$1,000 Deductible Collision  
\$1,000 Deductible Comprehensive

**Boiler and Machinery** (see Equipment Breakdown Protection Coverage)

**Bond** (see Crime)

**Commercial General Liability (includes Personal Injury & Advertising Liability)**

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: RSDCGL20112012  
Policy Period: July 1, 2011 to July 1, 2012  
Comment: Provides \$5,000,000 BI/PD per occurrence, no aggregate.

**Crime**

Primary: Louisiana Self-insurance Fund  
Self-Insured by ORM  
Policy Number: RSDCRIM20112012  
Policy Period: July 1, 2011 to July 1, 2012  
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.

## Equipment Breakdown Protection Coverage

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: RSDBM20112012  
Policy Period: July 1, 2011 to July 1, 2012  
Comment: \$50,000 S/I per loss  
\$1,000 deductible (first party property damage only)

Excess: Travelers Insurance Company  
Agent: Risk Services of Louisiana  
Policy Number: BME1-3043P501-11  
Policy Period: July 1, 2011 to July 1, 2012  
Comment: \$15,000,000 excess of \$50,000 self-insurance limit. Includes, but not limited to, machinery, extra expense, ammonia contamination, business interruption, consequential damage and bodily injury.

## Medical Malpractice Liability

Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: RSDMMP20112012  
Policy Period: July 1, 2011 to July 1, 2012  
Comment: Provides \$5,000,000 per occurrence.

## Miscellaneous Tort Liability

Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: RSDEFF20112012  
Policy Period: July 1, 2011 to July 1, 2012  
Comment: Comprehensive umbrella excess, \$5,000,000 per occurrence.

## Property

### Blanket Property

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: RSDBP20112012  
Policy Period: July 1, 2011 to July 1, 2012

Comment: \$25,000,000 combined single limit per occurrence, including flood, wind and earthquake (buildings and contents). Flood coverage included only on the properties that do NOT have an NFIP policy assigned to them.

Replacement cost on buildings, actual cash value on personal property and movable/mobile buildings. Coverage is limited to a maximum of 115% of the scheduled values on file at ORM at the time of loss. Special endorsement automatically increases replacement cost by 20% in the event of a loss.

Business income, including extra expense, limit is one (1) year with a maximum of \$10,000,000.

Flood: National Flood Insurance Program (NFIP) on scheduled buildings & contents  
 Named Insured: Recovery School District

Excess: (Excludes Flood)

Carrier	POLICY NUMBER	Authorization	Q/S	Premium	FET
<b>25,000,000</b>					
Self Insurance Fund (SIR)		25,000,000	100%		
<b>25,000,000 XS 25,000,000</b>		<b>Layer Premium</b>		<b>\$1,889,759</b>	
Lloyds (THB)	BO66464778A11	16,500,000	66%	1,247,241	
Allied World Assurance Co	0306-6815-1A	2,500,000	10%	188,976	
Westchester Surplus Lines	D36082380 005	3,500,000	14%	264,566	
Montpelier Re	B11FA71738-10/20	2,500,000	10%	181,708	7,268
<b>25,000,000 XS 50,000,000</b>		<b>Layer Premium</b>		<b>\$1,469,729</b>	
Lexington Ins Co	19946836	12,500,000	50%	734,865	
Lloyds (THB)	BO66464778B11	2,500,000	10%	146,973	
Lloyds (THB)	BO66464778D11	2,500,000	10%	146,973	
Princeton Excess & Surplus Lines	N3-A3-XP-0000010-01	5,000,000	20%	293,946	
Liberty Surplus Ins Corp	LIUESP00163599	2,500,000	10%	146,973	
<b>25,000,000 XS 75,000,000</b>		<b>Layer Premium</b>		<b>\$1,218,012</b>	
Lloyds (THB)	BO66464778D11	2,500,000	10%	121,801	
Lloyds (THB)	BO66464778E11	10,000,000	40%	487,205	
Lexington Ins Co	19946836	12,500,000	50%	609,006	
<b>25,000,000 XS 100,000,000</b>		<b>Layer Premium</b>		<b>\$755,904</b>	
Lloyds (Hiscox)	URS2502854-11	3,000,000	12%	90,708	
Axis Surplus	EAF740551-11	8,750,000	35%	264,566	
Arch Specialty	ESP0044497-00	2,500,000	10%	75,590	
Montpelier Re	B11FA71738-10/20	2,500,000	10%	72,683	2,907
Lloyds (THB)	BO66464778J11	3,500,000	14%	105,827	
Aspen Specialty	PXA6P9D11	4,750,000	19%	143,622	

<b>25,000,000</b>		<b><i>XS</i> 125,000,000</b>		<b>Layer Premium</b>		<b>\$629,669</b>	
Arch Specialty Ins Co	ESP0044498-00	2,500,000	10%	62,967			
Landmark American Ins Co	LHT372060	5,000,000	20%	125,934			
Alterra Excess & Surplus Ins Co	MAX3XP0052915	5,000,000	20%	125,934			
Lloyds (THB)	BO66464778F11	1,750,000	7%	44,077			
Ironshore (THB)	BO66464778G11	2,000,000	8%	48,436	1,937		
Axis Specialty	EAF740551-11	8,750,000	35%	220,384			
<b>50,000,000</b>		<b><i>XS</i> 150,000,000</b>		<b>Layer Premium</b>		<b>\$797,982</b>	
Axis Specialty	EAF740551-11	17,500,000	35%	279,294			
Lloyds (THB)	BO66464778H11	13,500,000	27%	215,455			
Ironshore (THB)	BO66464778G11	2,000,000	4%	30,692	1,228		
Lloyds (THB)	BO66464778I11	2,000,000	4%	31,919			
Westport Ins Co / Swiss Re	31-3-73948	10,000,000	20%	159,596	6,384		
Essex Ins Co	ESP7187	5,000,000	10%	79,798			
<b>25,000,000</b>		<b><i>XS</i> 200,000,000</b>		<b>Layer Premium</b>		<b>\$193,109</b>	
Sompo Japan Ins Co of America	PEP40081D0	25,000,000	100%	193,109	9,655		
				<b>Total:</b>	<b>6,940,824</b>	<b>29,379</b>	

## **Workers' Compensation and Employers' Liability**

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: RSDWC20112012  
Policy Period: July 1, 2011 to July 1, 2012  
Comment: Statutory employee benefits  
\$5,000,000 employers liability each accident/disease