

SUMMARY OF INSURANCE COVERAGES

EFFECTIVE JULY 1, 2008

Airport Liability

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: AIRP20082009
Policy Period: July 1, 2008 to July 1, 2009
Comment: \$5,000,000 per occurrence

Aviation Hull and Liability

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: AHL20082009
Policy Period: July 1, 2008 to July 1, 2009
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: ALPD20082009
Policy Period: July 1, 2008 to July 1, 2009
Comment: Liability: \$5,000,000 per occurrence
Physical Damage: \$1,000 Deductible Collision
\$1,000 Deductible Comprehensive

Boiler and Machinery – Includes Superdome (see Equipment Breakdown Protection Coverage)

Bond – Excludes Superdome

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: BOND20082009
Policy Period: July 1, 2008 to July 1, 2009
Comment: Employee faithful performance blanket bond with \$500,000 per occurrence limit subject to \$1,000 deductible, no aggregate. Also provides coverages for public officials, notaries and property managers.

Bond/Crime – Superdome Only

Fidelity and Deposit Company of Maryland

Agent: Eustis Insurance, Inc.

Policy Number: CCP004786006

Policy Period: July 1, 2008 to July 1, 2009

Comment: \$500,000 with \$250 per occurrence deductible

Bridge Property Damage

Primary: Louisiana Self-Insurance Fund

Self Insured by ORM

Policy Number: IM220082009

Policy Period: July 1, 2008 to July 1, 2009

Comment: \$5,000,000 combined single limit per occurrence all perils, excluding wind
\$50,000,000 combined single limit per occurrence for wind only

Excess: Illinois Union Insurance Company

Agent: Eustis Insurance, Inc.

Policy Number: **TBD**

Policy Period: July 1, 2008 to July 1, 2009

Comment: \$50,000,000 part of \$100,000,000 excess of S/I fund (following form)

Lloyd's of London

Agent: Eustis Insurance, Inc.

Policy Number: **TBD**

Policy Period: July 1, 2008 to July 1, 2009

Comment: \$50,000,000 part of \$100,000,000 excess of S/I fund (following form)

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

Primary: Louisiana Self-Insurance Fund

Self-Insured by ORM

Policy Number: CGL20082009

Policy Period: July 1, 2008 to July 1, 2009

Comment: Provides \$5,000,000 BI/PD per occurrence, no aggregate.

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

Law enforcement coverage contains a sublimit of \$5,000,000 per occurrence.

Primary: Louisiana Self-Insurance Fund

Self-Insured by ORM

Policy Number: SCGL20082009

Policy Period: July 1, 2008 to July 1, 2009

Comment: Provides \$5,000,000 BI/PD per occurrence, no aggregate.

Excess: National Union Fire Insurance of Louisiana
Agent: Risk Services of Louisiana
Policy Number: BE3835413
Policy Period: July 1, 2008 to July 1, 2009
Comment: \$20,000,000 excess of \$5,000,000 SIR

St. Paul Fire and Marine Insurance Company
Agent: Risk Services of Louisiana
Policy Number: QI09101017
Policy Period: July 1, 2008 to July 1, 2009
Comment: \$25,000,000 excess of \$25,000,000

Chubb Custom Insurance Company
Agent: Risk Services of Louisiana
Policy Number: 7957-81-53
Policy Period: July 1, 2008 to July 1, 2009
Comment: \$25,000,000 excess of \$50,000,000

Westchester Fire Insurance Company
Agent: Risk Services of Louisiana
Policy Number: 4890614
Policy Period: July 1, 2008 to July 1, 2009
Comment: \$25,000,000 excess of \$75,000,000

Crime – Excludes Superdome

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: CRIM20082009
Policy Period: July 1, 2008 to July 1, 2009
Comment: \$2,000,000 blanket crime coverage for all locations handling money and securities with \$1,000 deductible. Also includes coverage for depositors forgery.

Crime – Superdome Only (See Bond/Crime - Louisiana Superdome)

Equipment Breakdown Protection Coverage – Includes Superdome

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: BM20082009
Policy Period: July 1, 2008 to July 1, 2009
Comment: \$50,000 S/I per loss
\$1,000 deductible (first party property damage only)

Louisiana State University Co-Generation Power Plant's turbine, generator, and heat recovery steam boiler are self-insured up to \$250,000 per occurrence with a 30-day self-insured retention for business interruption and extra expense.

Excess: Hartford Steam Boiler Inspection and Insurance Company
Agent: Risk Services of Louisiana
Policy Number: BMI7347337
Policy Period: July 1, 2008 to July 1, 2009
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: MMP20082009
Policy Period: July 1, 2008 to July 1, 2009
Comment: Provides \$5,000,000 per occurrence.

Miscellaneous Tort Liability – Includes Superdome

Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: EFF20082009
Policy Period: July 1, 2008 to July 1, 2009
Comment: Comprehensive umbrella excess, \$5,000,000 per occurrence.

Property – Includes Superdome

Blanket Property

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: BP20082009
Policy Period: July 1, 2008 to July 1, 2009
Comment: \$50,000,000 combined single limit per occurrence, with sub-limit of \$25,000,000 combined single limit for all perils except flood, earthquake, wind and hail. Flood coverage included only on the properties that do NOT have an NFIP policy assigned to them. Agency deductibles: \$1,000 non-flood loss; \$5,000 flood loss.

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. Business income for flood is excluded.

\$50,000,000 PER OCCURRENCE EXCESS COVERAGE IS PROVIDED FOR THE PERILS OF FLOOD AND EARTHQUAKE WITH A \$50,000,000 ANNUAL AGGREGATE.

NFIP Flood Policies: Flood Coverage for All Louisiana Properties (buildings and Contents) that are located in flood zones A and V south of the I-10/I-12 corridor, excluding Baton Rouge and Lafayette city limits, and those properties previously damaged by flood in a prior declared disaster.

Excess: Agent: Risk Services of Louisiana

STATE OF LOUISIANA, ALL AGENCIES, BOARDS AND COMMISSIONS					
July 2007 Marketing Sheet					
Detail Number	Insurance Company	Policy Number	Q/S	Limits - Flood, Wind, EQ	AOP Limits
All Risk Including Flood and Earthquake					
\$50,000,000/\$25,000,000 Primary excess \$25,000,000/\$50,000,000 SIR					Layer Premium:
2689466	Lloyds	BO66441360A07	75%	18,750,000	37,500,000
2635300	Lexington Ins Co	8756236	25%	6,250,000	12,500,000
Total			100%	25,000,000	50,000,000
\$25,000,000 excess \$75,000,000 (inclusive of SIR)					Layer Premium:
2689261	Westchester Surplus Lines Ins Co	D358887593005	20%	5,000,000	
2635300	Lexington Ins Co	8756236	25%	6,250,000	
2689246	Landmark American Ins Co	LHD353689	20%	5,000,000	
2689473	Lloyds	BO66441360B07	23%	5,750,000	
2689477	Montpelier Reinsurance Ltd	BO66441360G07	12%	3,000,000	
Total			100%	25,000,000	
All Risk Excluding Flood and Earthquake					
\$50,000,000 xs \$100,000,000 (inclusive of SIR)					Layer Premium
2689480	Lloyds	BO6644136E07	23.5%	11,750,000	
2689265	Westchester Surplus Line Ins Co	D36082501001	27.5%	13,750,000	
2689254	Axis Surplus Ins Co	EAFF72755207	10%	5,000,000	
2689304	Columbia Casualty Co	RMP2098226934	10%	5,000,000	
2689457	Everest Reinsurance Bermuda, Ltd	DP800539B	4%	2,000,000	
2635300	Lexington Ins Co	8756236	25%	12,500,000	
Total			100%	50,000,000	
\$50,000,000 xs \$150,000,000 (inclusive of SIR)					Layer Premium
2689488	Lloyds	BO66441360D07	58%	29,000,000	
2689492	Lancashire Ins Co	BO66441360D07	10%	5,000,000	
2689327	Homeland Ins Co of NY	Z7XSP3524	10%	5,000,000	
2689254	Axis Surplus Ins Co	EAFF72755207	10%	5,000,000	
2689462	Ace Bermuda Ins, Ltd	FTOL1122P	5%	2,500,000	
2689333	Liberty Mutual Fire	MQ2L9L513112057	5%	2,500,000	
2689457	Everest Reinsurance Bermuda, Ltd	DP800539B	2%	1,000,000	
Total			100%	50,000,000	
\$100,000,000 xs \$200,000,000 (inclusive of SIR)					Layer Premium
2689493	Lloyds	BO66441360F07	54.26%	54,260,000	
2689495	Ironshore Reinsurance Ltd	BO66441360I07	9.6%	9,600,000	
2689498	Montpelier Reinsurance Ltd	BO66441360H07	9.6%	9,640,000	
2689321	Allied World Assurance Co	P007811/002	5%	5,000,000	
2689314	Axis Surplus Ins Co	EAFF73376907	5%	5,000,000	
2689448	Liberty Mutual Fire	MQ2L9L513112067	2.5%	2,500,000	
2689452	Max Bermuda, Ltd	168791981PRMAN2007	7.5%	7,500,000	
2689307	Essex Ins Co	ESP5413	1.5%	1,500,000	
2689822	Landmark American Ins Co	LHD353746	5%	5,000,000	
Total			100%	100,000,000	
\$35,353,000 xs \$300,000,000 (inclusive of SIR)					Layer Premium
2689889	National Fire & Marine Ins Co	92SRD102334	100%	35,353,000	
Total			100%	35,353,000	
\$15,000,000 xs \$335,353,000 (inclusive of SIR)					Layer Premium
2689726	Axis Surplus Ins Co	EAFF73377007	33.33%	5,000,000	
2689877	Ironshore Re, Ltd	BO66441360J07	66.67%	10,000,000	
Total			100%	15,000,000	
\$350,353,000 Inclusive of SIR					

Publishers Media Liability

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: PML20082009
Policy Period: July 1, 2008 to July 1, 2009
Comment: \$5,000,000 per occurrence, no aggregate, no deductible.

Road and Bridge Hazards

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: RDH20082009
Policy Period: July 1, 2008 to July 1, 2009
Comment: Provides \$5,000,000 per occurrence for Bodily Injury & Property Damage and for Personal & Advertising Injury.

Wet Marine

Hull Coverage, Protection & Indemnity (excluding P&I crew members) and 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: Agent: Specialty Insurance Programs, Inc.
Policy Number: GCM08542
Policy Period: July 1, 2008 to July 1, 2009
Comment: As scheduled (see below)
\$1,000,000 deductible for hull and P&I excluding masters/crew and/or employees. (Includes collision and towing liability)

LAYER 1 \$24,000,000 excess of \$1,000,000

Section I	a)	Hull	<input checked="" type="checkbox"/> Zurich Insurance Company <input checked="" type="checkbox"/> Markel Insurance Company <input checked="" type="checkbox"/> Northern Assurance Co. of America
	b)	P&I, Towers & Collision, Etc. \$1,000,000 xs \$1,000,000	<input checked="" type="checkbox"/> Zurich Insurance Company <input checked="" type="checkbox"/> Markel Insurance Company <input checked="" type="checkbox"/> Northern Assurance Co. of America
		\$23,000,000 xs \$2,000,000	<input checked="" type="checkbox"/> Fireman's Fund Ins. Co. <input checked="" type="checkbox"/> Markel Insurance Company <input checked="" type="checkbox"/> Liberty Ins. Underwriters, Incl <input checked="" type="checkbox"/> NY Marine & General Ins. Co. <input checked="" type="checkbox"/> Zurich Insurance Company

Section II	Pollution		
	\$5,000,000 xs \$1,000,000		✓ Great American Insurance Co
	\$19,000,000 xs \$6,000,000		✓ Zurich Insurance Company
			✓ Fireman's Fund Ins. Co.
			✓ Markel Insurance Company
			✓ Liberty Ins. Underwriters, Incl
			✓ NY Marine & General Ins. Co.

LAYER 2 \$25,000,000 excess of \$25,000,000

Section I	a)	Hull	✓ Zurich Insurance Company
			✓ Markel Insurance Company
			✓ Northern Assurance Co. of America
	b)	P&I, Towers & Collision, Etc.	✓ Fireman's Fund Ins. Co.
			✓ Zurich Insurance Company
			✓ Liberty Ins. Underwriters, Incl
			✓ NY Marine & General Ins. Co.
Section II		Pollution	✓ Fireman's Fund Ins. Co.
			✓ Zurich Insurance Company
			✓ Liberty Ins. Underwriters, Incl
			✓ NY Marine & General Ins. Co.

LAYER 3 \$25,000,000 excess of \$50,000,000

Section I	a)	Hull	✓ Zurich Insurance Company
			✓ Markel Insurance Company
			✓ Northern Assurance Co. of America
	b)	P&I, Towers & Collision, Etc.	✓ Fireman's Fund Ins. Co.
			✓ Zurich Insurance Company
			✓ Liberty Ins. Underwriters, Incl
			✓ NY Marine & General Ins. Co.
Section II		Pollution	✓ Fireman's Fund Ins. Co.
			✓ Zurich Insurance Company
			✓ Liberty Ins. Underwriters, Incl
			✓ NY Marine & General Ins. Co.

LAYER 4 \$25,000,000 excess of \$75,000,000

Section I	a)	Hull	✓ Zurich Insurance Company
			✓ Markel Insurance Company
			✓ Northern Assurance Co. of America
	b)	P&I, Towers & Collision, Etc.	✓ Fireman's Fund Ins. Co.
			✓ Zurich Insurance Company
			✓ Liberty Ins. Underwriters, Incl
			✓ NY Marine & General Ins. Co.
Section II		Pollution	✓ Fireman's Fund Ins. Co.
			✓ Zurich Insurance Company
			✓ Liberty Ins. Underwriters, Incl
			✓ NY Marine & General Ins. Co.

NOTE: The above wet marine policies are combined in one policy issued through Gulf Coast Marine.

Workers' Compensation and Employers' Liability – Excludes Superdome

Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: WC20082009
Policy Period: July 1, 2008 to July 1, 2009
Comment: Statutory employee benefits
\$5,000,000 employers liability each accident/disease.

Workers' Compensation – Superdome Only

Louisiana Workers Compensation Corporation (LWCC)
Agent: Eustis Insurance, Inc.
Policy Number: 86037-D
Policy Period: July 1, 2008 to July 1, 2009
Comment: Statutory employee benefits
\$1,000,000 employers liability each accident/disease

Workers' Compensation – Maritime – Excludes Superdome

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: WC20082009
Policy Period: July 1, 2008 to July 1, 2009
Comment: Federally-regulated employee benefits
\$5,000,000 employers liability each accident/disease