

SUMMARY OF INSURANCE COVERAGES

RECOVERY SCHOOL DISTRICT

EFFECTIVE JULY 1, 2008

Automobile Liability & Physical Damage

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: RSDALPD20082009
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 (see Equipment Breakdown Protection Coverage)

Bond

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: RSDBOND20082009
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.

Commercial General Liability (includes Personal Injury & Advertising Liability)

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: RSDCGL20082009
Policy Period: July 1, 2008 to July 1, 2009
Comment: Provides \$5,000,000 BI/PD per occurrence, no aggregate.

Crime

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: RSDCRIM20082009
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.

Equipment Breakdown Protection Coverage

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: RSDBM20082009
Policy Period: July 1, 2008 to July 1, 2009
Comment: \$50,000 S/I per loss
\$1,000 deductible (first party property damage only)

Excess: Hartford Steam Boiler Inspection and Insurance Company
Agent: Risk Services of Louisiana
Policy Number: BMI2318863
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: RSDMMP20082009
Policy Period: July 1, 2008 to July 1, 2009
Comment: Provides \$5,000,000 per occurrence.

Miscellaneous Tort Liability

Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: RSDEFF20082009
Policy Period: July 1, 2008 to July 1, 2009
Comment: Comprehensive umbrella excess, \$5,000,000 per occurrence.

Property

Blanket Property

Primary: Louisiana Self-Insurance Fund
Self-Insured by ORM
Policy Number: RSDBP20082009
Policy Period: July 1, 2008 to July 1, 2009
Comment: \$50,000,000 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. 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.

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

Excess:

LIMIT OF LIABILITY:

Binder Number	Insurance Company	Policy Number	Limits	Q/S	Premium	Surplus Lines Tax	Federal Excise Tax
25,000,000 Primary (xs 50M SIR) @ 2,250,000							
2607183	Lexington Insurance Co		12,500,000	50%	1,125,000	56,250	
2683709	Lloyds of London	BO66456681A07	10,000,000	40%	900,000	45,000	
2683712	Westchester Surplus Lines Ins		2,500,000	10%	225,000	11,250	
25,000,000 xs 75,000,000 (inclusive of 50M SIR) @ 1,800,000							
2607183	Lexington Insurance Co		12,500,000	50%	900,000	45,000	
2683718	Lloyds of London	BO66456681B07	7,500,000	30%	540,000	27,000	
2683739	Westchester Surplus Lines Ins		5,000,000	20%	360,000	18,000	
50,000,000 xs 100,000,000 (inclusive of 50M SIR) @ 3,430,000							
2683721	National Fire & Marine Ins Co	92SRD102295	50,000,000	100%	3,430,000	171,500	
50,000,000 x 150,000,000 (inclusive of 50M SIR) @ 1,600,000							
2683732	Ironshore Reinsurance Ltd		25,000,000	50%	800,000	40,000	32,000
2683725	Lloyds of London	BO66456681E07	15,000,000	30%	480,000	24,000	
2683739	Lancashire Insurance Co		10,000,000	20%	320,000	16,000	

Workers' Compensation and Employers' Liability

Louisiana Self-Insurance Fund
 Self-Insured by ORM
 Policy Number: RSDWC20082009
 Policy Period: July 1, 2008 to July 1, 2009
 Comment: Statutory employee benefits
 \$5,000,000 employers liability each accident/disease.