STATE OF LOUISIANA
OFFICE OF RISK MANAGEMENT
SUMMARY OF INSURANCE COVERAGE
EFFECTIVE JULY 1, 2020

Airport Liability

Primary: Commercial Insurance
Broker: Arthur J. Gallagher
Limit: $25,000,000 per occurrence, includes hangar keepers' liability
Agency Deductible: $1,000 hangar keepers' liability only

Aviation Hull and Liability

Primary: Commercial Insurance
Broker: Arthur J. Gallagher
Insurance Company: National Union Fire Ins. Co
Limit: Liability - $25,000,000 per occurrence
Hull – Agreed value per aircraft on file at ORM
Agency Deductible: Liability – None
Hull - None

Automobile Liability & Physical Damage

Primary: Louisiana Self-Insurance Fund
Limit: Liability: $5,000,000 per occurrence
Physical Damage: Actual Cash Value per auto
Agency Deductible: $1,000 Collision
$1,000 Other than collision

Employee Dishonesty Bond (See Crime policy)

Bridge Property Damage

Primary: Louisiana Self-Insurance Fund
Limit: DOTD LA 1 Toll Road - $4,434,560 per occurrence property damage;
$5,471,481 per occurrence business interruption.
LA Tech University Pedestrian Bridge - $1,000,000 per occurrence property
damage; $5,000,000 per occurrence business interruption.
Agency Deductible: None

Commercial General Liability (Excludes Superdome, Arena, Champions Square)

Primary: Louisiana Self-Insurance Fund
Limit: $5,000,000 per occurrence
Agency Deductible: None
**Commercial General Liability (Superdome, Arena, Champions Square Only)**

Primary: Louisiana Self-Insurance Fund  
Limit: $5,000,000 per occurrence  
Agency Deductible: None  

Excess: Commercial Insurance  
Broker: Arthur J. Gallagher  
Insurance Company:  
- Lexington Insurance Company  
- Great American Insurance Company  
- Allied World National Assurance  
- Everest Indemnity Insurance Company  
Limit: $55,000,000 excess of $5,000,000 Primary Insurance per occurrence  
Agency Deductible: None

**Crime (Excludes Superdome, Arena, Champions Square)**

Primary: Louisiana Self-Insurance Fund  
Limit:  
- Crime - $2,000,000 per occurrence for all locations handling money and securities  
- Bond: - $500,000 employee theft (employee dishonesty) per occurrence  
- $100,000 employee faithful performance of duty per occurrence  
Agency Deductible: $1,000

**Crime (Superdome, Arena, Champions Square Only)**

Primary: Commercial Insurance  
Broker: Arthur J. Gallagher  
Insurance Company: Hiscox Insurance Co.  
Limit: $500,000 per occurrence, includes employee theft  
Agency Deductible: $250

**Cyber Liability**

Primary: Louisiana Self-Insurance Fund  
Limit: $750,000 per claim  
Named Agencies Only  
Agency Deductible: None  

Excess: Commercial Insurance  
Broker: Arthur J. Gallagher  
Insurance Company: Lloyds of London  
Named Agencies Only  
Limit:  
- $20,000,000 per claim for Non-Higher Ed with a $20,000,000 aggregate  
- $15,000,000 per claim for Higher Ed with a $15,000,000 aggregate  
Agency Deductible: None

**Crisis Response Services through Disaster Management International**

Primary: Commercial Insurance  
Broker: Arthur J. Gallagher  
Insurance Company: Lloyds of London  
Limit: $1,000,000 per occurrence/$5,000,000 annual aggregate  
Agency Deductible: None
### Equipment Breakdown Protection (Boiler & Machinery)

<table>
<thead>
<tr>
<th>Category</th>
<th>Primary</th>
<th>Limit</th>
<th>Agency Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary</td>
<td>Louisiana Self-Insurance Fund</td>
<td>$500,000 per breakdown</td>
<td>$1,000</td>
</tr>
<tr>
<td>Excess</td>
<td>Commercial Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Broker</td>
<td>Arthur J. Gallagher</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance Company</td>
<td>XL America Insurance Company</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agency Deductible</td>
<td>$250,000,000 excess of $500,000 Primary Insurance per breakdown</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Fine Art

<table>
<thead>
<tr>
<th>Category</th>
<th>Primary</th>
<th>Limit</th>
<th>Agency Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary</td>
<td>Commercial Insurance</td>
<td>$400,000,000 per occurrence</td>
<td></td>
</tr>
<tr>
<td>Broker</td>
<td>Arthur J. Gallagher</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance Company</td>
<td>XL Specialty Insurance Lloyds of London</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agency Deductible</td>
<td>Permanent collection - $2,500</td>
<td>Loans – None</td>
<td></td>
</tr>
</tbody>
</table>

### Licensed Professional Liability (Higher Education Student Experiential Learning)

<table>
<thead>
<tr>
<th>Category</th>
<th>Primary</th>
<th>Limit</th>
<th>Agency Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary</td>
<td>Commercial Insurance</td>
<td>$1,000,000 per claim/$5,000,000 annual aggregate</td>
<td></td>
</tr>
<tr>
<td>Broker</td>
<td>Arthur J. Gallagher</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance Company</td>
<td>United Educators</td>
<td>Named Agencies Only</td>
<td></td>
</tr>
<tr>
<td>Agency Deductible</td>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Medical Malpractice Liability

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<th>Limit</th>
<th>Agency Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary</td>
<td>Louisiana Self-Insurance Fund</td>
<td>$5,000,000 per occurrence</td>
<td>None</td>
</tr>
<tr>
<td>Excess</td>
<td>Commercial Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Broker</td>
<td>Arthur J. Gallagher</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance Company</td>
<td>Various international and domestic companies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agency Deductible</td>
<td>$1,000 non-flood</td>
<td>$5,000 flood</td>
<td></td>
</tr>
<tr>
<td>Excess</td>
<td>Commercial Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Broker</td>
<td>Arthur J. Gallagher</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance Company</td>
<td>Various international and domestic companies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agency Deductible</td>
<td>$375,000,000 named storm</td>
<td>$325,000,000 flood and earthquake</td>
<td></td>
</tr>
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</table>

### Property

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<th>Limit</th>
<th>Agency Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary</td>
<td>Louisiana Self-Insurance Fund</td>
<td>$50,000,000 per occurrence for named storm and flood</td>
<td></td>
</tr>
<tr>
<td>Excess</td>
<td>Commercial Insurance</td>
<td>$10,000,000 per occurrence for all other perils</td>
<td></td>
</tr>
<tr>
<td>Broker</td>
<td>Arthur J. Gallagher</td>
<td>Business Interruption limited to one (1) year</td>
<td></td>
</tr>
<tr>
<td>Insurance Company</td>
<td>Various international and domestic companies</td>
<td>Replacement cost on buildings; actual cash value on business personal</td>
<td></td>
</tr>
<tr>
<td>Agency Deductible</td>
<td>$1,000 non-flood</td>
<td>property and movable/mobile buildings</td>
<td></td>
</tr>
<tr>
<td>Excess</td>
<td>Commercial Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Broker</td>
<td>Arthur J. Gallagher</td>
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<td>$375,000,000 named storm</td>
<td>$325,000,000 flood and earthquake</td>
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$800,000,000 all other perils
Agency Deductible: None

**Property (Designated Small Boards and Commissions Only)**

Primary: Louisiana Self-Insurance Fund
Limit: $15,000,000 per occurrence for all perils, including named hurricane and flood
Business Interruption limited to one (1) year
Replacement cost on buildings; actual cash value on business personal property and movable/mobile buildings
$15,000,000 per breakdown equipment breakdown/boiler & machinery
Agency Deductible: $1,000 non-flood
$5,000 flood

**Publishers Media Liability**

Primary: Louisiana Self-Insurance Fund
Limit: $5,000,000 per occurrence
Agency Deductible: None

**Terrorism**

Primary: Louisiana Self-Insurance Fund
Limit: $10,000 per occurrence liability
$100,000 per occurrence biological & chemical
Agency Deductible: None

Excess: Commercial Insurance
Broker: Arthur J. Gallagher
Insurance Company: Lloyds of London
Limit: $150,000,000 per occurrence/aggregate property damage/time element
$25,000,000 per occurrence/aggregate liability
$10,000,000 per occurrence biological & chemical
Agency Deductible: None

**Wet Marine**

Primary: Louisiana Self-Insurance Fund
Limit: Protection & Indemnity - $750,000 per occurrence
Masters & crew members - $1,000,000
Hull – Various per vessel
Agency Deductible: P&I – None
Hull - $1,000
Pollution - None

Excess: Commercial Insurance
Broker: Arthur J. Gallagher
Insurance Company: Various international companies
Named Agencies Only
Limit: Protection & Indemnity - $100,000,000 per occurrence
Masters & crew members - $100,000,000 per occurrence
Hull – Various per vessel – Agreed value per vessel
Pollution - $100,000,000
Agency Deductible: None
Workers’ Compensation and Employers’ Liability

Primary: Louisiana Self-Insurance Fund
Limit: Employee benefits - Statutory
Employers liability - $5,000,000 each accident/disease
Agency Deductible: None

High Deductible Program: $250,000 agency deductible per occurrence, no aggregate

The following have elected to participate:
- Pennington Biomedical Research Center
- LSU - Alexandria
- LSU Health Sciences Center-Shreveport
- LSU Health Sciences Center-New Orleans
- LSU - Eunice
- LSU - Shreveport

Workers’ Compensation (Superdome, Arena, Champions Square Only)

Primary: Commercial Insurance
Broker: Arthur J. Gallagher
Insurance Company: Louisiana Workers Compensation Corporation (LWCC)
Limit: Employee benefits - Statutory
Employers liability - $1,000,000 each accident/disease
Agency Deductible: None