STATE OF LOUISIANA
OFFICE OF RISK MANAGEMENT
SUMMARY OF INSURANCE COVERAGES
EFFECTIVE JULY 1, 2019

Airport Liability

Primary: Commercial Insurance
Broker: Arthur J. Gallagher
Limit: $25,000,000 per occurrence, includes hangar keepers liability
Agency Deductible: $2,500 hangar keepers liability only

Aviation Hull and Liability

Primary: Commercial Insurance
Broker: Arthur J. Gallagher
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;
        $4,878,032 per occurrence business interruption.
        LA Tech University Pedestrian Bridge - $600,000 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  
Liberty Insurance Underwriters, Inc.  
Aspen American Insurance Co.  
Limit: $95,000,000 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  
- $10,000,000 per claim for Higher Ed with a $10,000,000 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)

Primary: Louisiana Self-Insurance Fund
Limit: $500,000 per breakdown
Agency Deductible: $1,000

Excess: Commercial Insurance
Broker: Arthur J. Gallagher
Insurance Company: XL America Insurance Company
Limit: $250,000,000 excess of $500,000 Primary Insurance per breakdown
Agency Deductible: None

Fine Art

Primary: Commercial Insurance
Broker: Arthur J. Gallagher
Insurance Company: XL Specialty Insurance
Limit: $400,000,000 per occurrence
Agency Deductible: Permanent collection - $2,500
Loans – None

Licensed Professional Liability (Higher Education Student Experiential Learning)

Primary: Commercial Insurance
Broker: Arthur J. Gallagher
Insurance Company: United Educators
Limit: $1,000,000 per claim/$5,000,000 annual aggregate
Named Agencies Only
Agency Deductible: None

Medical Malpractice Liability

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

Property

Primary: Louisiana Self-Insurance Fund
Limit: $50,000,000 per occurrence for named hurricane and flood
$10,000,000 per occurrence for all other perils
Business Interruption limited to one (1) year
Replacement cost on buildings; actual cash value on business personal property and movable/mobile buildings
Agency Deductible: $1,000 non-flood
$5,000 flood

Excess: Commercial Insurance
Broker: Arthur J. Gallagher
Insurance Company: Various international and domestic companies
Limit: $400,000,000 named hurricane
$325,000,000 flood and earthquake
$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
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 |