STATE OF LOUISIANA
OFFICE OF RISK MANAGEMENT
SUMMARY OF INSURANCE COVERAGES
EFFECTIVE JULY 1, 2021

Airport Liability
Primary: Commercial Insurance
Broker: Arthur J. Gallagher
Limit: $25,000,000 per occurrence, includes hangar keepers' liability
Named Agencies Only
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
QBE
Limit: Liability - $25,000,000 per occurrence
Hull – Agreed value per aircraft on file at ORM
Named Agencies Only
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;
$4,750,000 per occurrence business interruption.
LA Tech University Pedestrian Bridge - $500,000 per occurrence property damage.
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
Indian Harbor
Limit: $45,000,000 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: $1,500,000 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><strong>Primary</strong></th>
<th>Louisiana Self-Insurance Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Limit</strong></td>
<td>$500,000 per breakdown</td>
</tr>
<tr>
<td><strong>Agency Deductible</strong></td>
<td>$1,000</td>
</tr>
<tr>
<td><strong>Excess</strong></td>
<td>Commercial Insurance</td>
</tr>
<tr>
<td><strong>Broker</strong></td>
<td>Arthur J. Gallagher</td>
</tr>
<tr>
<td><strong>Insurance Company</strong></td>
<td>XL America Insurance Company</td>
</tr>
<tr>
<td><strong>Limit</strong></td>
<td>$250,000,000 excess of $500,000 Primary Insurance per breakdown</td>
</tr>
<tr>
<td><strong>Agency Deductible</strong></td>
<td>None</td>
</tr>
</tbody>
</table>

## Fine Art

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

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

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

## Medical Malpractice Liability

<table>
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<th><strong>Primary</strong></th>
<th>Louisiana Self-Insurance Fund</th>
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<tbody>
<tr>
<td><strong>Limit</strong></td>
<td>$5,000,000 per occurrence</td>
</tr>
<tr>
<td><strong>Agency Deductible</strong></td>
<td>None</td>
</tr>
</tbody>
</table>

## Property

<table>
<thead>
<tr>
<th><strong>Primary</strong></th>
<th>Louisiana Self-Insurance Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Limit</strong></td>
<td>$50,000,000 per occurrence for named storm and flood</td>
</tr>
<tr>
<td></td>
<td>$10,000,000 per occurrence for all other perils</td>
</tr>
<tr>
<td></td>
<td>Business Interruption limited to one (1) year</td>
</tr>
<tr>
<td></td>
<td>Replacement cost on buildings; actual cash value on business personal</td>
</tr>
<tr>
<td></td>
<td>property and movable/mobile buildings</td>
</tr>
<tr>
<td><strong>Agency Deductible</strong></td>
<td>$1,000 non-flood</td>
</tr>
<tr>
<td></td>
<td>$5,000 flood</td>
</tr>
<tr>
<td><strong>Excess</strong></td>
<td>Commercial Insurance</td>
</tr>
<tr>
<td><strong>Broker</strong></td>
<td>Arthur J. Gallagher</td>
</tr>
<tr>
<td><strong>Insurance Company</strong></td>
<td>Various international and domestic companies</td>
</tr>
<tr>
<td><strong>Limit</strong></td>
<td>$400,000,000 named storm</td>
</tr>
</tbody>
</table>
$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
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:** $500,000 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