

**BakerRipley RFP #20-01 Property and Casualty Insurance Broker  
Attachment C - Coverage**

Coverage	Current Coverage Limit
<b>Workers Compensation</b>	
Total Payroll	\$65,778,167
<b>General Liability</b>	
Limit	\$1M/\$2M
Medical Expense Limit Employee Benefits Liability Turkey Trot Endorsement	\$5,000 \$1M/\$2M included
<b>Abuse &amp; Molestation</b>	
Limit	\$1M/\$2M
<b>Professional Liability</b>	
Limit	\$1M/\$2M
<b>Automobile</b>	
Liability Limit Physical Damage Basis: No. of Vehicles	\$1M CSL Included 43
<b>Umbrella</b>	
Limit (abuse molestation/professional capped @ \$10M)	\$20,000,000
<b>Excess Liability</b>	
Limit (excl. abuse molestation/professional)	\$10,000,000
<b>Property</b>	
Total Insurable Value	\$118,333,289
Policy Limit per occurrence Flood Limit (Low hazard zones only)	\$100,000,000
Deductible	\$1,000,000
Named Storm Deductible	\$10,000
Flood Deductible	2% s.t. min of \$100,000 \$50,000
<b>Contractors Pollution/Weatherization</b>	
Limit	\$5M/\$5M
<b>Student Accident</b>	
Accident Medical Expense Benefit Paralysis and Coma Benefit	\$25,000
Accidental Death Principal Sum	\$35,000
Accidental Dismemberment Principal Sum	\$5,000
Number of Students	\$10,000 3,869
<b>D&amp;O/EPLI</b>	
Policy Limit	\$10,000,000
Retention	\$25K D&O/\$100L EPLI
<b>Fiduciary</b>	
Policy Limit	\$1,000,000
Retention	\$0
<b>Crime</b>	
Policy Limit	\$7,000,000
Fraudulent Impersonation (Social Engineering) Deductible	\$250,000 \$75K/\$10K
<b>Employed Lawyers Legal Liability</b>	
Policy Limit Retention Volunteer Lawyers	\$1,000,000 \$10,000 Included
<b>Cyber Liability</b>	
Policy Limit	\$1,000,000
Legal, Forensic & Public Relations/Crisis Mgmt.	Up to policy limit
Deductible Notification Expenses Notified Individuals	\$25K Aggregate For all Claims
Social Engineering Fraud Loss	Inside Limit Up to policy limit \$250,000

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