



# MEMORANDUM OF COVERAGE

MEMORANDUM #: SWC 00100-33

## COVERAGE PERIOD:

<b>Coverage A - Liability</b>		
Combined Single Limit (includes MRL)	\$50,000,000	\$25,000
<b>Sublimits:</b>		
Employee Benefit Program Claims	\$10,000,000	\$25,000
Breach Of Contract Claims	\$50,000	\$10,000
Student Professional Liability	Included	\$5,000
Injunctive/Non-Monetary Claims	\$100,000	\$0
Uninsured/Underinsured Motor Vehicle (Combined Single Limit)	\$500,000	\$25,000
Asbestos Claims	\$50,000	\$25,000

Coverage (Per Loss Occurrence)	Limit of Coverage	Member Retained Limit
<b>Coverage B - Property</b>		
Maximum Single Limit for all Members Per Occurrence	\$250,250,000	
Coverage (Per Loss Occurrence)	Limit of Coverage per Member	Member Retained Limit
<b>Coverage B - Property</b>		
Combined Single Limit (includes MRL)	\$250,250,000	\$25,000
<b>Sublimits:</b>		
Sprinkler Leakage caused by Earthquake	\$10,000,000	\$25,000
Newly Acquired Location	\$5,000,000	\$25,000
Personal Property of Others (except as follows)	\$100,000	\$25,000
Any One item on Loan or Exhibition	\$25,000	\$25,000
Any One Elected or Appointed Official or Employee	\$1,000	\$25,000
Any One Student	\$500	\$25,000
Transmission or Distribution Lines	\$5,000,000	\$25,000
Back Up of Sewers or Drains	\$10,000,000	\$25,000
Property in Transit	\$1,000,000	\$25,000
Off-Site Property	\$1,000,000	\$25,000
Rental Payment Interruption	\$10,000,000	\$25,000
Valuable Papers or Records	\$10,000,000	\$25,000
Loss of Revenues and Extra Expense (Combined Single Limit)	\$25,000,000	\$25,000
Plants (\$1,000 per item)	\$50,000	\$25,000
Architect's and Engineer's Fee	15% of the Covered Hard Cost loss	\$25,000
Construction Manager Fee	11% of the Covered Real Property loss	\$25,000
Fine Arts (\$1,000 per item)	\$50,000	\$25,000
Builder's Risk for Covered Projects		
Covered Project up to \$250,000	\$250,000	\$25,000
Covered Project over \$250,000	Per Endorsement	Per Endorsement
Debris Removal	25% of the Covered Real Property loss	\$25,000
Architect's and Engineer's Fee	\$250,000	\$25,000
Construction Manager Fee	11% of the Covered Real Property loss	\$25,000

Equipment Breakdown Coverage	\$100,000,000	\$5,000
Freezing	\$25,000	
Hazardous Substances	\$250,000	
Electronic Data Processing Equipment Coverage - MRL Reduction	Included in Property Limit	\$25,000
Each Laptop off premises	Included in Property Limit	NIL
<u>Crime Coverage</u> ( Policy Number	\$5,000,000	\$2,500

**MEMBER ESTIMATED CONTRIBUTION  
FOR THE COVERAGE PERIOD**

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**THIS MEMORANDUM OF COVERAGE DECLARATIONS IS ATTACHED AND MADE  
AN INTEGRAL PART OF THE MEMORANDUM OF COVERAGE.**

**FOR STATEWIDE ASSOCIATION OF COMMUNITY COLLEGES**

BY



07/01/2019

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KEENAN & ASSOCIATES, JPA MANAGER

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Issue Date