

Appendix B CCSNH Insurance Summary				
February 15, 2019				
Coverage	Insurance Agency: USI Insurance Services LLC 5 Bedford Farms Drive Suite 200 Bedford, NH 03110 Contacts: Phil Cote Linda Jaeger Insurance Carrier	Named Insured(s)/Locations	Policy # Policy Dates, Limits and Deductibles	Type of Coverage:  P=Property PP=Personal Property L=Liability IM=Inland Marine WC=Workers' Compensation BI=Business Income T=Terrorism PL=Professional Liability BM=Boiler & Machinery  C=Collision U=Umbrella B=Bond M=Medical Expense D&O=Directors & Officers EPL=Employment Practices Liability
Commercial Package Policy:	Hanover Insurance		ZBV 9188601 08 7/1/2018-7/1/2019	L IM P BI PP BM T - Emergency Event MgmtL Educational Institution Broadening Endorsement Contractors Equipment \$1,500,000 Limit \$500 Deductible - ACV Blanket Computer Coverage \$1,000,000 ACV \$500 Deductible
Commercial Property		All Premises CCSNH Owns, Rents or Occupies  * See Property Schedule	Blanket Limit = Agreed Amount Per Statement of Values \$395,723,873  Coinsurance 100% Deductible Per Occurrence \$25,000 Special Form/RC/Agreed Value Business Income incl Tuition \$29,000,000 Limit Earthquake \$5,000,000 Limit w/\$50,000 Deductible * Flood \$5,000,000 Limit w/\$50,000 Deductible * Does not include Concord or Berlin campuses * Rochester NH location is scheduled at \$1,000,000 Building Ordinance & Law \$1,000,000 Limit Electronic Data Processing Equipment Coverage	
School & Educators Legal Liability	Hanover Insurance	Community College System Educational Institution - Board Members - Volunteers - Student Teachers	ZBV 9188601 08 7/1/2018-7/1/2019  Deductible Per Wrongful Act \$2,500 Annual Aggregate = \$1,000,000 Each Claim = \$1,000,000  * Claims Made Coverage	L - Includes Trustee's & Officer's Liability; Educational Errors & Omissions Liability; Professional Liability; Worldwide Coverage  School & Educators Legal Liability
Employment Practices Liability			Each Claim \$1,000,000 Retention \$2,500 Aggregate - \$1,000,000  Defense Costs Are Outside Limits of Insurance	
Commercial Package Policy:	Hanover Insurance		ZBV 9188601 08 7/1/2018-7/1/2019	L
Commercial General Liability		Community College Ssystem of NH	Deductible Per Occurrence \$1,000 General Aggregate = \$3,000,000 Products Completed Operations Aggregate = \$3,000,000 Personal & Advertising Injury Limit = \$1,000,000 Each Occurrence Limit = \$1,000,000 Fire Damage - Any One Fire = \$1,000,000 Medical Expense limit \$15,000.00 Employee Benefits = \$1,000,000	
Foreign Liability	Chubb Insurance	Community College System of NH	PHFD38111796001 3/1/2018-3/1/2021  Each Occurrence - \$1,000,000 Aggregate - \$2,000,000  Includes GL, EB, Auto, EL, Medical Expense and Kidnap Anywhere in the World	
Commercial Package Policy:	Hanover Insurance	Community College System	ZBV 9188601 03 7/1/2018-7/1/2019	P Endorsement - Commercial Property Coverage Part
Equipment Breakdown			Commercial Property Limits & Deductibles Apply	
Commercial Package Policy:	Hanover Insurance	Community College System	ZBV 9188601 03 7/1/2018-7/1/2019	L
Sexual Misconduct or Sexual Molestation Liability			Each Incident \$1,000,000 Aggregate = \$1,000,000  Aggregate Defense Expense Amount = \$300,000	
Commercial Package Policy:	Hanover Insurance	Community College System	ZBV 9188601 03 7/1/2018-7/1/2019	M Endorsement - Commercial GL Coverage Part
Student Medical Expense			Student Medical Expense Limit = \$5,000 * Coverage Applies Worldwide	
Commercial Package Policy:	Hanover Insurance	Community College System	ZBV 9188601 03 7/1/2018-7/1/2019	L
Law Enforcement Professional Legal Liability			Per Occurrence \$1,000,000 Aggregate = \$1,000,000 Deductible \$2,500 each claim  Non-Monetary Relief Defense Coverage	
Commercial Package Policy:	Hanover Insurance		ZBV 9188601 03 7/1/2018-7/1/2019	IM - Computer Limit \$1,000,000 Misc. Equip. \$500,000 \$500 deduct  IM  Annual Aggregate = \$5,000,000 Earthquake & Volcanic Eruption Annual Aggregate = \$5,000,000 Flooe  Per Occurrence limits & deductibles vary - See "Schedule of Coverages"
Commercial Inland Marine				
Allied Healthcare Professional Liability	Hanover Insurance	MPL - Medical Professional Liability CCSNH and named schools for  * Vicarious Liability for CCSNH & Faculty Teachers  * Does not cover the student themselves for MPL	13HSLNH100031 7/1/2018-7/1/2019  Vicarious Liability from Student Medical Professional Vicarious Liability for CCSNH & Faculty  Per Occurrence \$2,000,000 Aggregate = \$6,000,000 Defense Costs Are Outside Limits of Insurance	L

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Commercial Automobile	<div>Hanover Insurance</div> <div>Citizens Insurance Co. Of America</div>	<div>CCSNH</div> <div>Employees</div> <div>Corporate Entities more than 50% owned</div> <div>Volunteer Workers</div> <div>( 106 scheduled vehicles)</div>	<div>ABV 9188597-02</div> <div>7/1/2018-7/1/2019</div> <div>Liability Combined Single Limit = \$1,000,000</div> <div>Uninsured Motorist = \$1,000,000</div> <div>Hired/Non-owned Liability = \$1,000,000</div> <div>Medical Payments = \$5,000</div> <div>Deductibles:</div> <div>Comprehensive = \$1,000</div> <div>Collision = \$1,000</div> <div>Hired Physical Damage = \$50,000</div> <div>Deductibles:</div> <div>Collision = \$1,000</div> <div>Comprehensive = \$1,000</div>	<div>Rental Reimbursement \$3k per loss</div> <div>Towing &amp; Labor \$50 LD &amp; \$150 HD</div> <div>L</div> <div>PD</div> <div>PP</div> <div>Airbag Coverage</div> <div>Personal Effects \$600 Coverage if stolen w/the vehicle</div> <div>Lease Gap Coverage</div> <div>Glass Repair Deductible Waiver</div> <div>Bodily Injury Extended to Include: Mental Anguish or Mental Injury</div>
Builders Risk	<div>Hanover Insurance</div>	<div>Great Bay Community College</div> <div>Lakes Region Community College</div> <div>Manchester Community College</div> <div>Nashua Community College</div> <div>NHTI</div> <div>River Valley Community College</div> <div>White Mountain's Community College</div>	<div>IHV 9626642 01</div> <div>7/1/2018-7/1/2019</div> <div>Course of Construction = \$7,500,000</div> <div>Catastrophe Limit = \$7,500,000</div> <div>*** Limit for Frame Construction \$2,500,000</div> <div>Delay in Completion (Soft Cost) = \$500,000</div> <div>\$10,000 Deductible</div> <div>Flood: \$500,000 Limit w/\$25k Deductible</div> <div>Earthquake: \$500,000 Limit w/\$25k Deductible</div>	<div>PD</div> <div>Restrictions for property located in 100 year floodplain</div> <div>Specific sublimits apply as outlined in the policy</div> <div>100% Replacement Cost</div>
Lawyers Professional Liability	<div>PHLY Insurance</div>		<div>7/1/2018-7/1/2019</div> <div>Per Occurrence \$1,000,000</div> <div>Aggregate = \$1,000,000</div> <div>*Includes Defense Costs</div> <div>\$5,000 Deductible per claim</div> <div>*** Coverage is Issued on a Claims Made Basis ***</div> <div>*Moonlighting is Excluded</div>	<div>L</div>
Crime	<div>Hanover Insurance</div>		<div>7/1/2018-7/1/2019</div> <div>Blanket Employee Dishonesty = \$1,000,000</div> <div>Forgery &amp; Alteration = \$1,000,000</div> <div>Computer Fraud = \$1,000,000</div> <div>Funds Transfer = \$1,000,000</div> <div>Deductible \$10,000</div> <div>Funds Transfer - False Pretenses Endorsement - \$250,000 Limit</div> <div>\$25,000 Deductible</div> <div>Omnibus ERISA Fidelity Coverage - \$1,000,000</div> <div>Theft, Disappearance and Destruction - On Premises \$100,000</div> <div>Off Premises \$100,000</div> <div>\$1,000 Deductible</div>	<div>L</div> <div>PD</div>
Workers' Compensation	<div>NH Employers Insurance</div>	<div>Community College System Of New Hampshire</div>	<div>ECC-600-4000287-2013A</div> <div>7/1/2018-7/1/2019</div> <div>Employers Liability:</div> <div>Bodily Injury by Accident - Ea. Accident \$500,000 Limit</div> <div>Bodily Injury by Disease - Policy Limit \$500,000</div> <div>Bodily Injury by Disease - Ea. Employee Limit \$500,000</div>	<div>WC</div>
Umbrella Liability	<div>Hanover Insurance</div>		<div>UHV 9188604 03</div> <div>7/1/2018-7/1/2019</div> <div>Per Occurrence \$15,000,000</div> <div>Aggregate = \$15,000,000</div> <div>Self-Insured Retention \$0</div>	<div>L</div>
Student Professional Liability	<div>Underwriters at Lloyds</div>	<div>7/1/2018 - 7/1/2019</div> <div>Community College System Of New Hampshire</div>	<div>Per Occurrence \$1,000,000</div> <div>Aggregate = \$3,000,000</div> <div>Self-Insured Retention \$2,500</div>	<div>L</div>
Cyber Liability	<div>Beazley Insurance Co. Inc.</div>	<div>Community College System of New Hampshire</div>	<div>7/1/2018 - 7/1/2019</div> <div>Policy Aggregate \$3,000,000</div> <div>Regulatory Defence and Penalties Sublimit \$1,000,000</div> <div>Notified Individuals Limit 500,000</div> <div>Legal Services/Computer Expert Services/Public Relations &amp; Crisis Management Expenses Aggregate Limit \$2,500,000</div> <div>\$50,000 Deductible</div>	<div>L</div>
Environmental Liability	<div>Nautilus Insurance Company</div>	<div>Community College System of New Hampshire</div>	<div>7/1/2018-7/1/2019</div> <div>Per Occurrence \$1,000,000</div> <div>Aggregate = \$2,000,000</div> <div>Self-Insured Retention \$25,000</div>	<div>L</div>