

**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 Mgmt. 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 Aggregate - \$1,000,000 Defense Costs Are Outside Limits of Insurance		
Commercial Package Policy:	Hanover Insurance	Community College System of NH	ZBV 9188601 08 7/1/2018-7/1/2019 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	L	
Foreign Liability	Chubb Insurance	Community College System of NH	ZBV 9188601 03 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 Commercial Property Limits & Deductibles Apply	P	Endorsement - Commercial Property Coverage Part
Sexual Misconduct or Sexual Molestation Liability	Hanover Insurance	Community College System	ZBV 9188601 03 7/1/2018-7/1/2019 Each Incident \$1,000,000 Aggregate = \$1,000,000 Aggregate Defense Expense Amount = \$300,000	L	
Commercial Package Policy:	Hanover Insurance	Community College System	ZBV 9188601 03 7/1/2018-7/1/2019 Student Medical Expense Limit = \$5,000 * Coverage Applies Worldwide	M	Endorsement - Commercial GL Coverage Part
Law Enforcement Professional Legal Liability	Hanover Insurance	Community College System	ZBV 9188601 03 7/1/2018-7/1/2019 Per Occurrence \$1,000,000 Aggregate = \$1,000,000 Deductible \$2,500 each claim Non-Monetary Relief Defense Coverage	L	
Commercial Package Policy:	Hanover Insurance		ZBV 9188601 03 7/1/2018-7/1/2019 Annual Aggregate = \$5,000,000 Earthquake & Volcanic Eruption Annual Aggregate = \$5,000,000 Floe Per Occurrence limits & deductibles vary - See "Schedule of Coverages"	IM	IM - Computer Limit \$1,000,000 Misc. Equip. \$500,000 \$500 deduct
Allied Healthcare Professional Liability	Hanover Insurance	MPL - Medical Professional Liability CCSNH and named schools for * Vicarious Liability for CCSNH & Faculty Teachers	13HSLNH100031 7/1/2018-7/1/2019 Vicarious Liability from Student Medical Professional Vicarious Liability for CCSNH & Faculty * Does not cover the student themselves for MPL	L	
			Per Occurrence \$2,000,000 Aggregate = \$6,000,000 Defense Costs Are Outside Limits of Insurance		

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