



HAGERSTOWN COMMUNITY COLLEGE - FY 2024 INSURANCE POLICIES

Blue Ridge Risk Partners

LOB	EXPIRING	RENEWAL INDICATION	ALTERNATE INDICATIONS	NOTES
PROPERTY & INLAND MARINE \$158,011,372 Blanket Building & BPP (Excl. CP Bldg.) Career Programs Bldg. - \$23,152,516, BPP - \$23,152,516 \$750,000 - Paved Surface - 18450 Showalter Rd (as req. by landlord) \$19,000,000 Blanket Business Income & Extra Expense with \$1,000,000,000 Business Income for CP Bldg. *\$5,000 Property Deductible/24 Hours Ded. For Business Income *\$50,000 Property Deductible for Career Programs Bldg. Earthquake/Flood - \$25,000 Deductible - \$5,000,000 Limitation	\$128,669.00 CNA	\$143,342.00 CNA	\$118,476.00 Travelers CP Building included in blanket, but Bldg & BPP blanketed separately. Subject to response on Loss Control Recommendations & BI Worksheet \$5,000 Deductible All Bldgs.	CNA Notes: CP Bldg. to be removed from Blkt Value with \$50,000 Ded pending installation of new transformer Once transformer has been installed, we can re- add to blanket & amend ded. to \$5,000 If we do not pull out CP Bldg, 35% rate increase across the board
CRIME (PART OF PKG) \$500,000 Employee Theft \$500,000 Forgery or Alteration \$60,000 Inside Premises - Theft of Money & Securities \$60,000 Outside the Premises \$500,000 Computer Fraud \$500,000 Funds Transfer Fraud	\$1,051.00 Philadelphia	\$1,051.00 Philadelphia	\$1,051.00 Philadelphia	Same
COMPREHENSIVE GENERAL LIABILITY INCL. SEXUAL ABUSE & MOLESTATION, EMPLOYEE BENEFITS & LIQUOR LIABILITY \$2,000,000 General Aggregate Limit \$2,000,000 Products/Completed Operations \$1,000,000 Personal & Advertising Injury Limit \$1,000,000 Each Occurrence \$100,000 Rented to You Limit \$5,000 Medical Expense Limit \$1,000,000 Employee Benefits Errors & Omissions Occurrence \$2,000,000 Employee Benefits Errors & Omissions Aggregate \$1,000,000 Abusive Conduct Each Conduct Limit \$3,000,000 Abusive Conduct Aggregate Limit \$1,000,000 Liquor Liability - Each Cause/Aggregate	\$32,839.00 Philadelphia	\$34,294.00 Philadelphia	\$34,294.00 Philadelphia	4% Increase

EDUCATORS LEGAL LIABILITY Board of Trustees/Governors & Regents are included as Insureds \$16,000,000 Educators Legal Liability/ Employment Practices Liability	\$32,237.00 <i>Philadelphia</i> \$2,500 Per Claim Deductible	\$34,201.00 <i>Philadelphia</i> \$2,500 Per Claim Deductible	\$34,201.00 <i>Philadelphia</i> \$2,500 Per Claim Deductible	6% Increase - Enrollment up more than 10% \$25,000 Retention required due to carrier's guidelines for colleges. limit
BUSINESS AUTO \$1,000,000 Bodily Injury & Property Damage Combined Single Limit	\$46,681.00 <i>Philadelphia</i>	\$51,766.00 <i>Philadelphia</i>	\$51,766.00 <i>Philadelphia</i>	11% increase
UMBRELLA \$15,000,000 Each Occurrence/Aggregate \$10,000,000 Abusive Conduct Liability Each Incident/Aggregate \$5,000,000 Liquor Liability Each Common Limit/Aggregate Limit	\$35,595.00 <i>Philadelphia</i>	\$50,901.00 <i>Philadelphia</i>	\$50,901.00 <i>Philadelphia</i>	North of 20% due to truck driving program reinsurance costs Note Marketing Efforts on separate page
WORKERS COMPENSATION \$500,000 Bodily Injury by Accident - each accident \$500,000 Bodily Injury by Disease - each employee \$500,000 Bodily Injury by Disease - each employee	\$97,476.00 <i>CNA</i>	\$107,663.00 <i>CNA</i>	\$94,548.00 <i>Travelers</i>	Payrolls increased 10.7% Experience Modification decreased to .78 from .99 last year Payrolls will be adjusted with the Custodial Contract
HEALTH STUDENTS PROFESSIONAL LIABILITY	included with Educators <i>Legal Liability</i>			
DENTAL CLINIC PROFESSIONAL \$5,000,000/\$5,000,000 Professional Liability Each Claim/Aggregate	\$13,075.00 <i>Admiral Insurance</i>	\$13,225.00 <i>Admiral Insurance</i>	\$13,225.00 <i>Admiral Insurance</i>	Broker's increase of policy fee (not BRRP)
CYBER LIABILITY \$3,000,000/\$3,000,000 Claims Made \$15,000 Retention	\$30,635.00 <i>Certain Underwriters at Lloyd's (IBC)</i> \$15,000 Retention	\$36,341.20 <i>Certain Underwriters at Lloyd's (IBC)</i> \$15,000 Retention	\$36,341.20 <i>Certain Underwriters at Lloyd's (IBC)</i> \$15,000 Retention	19%
NON-OWNED AIRCRAFT LIABILITY \$1,000,000 Bodily Injury \$1,000,000 Phys. Damage Liability	\$10,164.00 <i>Allianz</i>	To be determined	\$10,164.00 Place Holder - TBD	Allianz Nonrenewing due to Unmanned Arial Systems Technician Program Submissions have been sent to other carriers including 10 drones.

COMMERCIAL PACKAGE FOR D.M. BOWMAN FAMILY WORKFORCE TRAINING CENTER WHILE VACANT & UNDER RENOVATION \$2,500,000 - BUILDING LIMIT \$1,000,000 - EACH OCCURRENCE LIABILITY \$2,000,000 GENERAL AGGREGATE LIMIT LIABILITY	\$8,597.00 <i>United States Liability Ins. Co.</i> Note: due to purchase date of property, this policy is effective 10/1/2022 - 10/1/2023	To be determined (10/1/2023 Renewal Date)	\$8,597.00 Place Holder - TBD	<i>The NACC building has it's own policy including property and general liability. There's also an umbrella that provides excess liability only with the NACC building. The NACC building is not insured on the propertie blanket. This is due to the fact that it is vacant with plans to renovate.</i>
COMMERCIAL UMBRELLA FOR D.M. BOWMAN FAMILY WORKFORCE TRAINING CENTER WHILE VACANT & UNDER RENOVATION \$3,000,000 - EACH OCCURRENCE LIABILITY \$3,000,000 - GENERAL AGGREGATE LIMIT	\$1,260.00 <i>United States Liability Ins. Co.</i> Note: due to purchase date of property, this policy is effective 10/1/2022 - 10/1/2023	To be determined (10/1/2023 Renewal Date)	\$1,260.00 Place Holder - TBD	
INTERN ACCIDENT \$ 25,000 Accidental Medical Expense \$ 5,000 Accident Death & Dismemberment \$500,000 Aggregate	\$4,000.00 <i>McCloskey-US Fire (BMI)</i>	\$4,800.00 <i>McCloskey-US Fire (BMI)</i>	\$4,800.00 <i>McCloskey-US Fire</i>	<i># of Participants up 37% Premium increase 20%</i>
SPORTS ACCIDENT \$ 25,000 Accidental Medical Expense \$ 10,000 Accident Death & Dismemberment \$500,000 Aggregate	\$17,250.00 <i>McCloskey - U.S. Fire (BMI)</i>	\$15,500.00 <i>McCloskey - U.S. Fire (BMI)</i>	\$15,500.00 <i>McCloskey - U.S. Fire</i>	<i>Premium decrease 11%</i>
SPORTS ACCIDENT - CAT \$5,000,000 Accidental Medical Expense \$ 10,000 Accidental Death & Dismemberment \$ 500,000 Aggregate \$ 25,000 Deductible (Covered Under Base Plan) \$ 500,000 Catastrophe Cash Period	\$4,775.00 <i>McCloskey - U.S. Fire (BMI)</i>	\$4,775.00 <i>McCloskey - U.S. Fire (BMI)</i>	\$4,775.00 <i>McCloskey - U.S. Fire</i>	
VOLUNTEER ACCIDENT (EXCESS) \$100,000 Accident Medical Expense Benefits \$ 25,000 Accidental Death \$ 50,000 Accidental Dismemberment (up to) \$ 50,000 Accidental Paralysis	\$665.00 <i>Philadelphia</i>	\$665.00 <i>Philadelphia</i>	\$665.00 <i>Philadelphia</i>	
Total	\$464,969.00	\$498,524.20	\$480,564.20	
Blue Ridge Risk Partners Broker Fee	\$33,300.00	\$33,300.00	\$33,300.00	
Grand Total	\$498,269.00	\$531,824.20	\$513,864.20	

HAGERSTOWN COMMUNITY COLLEGE - FY 2024 INSURANCE POLICIES

Blue Ridge Risk Partners

MARKETING RESULTS

LOB	Carrier	Marketing Result
Property/Inland Marine & Workers' Compensation	Travelers	Quotation Provided Pending Review Analysis
	Encova	Unable to match coverage terms.
	Utica	Unable to match pricing & coverage terms
	Chubb	Unable to match pricing
	Selective	Unable to match pricing & protective safeguards concern.
	Cincinnati	Unable to match pricing
Umbrella	Chubb	Unable to write limits that high on type of risk
	CNA	Unable to write excess on higher educational risks.
	Cincinnati	Unable to write excess on higher educational risks/limit.
	Travelers	Unable to write limits on this type of risk -exposure type.
Non-owned Aircraft Liability	Allianz	Unwilling to insure risks that have aviation training programs (drones).
	AIG Light Aviation	Unable to write any covs for community colleges
	Balance Partners	Unable to provide non-owned exposure
	Starr Companies	Unable to write any covs for community colleges
	Endurance	Unable to remove the insured vs. insured endorsement

Please note: Additional dialogue with others carriers that declined due to their appetite, overall limits/coverages or existing outstanding recommendation (transformer).