



HAGERSTOWN COMMUNITY COLLEGE - FY 25 INSURANCE POLICIES

Blue Ridge Risk Partners

LOB	EXPIRING	RENEWAL INDICATION	NOTES/INCREASE
PROPERTY & INLAND MARINE \$168,860,204 Blanket Building (except DM Bowman Workforce Training Ctr.) \$31,793,358 Blanket Business Personal Property (except DM Bowman Workforce Training Ctr.) \$750,000 - Paved Surface - 18450 Showalter Rd (as req. by landlord) \$20,000,000 Blanket Business Income (except DM Bowman Workforce Training Ctr.) \$5,000 Property Deductible/24 Hours for Business Income Deductible Earthquake/Flood - \$25,000 Deductible - \$5,000,000 Limitation	\$ 118,476.00 <i>Travelers</i>	\$ 129,883.00 <i>Travelers</i> \$ 8,800.00	Blanket Bldg. Limit up 5.4% & Business Personal Property Limit up 3.4%. Estimate for adding NACC After renovations are complete, NACC will move to our blanket policies. 10%
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 <i>Philadelphia</i>	\$ 1,051.00 <i>Philadelphia</i>	no increase
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	\$ 35,289.00 <i>Philadelphia</i>	\$ 41,511.00 <i>Philadelphia</i> \$ 1,117.00	Estimate for adding NACC After renovations are complete, NACC will move to our blanket policies. 18%
EDUCATORS LEGAL LIABILITY Board of Trustees/Governors & Regents are included as Insureds \$11,000,000 Limit of Liability Employment Practices Liability	\$ 35,824.00 <i>Philadelphia</i> \$25,000 Retention	\$ 32,929.00 <i>Philadelphia</i> \$25,000 Retention	Note: Philadelphia decreased available umbrella limits to \$11,000,000 from \$16,000,000 -8%
BUSINESS AUTO \$1,000,000 Bodily Injury & Property Damage Combined Single Limit	\$ 58,691.00 <i>Philadelphia</i>	\$ 61,011.00 <i>Philadelphia</i>	4%
UMBRELLA \$10,000,000 Each Occurrence/Aggregate \$10,000,000 Abusive Conduct Liability Sublimit \$5,000,000 Liquor Liability Coverage Sublimit \$5,000,000 Educational Inst. Security Protection Sublimit \$10,000 Retained Limit	\$ 51,116.00 <i>Philadelphia</i>	\$ 52,814.00 <i>Philadelphia</i>	Note: Philadelphia decreased available umbrella limits to \$10,000,000 from \$15,000,000 Umbrella on General Liability, Workers Comp, and Auto. 3%
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	\$ 82,474.00 <i>Travelers</i>	\$ 96,203.00	Payrolls increased 16% from last year's estimates NCCI Exp. Mod. Increased to .79 on renewal (.78 on expiring) 17%
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	\$ 13,225.00 <i>Admiral Insurance</i>	\$ 14,512.50 <i>Admiral Insurance</i>	No. of Visits increased 73% from 2022 - 2023. 10%
CYBER LIABILITY \$4,000,000/\$4,000,000 Claims Made \$15,000 Retention	\$ 36,341.20 <i>Certain Underwriters at Lloyd's (IBC)</i> \$15,000 Retention	\$ 43,664.50 <i>Certain Underwriters at Lloyd's (IBC)</i> \$15,000 Retention	With new laws and cyber attacks on the increase, we increased this policy to \$4,000,000. 20%

LOB	EXPIRING	RENEWAL INDICATION	NOTES/INCREASE
BUILDERS RISK FOR RENOVATIONS FOR D.M. BOWMAN FAMILY WORKFORCE TRAINING CTR WHILE UNDER RENOVATION \$13,370,157 - ESTIMATED PROJECT DATE \$5,000 - DEDUCTIBLE	\$ 14,660.00 <i>Tokio Marine (Philadelphia)</i> Policy Term is 9/11/2023 - 9/11/2024 due to renovation begin date	\$ 7,330.00	To be determined (9/11/2024 Renewal Date) \$7,330 included as a placeholder
GENERAL LIABILITY FOR D.M. BOWMAN FAMILY WORKFORCE TRAINING CENTER WHILE UNDER RENOVATION \$1,000,000 - EACH OCCURRENCE LIABILITY \$2,000,000 GENERAL AGGREGATE LIMIT LIABILITY	\$ 12,761.78 <i>Tokio Marine (Philadelphia)</i> Policy Term is 9/11/2023-9/11/2024 due to renovation begin date	\$ 6,380.00	To be determined (9/11/2024 Renewal Date) \$6,380 included as a placeholder
COMMERCIAL UMBRELLA FOR D.M. BOWMAN FAMILY WORKFORCE TRAINING CENTER WHILE VACANT & UNDER RENOVATION \$4,000,000 - EACH OCCURRENCE LIABILITY \$4,000,000 - GENERAL AGGREGATE LIMIT	\$ 10,300.00 <i>Tokio Marine (Philadelphia)</i> Policy Term is 9/11/2023 - 9/11/2024 due to renovation begin date.	\$ 5,150.00	To be determined (9/11/2024 Renewal Date) \$5,150 included as a placeholder
INTERN ACCIDENT \$25,000 Accidental Medical Expense \$5,000 Accident Death & Dismemberment \$500,000 Aggregate	\$ 4,800.00 <i>McCloseky-US Fire (BMI)</i>	\$ 4,800.00 <i>McCloseky-US Fire (BMI)</i>	<i>no increase</i>
SPORTS ACCIDENT \$25,000 Accidental Medical Expense \$10,000 Accident Death & Dismemberment \$500,000 Aggregate	\$ 15,500.00 <i>McCloseky - U.S. Fire (BMI)</i>	\$ 17,600.00 <i>McCloseky - U.S. Fire (BMI)</i>	<i>Increase due to claims with over \$24k paid in 19-20 and \$21k paid in 22-23 14%</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>McCloseky - U.S. Fire (BMI)</i>	\$ 4,775.00 <i>McCloseky - U.S. Fire (BMI)</i>	<i>no increase</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>	\$ 347.00 <i>Philadelphia</i>	<i>number of volunteers decreased -48%</i>
Total	\$ 495,948.98	\$ 529,878.00	
Blue Ridge Risk Partners Broker Fee	\$ 33,300.00	\$ 33,300.00	
Grand Total	\$ 529,248.98	\$ 563,178.00	6%