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# Montana State Government
## Property/Casualty Insurance Schedule
### July 1, 2026 to July 1, 2027

| Line of Insurance | Deductibles | | Limits | | | Insurance Carrier |
|---|---|---|---|---|---|---|
| | Agency | Risk Management | Limits | Per Claim/ Occurrence | Description | Broker |
| **COMMERCIAL INSURANCE COVERAGES** | | | | | | |
| **Deadly Weapon and Crisis Response** | $0 | $0 | $500,000 | Aggregate | Deadly Weapon and Claim Expense | Lloyd's of London |
| **(fka Active Shooter)** | | | $250,000 | Occurrence | Crisis Management | |
| | | | $500,000 | Occurrence | Counseling Services | |
| | | | $500,000 | Occurrence | Business Interruption | |
| | | | $500,000 | Occurrence | Extra Expense | |
| | | | $500,000 | Occurrence | Transit | |
| | | | $50,000 | Per Person | Medical Expenses | |
| | | | $50,000 | Per Person | Death and Dismemberment | Broker: Alliant Insurance Services |
| **Accidental Death & Dismemberment** | $250 | $0 | $50,000 | Claim | Medical expense | Insurance Carrier: National Union Fire Insurance Company |
| **(Montana University System Volunteers)** | | | $20,000 | Claim | Death benefit | of Pittsburgh, Pennsylvania |
| | | | $20,000 | Claim | Dismemberment varies by body part | Broker: Alliant Insurance Services |
| **Aircraft** | Liability | 750,000/$1,500,000 Occurr. | $10,000,000 | Occurrence | Bodily Injury/Property Damage | Insurance Carrier: Westchester Fire Insurance Company (Chubb) |
| | | | $5,000 | Person | Medical Expense | |
| | Hull (varies) | $1,000 | Stated Value | Claim | Physical damage | Broker: Mountain Air Aviation |
| **Airport Liability** | $0 | 300/$1,500,000 Occur. | $25,000,000 | Occurrence/Aggregate | Personal Injury/Products/Hangarkeeper's | Insurance Carrier: ACE Property Casualty Insurance Company (Chubb) |
| | Varies by Aircraft | $1,000 | Reported Value | Reported Value | Physical damage | Broker: Alliant Insurance Services |
| **Commercial Driver License Training** | $25,000 | $0 | $1,500,000 | $1,500,000 | Personal Injury/Property Damage Arising from the use of autos (CDL training only) | Insurance Carrier: Obsidian Specialty Insurance Broker: Alliant Insurance Services |
| **Crime** | $1,000 | $499,000 | $10,000,000 | Occurrence | Employee Theft | Insurance Carrier: National Union Fire Insurance Company |
| | | | $10,000,000 | Occurrence | Forgery or Alteration | of Pittsburgh, Pennsylvania (Primary) |
| | | | $10,000,000 | Occurrence | Inside Premises/Outside Premises | Zurich American Insurance Company (Excess) |
| | | | $10,000,000 | Occurrence | Computer Fraud | |
| | | | $10,000,000 | Occurrence | Funds Transfer | Broker: Alliant Insurance Services |
| **Cyber/Data Information Security** | 10% Co-Pay | $250,000 | $8,000,000 | Occurrence | BI/Extortion/Data Recovery (Liability and 1st Party) | Insurance Carrier: Beazley $2 M |
| | | | $500,000 | Aggregate | Breach Response | Indian Harbor $3 M X of $2 M |
| | | | $750,000 | Aggregate | Business Interruption | Liberty Surplus Insurance Corp $3 M x of $5 M |
| | | | $750,000 | Aggregate | Data Recovery | |
| | | | $750,000 | Aggregate | Cyber Extortion | |
| | | | $100,000 | Aggregate | Telephone Fraud | |
| | | | $200,000 | Aggregate | Reputation Loss | |
| | | | $100,000 | Aggregate | Fradulent Instruction | |
| | | | $100,000 | Aggregate | Funds Transfer | |
| | | | $200,000 | Aggregate | Computer Hardware | |
| | | | $100,000 | Aggregate | Invoice Manipulation | |
| | | | $50,000 | Aggregate | Cryptojacking | |
| | | | $10,000,000 | Aggregate | All Coverages Combined | |
| | | | $3,000,000 | Occurrence | Privacy Notification | Broker: Alliant Insurance Services |
| **Fine Arts** | $1,000 | $24,000 | $500,000,000 | Occurrence | On Premises | Insurance Carrier: StarNet (Primary) |
| | | | $100,000,000 | Occurrence | Any Other Location | AXIS (Excess) |
| | | | $100,000,000 | Conveyance | In-Transit worldwide | StarNet (Excess) |
| | | | | | | Broker: Alliant Insurance Services |
| **Foreign Insurance (Special Risk)** | $0 | Varies | $3,000,000 | Per Event | Kidnap, Extortion, Hijack, Detention, Hostage | Insurance Carrier: Great American |
| | | | $3,000,000 | Shared Limit | Child Abduction | |
| | | | $150,000 | Per Insured Event | Disappearance Investigation | |
| | | | Unlimited | Per Insured Event | Security Consultant Fees and Expenses | |
| | | | $3,000,000 | Event | Legal liability Kidnap, Extortion, Hijack, Detention, etc. | |
| | | | 250,000/$2,000,000 | Person/Incident | Personal Accident or Death: Kidnap, Hijack, Extortion, Detention | |
| | | | $3,000,000 | Per Event | Loss of Earnings | |
| | | | $3,000,000 | Per Event | Loss of Earnings Study Abroad | |
| | | | $25,000 to $250,000 | Person/Event | Expatriate Security Evacuation | |
| | | | $3,000,000 | Event | Threat Response | |
| | | | $25,000 to $250,000 | Person/Event | Travel Security Evacutation | |
| | | | $100,000 | Person/Incident | Assault Expense | |
| | | | $250,000 to $3,000,000 | Per Event | Customer Identity Threat | |
| | | | $100,000 to $500,000 | Person/Incident | Assault Expenses | |
| | | | $500,000 | Occurrence | Bodily Injury and Property Damage | Broker: Alliant Insurance Services |
| **Foreign Liability** | $0 | Varies | $1,000,000/$2,000,000 | Occurrence/Aggregate | General Liability | Insurance Carrier: Ace American (Chubb) |
| | | | $1,000,000/$1,000,000 | Occurrence/Aggregate | Employee Benefits Liability | |
| | | | $1,000,000 | Aggregate | Rented Premises Damage | |
| | | | $25,000 | Occurrence | Medical Payments | |
| | | | $1,000,000 | Accident | Contingent Auto Liability | |
| | | | $50,000 | Occurrence | Auto Physical Damage (Hired Auto) | |
| | | | $50,000 | Accident | Auto Medical Payments | |
| | | | $50,000 | Per Event | Accidental Death & Dismemberment | Broker: Alliant Insurance Services |
| **Forced Place (Department of Commerce)** | $2,500 to $5,000 | $2,500 to $5,000 | $1,000,000/$2,000,000 | Occurrence/Aggregate | Liability | Insurance Carrier: Lloyd's of London |
| | | | $50,000 | Event | Fire | |
| | | | $5,000 | Event | Medical Expense | |
| | | | Replacement Cost | Event | Property Damage (Residential, Commercial, | Broker: Alliant Insurance Servcies |
| **Medical Professional. Liability** | $0 | $0 | $1,000,000/$5,000,000 | Claim/Aggregate | Personal Injury | Insurance Carrier: American Casualty Company |
| **(Student Interns)** | | | $2,000/$100,000 | Person/Aggregate | Medical Payments | of Reading Pennsylvania |
| | | | $1,000/$25,000 | Person Aggregate | Assault | |
| | | | $500/$25,000 | Person/Aggregate | First Aid | |
| | | | $1,000/$10,000 | Person/Aggregate | Grievance Proceedings | |
| | | | $10,000 | Aggregate | Defendant Expense | |
| | | | $250/$10,000 | Incident/Aggregate | Damage to Property of Others | |
| | | | $1,000/$5,000 | Deposition/Aggregate | Deposition Representation | Broker: Alliant Insurance Services |
| **Medical Malpractice Liability (University of Montana** | | | | | | Insurance Carrier: Hudson Excess Insurance Company |
| Medical Residents | $25,000 | $0 | $1,000,000/$3,000,000 | Claim/Aggregate | Professional Negligence | |
| Physician Faculty | $25,000 | $0 | $1,000,000/$3,000,000 | Claim/Aggregate | Professional Negligence | |
| Medical Board | | | $10,000/$30,000 | Hearing/Aggregate | Medical Board Hearings and Proceedings | |
| Disciplinary Proceedings | | | $10,000/$20,000 | Proceeding/Aggregate | Disciplinary Hearings and Proceedings | |
| **Non-Medical Prof. Liabilities** | $1,000 | $0 | $1,500,000 | Occurrence | Bodily Injury, Personal Injury, and Property Damage | Insurance Carrier: Great American |
| **(Student Interns)** | $1,000 | $0 | $1,500,000 | Occurrence | Public Officials (Errors & Omissions) | |
| | $1,000 | $0 | $1,500,000 | Occurrence | Broadcaster's Liability | Broker: Alliant Insurance Services |
| **Construction Trades (Student Interns)** | $1,000 | $149,000 | $1,000,000/$2,000000 | Occurrence/Aggregate | Liability | Inaurance Carrier: Arch Insurance /CRC Group |
| **Property** | $1,000 | $1,999,000 | $1,000,000,000 | occurrence | Blanket Limit of Liability (All Risk) | Insurance Carrier(s): Various Per Schedule |
| | | | $700,000,000 | Occurrence | Terrorism | Excess Carrier: Ironshore Specialty Insurance Company |
| | | | $400,000,000 | Occurrence | Earthquake | |
| | | | $200,000,000 | Occurrence | Business Interruption | |
| | | | $100,000,000 | Occurrence | Flood ($20 Million Zones A and V) | |
| | | | $100,000,000 | Occurrence | Boiler & Machinery | |
| | | | $50,000,000 | Occurrence | Increased Cost of Construction | |
| | | | $50,000,000 | Occurrence | Extra Expense | |
| | | | $50,000,000 | Occurrence | Errors & Omissions | |
| | | | $50,000,000 | Occurrence | Course of Construction | |
| | | | $50,000,000 | Occurrence | Expediting Expenses | |
| | | | $25,000,000 | Occurrence | Unnamed Locations (Excluding Flood and Earthquake) | |
| | | | $25,000,000 | Occurrence | Off-Premises Service Interruption | |
| | | | $25,000,000 | Occurrence | Transit | |
| | | | $5,000,000 | Occurrence | Scheduled Landscaping, Sand traps, Greens, Athletic Fields, etc. $1,000,000 for Unscheduled. | |
| | | | $3,000,000 | Occurrence | Contingent Business Interruption | |
| | | | $2,500,000 | Occurrence | Money, Securities, etc. Named Perils Only. | |
| | | | $2,500,000 | Occurrence | Unscheduled Fine Art | |
| | | | $2,500,000 | Occurrence | Unscheduled Research Animals | |
| | | | $2,500,000 | Occurrence | Unscheduled Watercraft | |
| | | | $1,000,000 | Occurrence | Claims Preparation Expenses | |
| | | | $1,000,000 | Occurrence | Personal Property Outside the U.S.A. | |
| | | | $750,000 | Occurrence | Unscheduled Tunnels, bridges, railroads, dams, etc. | |
| | | | $500,000 | Occurrence | Jewelry, Furs, Precious Metals and Stones | Broker: Alliant Insurance Services |
| **Surety Bond** | Varies by Institution | Varies by Institution | Values As Reported | Values As Reported | Patient Belongings | Insurance Carrier: Hartford Fire Insurance Company |
| **(Department of Public Health)** | | | | | | Broker: Alliant Insurance Services |
| **Summer Camps** | | | $25,000 | Injury | Maximum Medical Expense | Insurance Carrier: Gerber Life Insurance Company |
| **Accident and Injury** | | | $10,000 | Injury | Death/Dismemberment | |
| **(Montana University System)** | | | 100% of Reasonable Expenses | 100% of Reasonable Expenses | Hospital Room & Board/Outpatient/Intensive Care | |
| | | | 100% of Reasonable Expenses | 100% of Reasonable Expenses | Diagnostic Imaging/Ambulance/Prescriptions/ER | |
| | | | 100% of Reasonable Expenses | 100% of Reasonable Expenses | Laboratory/Nurse/Durable Medical Equipment | |
| | | | 100% of Reasonable Expenses | 100% of Reasonable Expenses | Surgical/Anesthesia/Physician Services | |
| | | | | | | Broker: Alliant Insurance Services |
| **SELF-INSURED COVERAGES** | | | | | | |
| **Aircraft Physical Damage** | Varies by Aircraft | $1,000 | Varies by aircraft | Occurrence | | |
| **In-Motion** | | | | | | N/A |
| **Not-In-Motion** | Varies by Aircraft | $1,000 | Varies by aircraft | Occurrence | Hull for Various Aircraft | N/A |
| **Auto Liability** | $0 | $750,000/$1,500,000 | $750,000/$1,500,000 | Claim/Occurrence | Negligent Acts or Omissions | N/A |
| **Auto Physical Damage (All Autos and various other vehicles)** | $250 | ACV/Repair/Replace | ACV/Repair/Replace | Vehicle | Physical Damage to Vehicles | N/A |
| **General Liability** | $0 | $750,000/$1,500,000 | $750,000/$1,500,000 | Claim/Occurrence | Negligent Acts or Omissions | N/A |
| **Property (Drones Included)** | Varies by agency | $2,000,000 | $2,000,000 | Occurrence | All Risk | N/A |

NOTE: This schedule is a summary of main elements only, and is not all inclusive of all limits, and deductibles. If you have a question, please contact the Risk Management & Tort Defense Division.