

**The Alaska Conference of Catholic Bishops
Coverage Overview**

2019-2020					
COVERAGE	COVERAGE LIMIT	EXP. DATE	POLICY NO.	DEDUCTIBLE	COMPANY
Real and Personal Property <i>(Excluding Business Interruption*)</i>	\$338,560,021	7/1/2020	19W2065	\$50,000 other than 5% of the 100% building value affected in the loss any one occurrence subject to a minimum of USD50,000 each and every loss in respect of Earthquake	LLOYD'S
Personal Effects (each Person)	\$10,000	"	"		"
Personal Effects (each Occurrence)	\$50,000	"	"		"
Earth Movement	\$500,000 per location / \$5,000,000 annual aggregate in respect of insured members 1, 2, & 3 combined	"	"		"
Earth Movement in respect to Automatic Coverage; Errors and Omissions; Exhibitions, Expositions, Fairs or Trade Shows; and Misc. Unnamed Location (Combined Sub-Limit - Annual Aggregate)	\$500,000	"	"		"
Flood (Excluding Flood Zones A & V)	\$250,000 per location / \$5,000,000 per occurrence / \$10,000,000 annual aggregate in respect of insured members 1, 2, & 3 combined	"	"		"
Flood in respect to Automatic Coverage; Errors and Omissions; Exhibitions, Expositions, Fairs or Trade Shows; and Misc. Unnamed Location (Combined Sub-Limit - Annual Aggregate)	\$500,000	"	"		"
Accounts Receivable	\$5,000,000	"	"		"
Additional Living Expenses	20% of the declared value of the property damaged or \$100,000 whichever the lesser	"	"		"
Automatic Coverage	\$5,000,000	"	"		"
Brands and Labels	Included	"	"		"
Consequential Reduction in Value	Included	"	"		"
Control of Damaged Property	\$1,000,000	"	"		"
Debris Removal	\$1,000,000	"	"		"
Decontamination Costs (Annual Aggregate)	\$250,000	"	"		"
Defense Costs	\$25,000	"	"		"
Deferred Payments	\$25,000	"	"		"
Demolition and Increased Cost of Construction	\$1,000,000	"	"		"
Electronic Data Reproduction Costs	\$25,000	"	"		"
Exhibitions, Expositions, Fairs or Trade Shows	\$500,000	"	"		"
Expediting Costs	\$1,000,000	"	"		"
Fine Arts, Antiques, Relics and Sacred Vessels	\$500,000	"	"		"

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Green Building Additional Costs	\$500,000	"	"		"
Land and Water Contaminant or Pollutant Clean-Up, Removal and Disposal (Annual Aggregate)	\$100,000	"	"		"
Land Improvements including, but not limited to: lawns, plants, trees and shrubs	\$50,000 but not to exceed any one item limit of \$5,000	"	"		"
Limited Mold, Mildew and Fungus (Annual Aggregate)	\$250,000	"	"		"
Lock and Key Replacement	Included	"	"		"
Miscellaneous Personal Property (of officers, employees, students and visitors)	\$1,000,000	"	"		"
Miscellaneous Unnamed Locations	\$250,000	"	"		"
Money and Securities 1. Loss Inside the Premises	\$500,000	"	"		"
Money and Securities 2. Loss Outside the Premises	\$500,000	"	"		"
Neighbor's Recourse and Tenant's Liability	\$100,000	"	"		"
Professional Fees	\$500,000	"	"		"
Property in Course of Construction (estimated Final Contract Value)	\$10,000,000	"	"		"
Protection and Preservation of Property - Property Damage & Protection and Preservation of Property - Time Element (Combined Sub-Limit)	\$250,000	"	"		"
Radioactive Contamination (sudden and accidental)	Included	"	"		"
Service Interruption Property Damage and Service Interruption Time Element (Combined Sub-Limit)	\$1,000,000	"	"		"
Tax Treatment of Profits	Not Insured	"	"		"
Temporary Removal of Property	\$1,000,000	"	"		"
Transportation	\$1,000,000	"	"		"
Valuable Papers and Records	\$1,000,000	"	"		"
Watercraft	Not Insured	"	"		"
Time Element Coverage and Coverage Extensions					
Civil or Military Authority	\$1,000,000	7/1/2020	19W2065	24 hours	LLOYD'S
Commissions, Profits and Royalties	\$1,000,000	"	"	-	"
Extra Expense	\$10,000,000	"	"	-	"
*Gross Earnings including Tuition & Fees (Business Interruption)	\$10,000,000	"	"	-	"
Gross Profit	Not Insured	"	"		
Leasehold Interest	\$250,000	"	"	-	"
Rental Insurance	\$5,000,000	"	"	-	"
Contingent Time Element	\$100,000	"	"	-	"
Extended Period of Liability	Included	"	"	-	"
Impounded Water	\$100,000	"	"	-	"
Ingress/Egress	\$1,000,000	"	"	-	"
Payroll	Included in Gross Earnings including Tuition & Fees as above	"	"	-	"
Related Reported Values	Not Insured	"	"	-	"

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Research and Development	\$100,000	"	"		
Soft Costs (part of Property in Course of Construction)	\$500,000	"	"		
Time Element Interdependency	Not Insured	"	"		
Commercial General Liability:					
Each Occurrence:	\$1,000,000 except in respect of Supplemental Medical Payments where UAD25,000 each and every claim solely with respect to non employee insured's not otherwise covered under the Workers Compensation policy	7/1/2020	19W2065	\$0	LLOYD'S
Aggregate:	\$5,000,000				
Sexual Misconduct Liability: <i>(Retro Date: 07/01/1990)</i>					
Per Claim:	\$1,000,000	7/1/2020	19W2065	\$5,000	LLOYD'S
Aggregate:	\$2,000,000				
Employee Dishonesty and Crime	\$1,000,000	7/1/2020	19W2065	\$50,000	LLOYD'S
Employee Benefits Administration & Fiduciary Liability	\$1,000,000	7/1/2020	19W2065	\$0	LLOYD'S
Garage Keepers Legal Liability	\$250,000	7/1/2020	19W2065	\$50,000	LLOYD'S
Errors and Omissions <i>(Retro Date: 07/01/1997)</i>	\$1,000,000	7/1/2020	19W2065	\$0	LLOYD'S
Employment Practices and Management Liability <i>(Retro Date: 07/01/1997)</i>	\$1,000,000	7/1/2020	19W2065	\$25,000	LLOYD'S
Excess Liability	\$10,000,000	7/1/2020	19XS169	Underlying Policies	LLOYD'S
Equipment Breakdown (Boiler & Machinery)	\$100,000,000	7/1/2020	FBP2343250	\$1,000 except A/C & Refrigeration Systems - \$25 per HP, Minimum of \$1,000 - 24 Hours	Hartford Steam Boiler
Worker's Compensation	Statutory	7/1/2020	0500211-07-016379	\$0	Church Mutual
Cyber Liability	\$1,000,000	7/1/2020	ESI041175559	\$10,000	CFC/Lloyds

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Aviation						
Liability	\$100,000 per person, \$5,000 per person Medical Payments / \$1,000,000 Each Occurrence	8/1/2020	400AC-55716	\$0	USAIG	
Hull - 1969 C-182M	\$93,338	8/1/2020	400AC-55716	\$2,500	USAIG	
Trip Insurance	Varies	7/1/2020	TVL818VARIOUS	-	Roamright	
Student Accident Basic- Fairbanks and Anchorage						
Medical Expense Benefit	\$25,000	7/1/2020	6A-JXF-00000307958-00	\$250	Nationwide Ins.	
Crisis Death Benefit	\$10,000 per person / \$100,000 per incident \$10,000 / Subject to \$500,000 Overall Maximum for any One Accident		6A-JXF-00000307958-00	\$0	Nationwide Ins.	
Accidental Death & Sepcific Loss			6A-JXF-00000307958-00	\$0	Nationwide Ins.	
Student Accident CAT- Fairbanks and Anchorage						
Medical Expense Benefit	\$100,000	7/1/2019	6A-JXF-00000307960-00	\$25,000	Nationwide Ins.	
Catastrophic Injury Benefit	\$250,000		6A-JXF-00000307960-00	\$0	Nationwide Ins.	
Accidental Death & Sepcific Loss	\$10,000 / Subject to \$500,000 Overall Maximum for any One Accident		6A-JXF-00000307960-00	\$0	Nationwide Ins.	
Automobile Liability	\$1,000,000	7/1/2020	0500211-09-011558	N/A	Church Mutual	
Automobile Physical Damage	Actual Cash Value	7/1/2020	0500211-09-120782	\$100 Comprehensive / \$250 Collision	Church Mutual	