

**DIOCESE OF BISMARCK
SUMMARY OF INSURANCE PROGRAM
JULY 1, 2019 TO JULY 1, 2020**

Property Coverage	Limit of Coverage/Liability	Deductible/Comments
Building & Personal Property	\$375,733,000	\$2,500 per location
Earthquake	\$10,000,000 per location	5%
Flood Damage	\$15,000,000 per occurrence/ ann aggregate \$10,000,000 annual aggregate	\$2,500 per location
Other Property Coverage		
Builders Risk		\$2,500
Builders Risk Earthquake		\$50,000
Combined Additional Protection	\$5,000,000 annual aggregate	
Ordinance of Law		NIL
Loss of Income		NIL
Valuable Papers		\$2,500
Accounts Receivable		\$2,500
Mobile Equipment		\$2,500
Fine Arts		\$2,500
Electronic Data Processing Equipment		\$2,500
Crime		
Employee Dishonesty	\$250,000	\$2,500
Money & Societies	\$250,000	\$2,500 per act
Depositors Forgery	\$250,000	\$2,500
Computer Fraud & Funds Transfer	\$250,000	\$2,500
Equipment Breakdown		
Equipment Breakdown (incl. Boiler & Machinery)	up to \$150,000,000	\$2,500

The information provided above is a summary of the coverages and limitations intended only to highlight and is not intended to detail all the specific provisions contained therein. Specific extensions, conditions, and limitations are shown on the actual SMP Certificate, #8508 on file at the Pastoral Center. If there is a conflict between a statement in this Summary and the actual Certificate, the terms of the Certificate govern.

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JULY 1, 2019 TO JULY 1, 2020

Liability Coverage	Limit of Coverage/Liability	Deductible/Comments
Bodily Injury, Property Damage, Personal Injury, Advertising Injury, Corporal Punishment Fire Legal Liability Medical Payments to Others Cemetery Errors & Omissions Counseling Errors & Omissions Employee Benefits Errors & Omissions Employment Practices Liability (EPL)	\$500,000 \$500,000 \$5,000 \$500,000 \$500,000 \$500,000 \$500,000	20% Certificate Holder Participation/ \$25K maximum for any one loss
Incidental Medical Malpractice Liquor Liability (limited) Limited Mold Coverage	\$500,000 \$500,000 \$250,000	\$10,000
Directors & Officers Liability		
Directors & Officers	\$500,000	
Sexual Misconduct		
Sexual Misconduct Limited Coverage	\$5,000,000	\$20,000 per claimant
Priests/Religious		
Each Priest/Religious on assignment at covered locations Personal Property Coverage Personal Liability Coverage Personal Medical Payments - Per Person	\$25,000 \$300,000 \$500	\$1,000
Excess Liability		
A. (1) Each Occurrence, except Directors & Officers (2) Each Occurrence - Directors & Officers B. Annual Aggregate	\$10,000,000 \$10,000,000 \$20,000,000	

**DIOCESE OF BISMARCK
SUMMARY OF OTHER COVERAGES**

Other Coverages	Limit of Coverage/Liability	Comments
<p>Travel Guard Assistance Services Carrier: AIG</p> <p>A Travelers's Assistance Program Provides pre-trip, personal and medical assistance to clergy, employees and volunteers.</p>	<p>Medical Assistance Travel Assistance Security Assistance</p>	<p>Referrals to medical providers Emergency language interpretation, lost or stolen documents & luggage assistance.</p>
<p>Malicious Attack Liability & Crisis Response Coverage Carrier: Hiscox, Inc.</p> <p>Malicious Attack Liability Coverage</p> <p>Emergency Medical Expenses</p> <p>Counseling Services</p> <p>Crisis Management & Public Relations Costs</p> <p>Additional Security Measures</p> <p>Miscellaneous/Extra Expense</p>	<p>\$10,000,000 any one occurrence and in the aggregate</p> <p>Limited to \$10,000 per person</p> <p>Covers the cost to provide services to affected persons for up to 36 months after the malicious attack.</p> <p>Includes the cost of a public relations or crisis management consultant contracted by the carrier to assist in responding and managing the situation.</p> <p>Includes the cost to arrange armed/unarmed agents if necessary.</p> <p>Covers any other costs incurred.</p>	<p>Subject to a \$10,000 deductible; Coverage limit shared across all CMG GL coverage certificate holders.</p> <p>Extends to any employee, visitor, contractor, and/or student physically present during the malicious act. Applies to costs within 30 days.</p> <p>Limited to costs incurred during the first 90 days.</p> <p>Only for costs incurred up to 90 days after the incident.</p> <p>Prior consent up to 90 days, in order to respond, mitigate or recover from such a malicious act.</p>

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SUMMARY OF OTHER COVERAGES**

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Cyber Liability Carrier: NAS Insurance Multimedia liability Security & Privacy Liability Privacy Regulatory Defense and Penalties Privacy Breach Response Costs, Notification Expenses, and Breach Support and Credit Monitoring Expenses Network Asset Protection Cyber Extortion Cyber Terrorism	\$1,250,000 per occ/ ann agg	Covers your exposure to loss when conducting business activities electronically.
Third Party Special Events Coverage Carrier: Nationwide Insurance Claims Administrator: K&K Insurance	\$1,000,000 Combined Single Limit per event \$500,000 Property Damage Liability \$5,000 Medical Payments any one person	Allows the Diocese to extend liability coverage to an individual or organization using parish facilities for a non-parish sponsored event.
Foreign Casualty Program Carrier: AIG Foreign Commercial General Liability Foreign Business Auto Liability (Excess) Foreign Business Auto Physical Damage Voluntary Workers' Compensation	\$1,000,000 per occurrence/\$50,000 medical expense \$1,000,000 Combined Single Limit per accident \$50,000 each loss/auto \$1,000,000 each employee	Excess of local compulsory insurance requirements or \$10,000, whichever is greater. \$1,000 deductible \$1,000 deductible
Foreign Casualty Program Carrier: AIG Accident/Sickness Medical Expense Emergency Medical Evacuation Accidental Death Benefit	\$25,000 each person/injury/sickness \$200,000 \$500,000 per person/\$5,000,000 annual aggregate	