

**STATE OF LOUISIANA
OFFICE OF RISK MANAGEMENT
SUMMARY OF INSURANCE COVERAGES**

EFFECTIVE JULY 1, 2025

Airport Liability

Primary: Commercial Insurance
Broker: Arthur J. Gallagher
Insurance Company: National Union Fire Ins. Co.
Limit: \$25,000,000 per occurrence, includes hangar keepers' liability
Named Agencies Only
Agency Deductible: \$1,000 hangar keepers' liability only

Aviation Hull and Liability

Primary: Commercial Insurance
Broker: Arthur J. Gallagher
Insurance Company: National Union Fire Ins. Co.
Limit: Liability - \$25,000,000 per occurrence
Hull – Agreed value per aircraft on file at ORM
Named Agencies Only
Agency Deductible: Liability – None
Hull - None

Automobile Liability & Physical Damage

Primary: Louisiana Self-Insurance Fund
Limit: Liability: \$5,000,000 per occurrence
Physical Damage: Actual Cash Value per auto
Agency Deductible: \$1,000 Collision
\$1,000 Other than collision

Employee Dishonesty Bond (See Crime policy)

Bridge Property Damage

Primary: Louisiana Self-Insurance Fund
Limit: DOTD LA 1 Toll Road - \$7,400,000 per occurrence property damage;
\$4,611,942 per occurrence business interruption.
LA Tech University Pedestrian Bridge - \$1,000,000 per occurrence property
damage.
Agency Deductible: None

Commercial General Liability (Excludes Superdome, Arena, Champions Square)

Primary: Louisiana Self-Insurance Fund
Limit: \$5,000,000 per occurrence
Agency Deductible: None

Crime (Excludes Superdome, Arena, Champions Square)

Primary: Louisiana Self-Insurance Fund
Limit: Crime - \$2,000,000 per occurrence for all locations handling money and securities
Bond: - \$500,000 employee theft (employee dishonesty) per occurrence
\$100,000 employee faithful performance of duty per occurrence
Agency Deductible: \$1,000

Crime (Superdome, Arena, Champions Square Only)

Primary: Commercial Insurance
Broker: Arthur J. Gallagher
Insurance Company: Hiscox Insurance Co.
Limit: \$500,000 per occurrence, includes employee theft
Agency Deductible: \$250

Cyber Liability

Primary: Louisiana Self-Insurance Fund
Limit: \$1,500,000 per claim
Named Agencies Only
Agency Deductible: None

Excess: Commercial Insurance
Broker: Arthur J. Gallagher
Insurance Company: Lloyds of London
Named Agencies Only
Limit: \$11,500,000 per claim for Non-Higher Ed
with a \$11,500,000 aggregate

\$2,000,000 per claim per entity for Higher Ed
with a \$11,500,000 aggregate
Agency Deductible: None

Crisis Response Services through Disaster Management International

Primary: Commercial Insurance
Broker: Arthur J. Gallagher
Insurance Company: Lloyds of London
Limit: \$1,000,000 per occurrence/\$5,000,000 annual aggregate
Agency Deductible: None

Equipment Breakdown Protection (Boiler & Machinery)

Primary: Louisiana Self-Insurance Fund
Limit: \$500,000 per breakdown
Agency Deductible: \$1,000

Excess: Commercial Insurance
Broker: Arthur J. Gallagher
Insurance Company: XL America Insurance Company
Limit: \$250,000,000 excess of \$500,000 Primary Insurance per breakdown

Agency Deductible: None

Fine Art

Primary: Commercial Insurance
Broker: Arthur J. Gallagher
Insurance Company: Lloyds of London
Limit: \$400,000,000 per occurrence
Agency Deductible: Permanent collection - \$2,500
Loans – None

Licensed Professional Liability (Higher Education Student Experiential Learning)

Primary: Commercial Insurance
Broker: Arthur J. Gallagher
Insurance Company: United Educators
Limit: \$1,000,000 per claim/\$5,000,000 annual aggregate
Named Agencies Only
Agency Deductible: None

Medical Malpractice Liability

Primary: Louisiana Self-Insurance Fund
Limit: \$5,000,000 per occurrence
Agency Deductible: None

Property

Primary: Louisiana Self-Insurance Fund
Limit: \$50,000,000 per occurrence for named storm and flood
\$10,000,000 per occurrence for all other perils
Business Interruption limited to one (1) year
Replacement cost on buildings; actual cash value on business personal property and movable/mobile buildings
Agency Deductible: \$1,000 non-flood
\$5,000 flood

Excess: Commercial Insurance
Broker: Arthur J. Gallagher
Insurance Company: Various international and domestic companies
Limit: \$330,000,000 named storm
\$290,000,000 flood and earthquake
\$1,000,000,000 all other perils
Agency Deductible: None

Property (Designated Small Boards and Commissions Only)

Primary: Louisiana Self-Insurance Fund
Limit: \$15,000,000 per occurrence for all perils, including named hurricane and flood
Business Interruption limited to one (1) year
Replacement cost on buildings; actual cash value on business personal property and movable/mobile buildings
\$15,000,000 per breakdown equipment breakdown/boiler & machinery

Agency Deductible: \$1,000 non-flood
\$5,000 flood

Publishers Media Liability

Primary: Louisiana Self-Insurance Fund
Limit: \$5,000,000 per occurrence
Agency Deductible: None

Terrorism

Primary: Louisiana Self-Insurance Fund
Limit: \$10,000 per occurrence liability
\$100,000 per occurrence biological & chemical
Agency Deductible: None

Excess: Commercial Insurance
Broker: Arthur J. Gallagher
Insurance Company: Lloyds of London
Limit: \$150,000,000 per occurrence/aggregate property damage/time element
\$25,000,000 per occurrence/aggregate liability
\$10,000,000 per occurrence biological & chemical
Agency Deductible: None

Wet Marine

Primary: Louisiana Self-Insurance Fund
Limit: Protection & Indemnity - \$750,000 per occurrence
Masters & crew members - \$1,000,000
Hull – Various per vessel
Agency Deductible: P&I – None
Hull - \$1,000
Pollution - None
Excess: Commercial Insurance
Broker: Arthur J. Gallagher
Insurance Company: Various international companies
Named Agencies Only
Limit: Protection & Indemnity - \$100,000,000 per occurrence
Masters & crew members - \$100,000,000 per occurrence
Hull – Various per vessel – Agreed value per vessel
Pollution - \$100,000,000
Agency Deductible: None

Workers' Compensation and Employers' Liability

Primary: Louisiana Self-Insurance Fund
Limit: Employee benefits - Statutory
Employers liability - \$5,000,000 each accident/disease
Agency Deductible: None

Workers' Compensation (Superdome, Arena, Champions Square Only)

Primary: Commercial Insurance
Broker: Arthur J. Gallagher
Insurance Company: Louisiana Workers Compensation Corporation (LWCC)
Limit: Employee benefits - Statutory
Employers liability - \$1,000,000 each accident/disease
Agency Deductible: None