

MACALESTER COLLEGE

LIABILITY INSURANCE SUMMARY

College insurance policies will cover most claims of liability that may result from employee action (or inaction) that is within the scope of his or her official duties. These policies provide personal coverage to trustee, employees, student employees and official volunteers, and include the cost of defending a claim.

The coverage's, limits, deductibles and co insurance (if any are as follows):

Coverage related to:	Policy	Persons Covered	Limits and Limitations:
Bodily injury, personal injury, (libel/slander), property damage arising out of negligence. Includes coverage for events occurring outside U.S. if claim or suit brought within U.S.	Comprehensive General Liability	All trustees, employee, student employees, & volunteers while acting within the scope of their assigned duties.	\$1,000,000 combined single limit excludes: Personal injuries from broadcasting or publishing, first aid for students, claims resulting from discrimination or unfair employment practices, personal injury to fellow employees, corporal punishment, claims resulting from criminal acts.
Providing or the failure to provide professional services	Professional Liability	All employees, student employees, & volunteers while acting within the scope of their assigned duties.	\$5,000,000 limit
Professional services as teachers	Teachers Professional Liability	Professors and educational personnel.	\$5,000,000 \$1,000 deductible per claim
Statutory liability resulting from the selling, serving, or giving of alcoholic beverages.	Minnesota Liquor Law Liability	All employees, student employees, volunteers while acting with the scope of their assigned duties.	\$1,000,000 limit
Third party liability arising out of the use of any automobile while on College business (a College vehicle, College rented or leased vehicle, or your personal vehicle on mileage reimbursement).	Comprehensive Automobile Liability	All employee, student employees, & volunteers while acting within the scope of their assigned duties.	\$1,000,000 limit, with \$500,000 limit for uninsured motorists. \$30,000 limit per eligible person on personal injury protection (Minnesota no fault). Coverage is in excess of liability limits carried by employee on their own vehicle & statutory limits on vehicles rented or leased by the College. Note: College coverage extends to personal vehicles for physical damage on an excess basis if used for College business.
Bodily injury, property damage, personal injury & non-owned automobile liability arising outside the United States	Foreign Liability	All employees & volunteers while acting within the scope of their assigned duties.	\$1,000,000 annual aggregate. Excludes: claims brought by fellow employees and program participants.
Libel, slander, defamation, invasion of privacy arising out of publishing or broadcasting activities of the College	Publishers and Broadcasters Liability	All employees & volunteers while acting within the scope of their assigned duties. Students contributing to scheduled publications, and broadcasts are covered.	Limits \$3,000,000 publishers \$1,000,000 broadcasters Deductibles \$5,000 publishers \$2,500 broadcasters

<p>Coverage in excess of the above limits for bodily injury, property damage, personal liability (other than nurses & psychologists).</p>	<p>Umbrella Excess Liability</p>	<p>All employees, student employees, & volunteers while acting within the scope of their assigned duties.</p>	<p>\$20,000,000 limit with \$10,000 deductible where excess is broader than primary. Exclusions for publishing & broadcasting activities, discrimination, pollution, health care, sexual abuse.</p>
<p>Financial loss resulting from errors and omissions.</p>	<p>Director & Officers Liability</p>	<p>Trustees, officers and employees of the College</p>	<p>\$10,000,000 limit, including employment related claims, but excluding bodily injury and property damage (financial loss only).</p>