

**SCHEDULE OF INSURANCE COVERAGE  
MIRACOSTA COMMUNITY COLLEGE DISTRICT  
JULY 1, 2020 TO JULY 1, 2021**

COMPANY POLICY # - BEST RATING	COVERAGE DESCRIPTION	INSURANCE REINSURANCE LIMITS	JPA SIR	DISTRICT DEDUCTIBLE	TOTAL CONTRIBUTION
Westchester Surplus Lines Insurance Company (Chubb) Policy #D38028819005 - Best: A++ XV	<b><u>Blanket Coverage - Real and Personal Property</u></b> Includes Rental Interruption for Leased/Purchased Buildings	\$500,000,000 Per Occurrence	\$100,000	\$10,000	\$136,695
	Theft, Vandalism & Damage - Personal Property	Included	\$100,000	\$500	Included
	Theft, Vandalism & Damage - Tablets/Similar Electronic Devices	Included	\$100,000	\$0	Included
	Flood - aggregate	\$5,000,000 Aggregate	\$100,000	\$10,000	Included
Safety National Insurance MOC# SDCSR MJPA 07 2020 Best: A+XII	<b><u>Commercial General Liability</u></b> , including Bodily Injury and Property Damage, Products and Completed Operations, Employee Benefit Administration - Errors and Omissions	\$4,000,000 \$4,000,000	\$1,000,000 \$1,000,000	\$10,000 \$10,000	\$270,259 Included
	<b><u>Auto Liability</u></b>	\$4,000,000	\$1,000,000	\$10,000	\$22,685
	<b><u>Employment Practices Liability</u></b>	\$4,000,000	\$1,000,000	\$10,000	\$132,777
Schools Excess Liability Fund - SELF Memorandum of Coverage	<b><u>Excess Commercial General, Employment Practices &amp; Auto Liability</u></b>	\$50,000,000	\$0	\$0	\$101,679
Westchester Surplus Lines Insurance Company (Chubb) Policy #D38028819005 - Best: A++ XV	<b><u>Auto Physical Damage</u></b> Comprehensive - All Owned Veh. (Replacement 2013 & Newer)	ACV	\$100,000	\$1,000	\$3,801
	Collision - All Owned Vehicles (Replacement 2013 & Newer)	ACV	\$100,000	\$1,000	
	Hired or Borrowed Vehicles	\$100,000	\$100,000	\$1,000	
San Diego County Schools JPA Memorandum of Coverage	<b><u>Uninsured &amp; Underinsured Motorists Protection</u></b>	\$60,000	\$60,000	\$1,000	Included
National Union Fire Insurance Co. of Pittsburgh Policy #015844322 - Best: A XV	<b><u>Commercial Crime</u></b> Faithful Performance	\$1,000,000	\$75,000	\$1,000	Included
	Loss Inside Premises	\$1,000,000	\$75,000	\$1,000	
	Loss Outside Premises	\$1,000,000	\$75,000	\$1,000	
	Depositors Forgery	\$1,000,000	\$75,000	\$1,000	
	Computer Fraud	\$1,000,000	\$75,000	\$1,000	
Hartford Steam Boiler Ins. Company Policy #FBP2280945 - Best: A++ X	<b><u>Energy Systems Breakdown</u></b> Property Damage	\$100,000,000	\$5,000	\$1,000	\$4,502
	Transformers/Miscellaneous Electrical Equipment	Included	\$5,000	\$1,000	
	Business Income and Extra Expense	Included	\$5,000	\$1,000	
	Hazardous Substance Cleanup	\$1,000,000	\$5,000	\$1,000	
	Perishable Goods	\$1,000,000	\$2,500	\$1,000	
	Computers	Included	\$5,000	\$1,000	
Allianz Global Corporate Specialty Policy #MXI93032341 - Best: A+ XV	<b><u>Electronic Data Processing</u></b> Computer Equipment - Hardware	\$4,067,770	\$0	\$500	\$18,130
	Detrimental Code - Virus & Worm	\$9,000,000 (Occurrence/Aggregate)		\$500	
	Media/Data - Software	\$100,000 (Blanket All Locations)			
	Earthquake/Flood	\$2,500,000 (Occurrence/Aggregate)		5%/\$25,000 (Minimum)	
ACE American Ins. Co (Chubb) Policy #WCL C8522480-Best A+XV	<b><u>Workers' Compensation</u></b> Self-Insured	\$900,000	\$100,000	\$0	\$1,054,054
	Employer's Liability	Included	Included		(Budgeted)
Safety National Insurance Policy #SP4063003 Best A+XV	<b><u>Excess Workers' Compensation</u></b>	Statutory	\$0	\$0	Included

TOTAL CONTRIBUTION:

\$1,744,582