

**NH Department of Administrative Services
Risk Management Unit
Current Insurance Policies
May 2016**

Type of Insurance Coverage State Agency	Insurance Agency Insurance Carrier	Policy Dates Limits and Deductibles	Annual Premium/Cost	Type of Coverage: P=Property L=Liability U=Umbrella B=Bond IM=Inland Marine WC= Workers' Compensation	RSA Requiring Purchase	Contract Expiration Date
Aircraft Liability and Inland Marine Aviation Fleet Dept of Safety	The Rowley Agency Starr Indemnity & Liability Co.	Policy #SASICOM60110415-01 IM87192976 11/1/2015-11/1/2016 \$4 M each occ. Aggregate \$25,000 Medical Expenses each person including crew \$175,000 Med Exp- Ea Occ. General Liability coverage only; no physical damage Inland marine coverage for equipment on aviation fleet in amount of \$261,068	\$ 8,129 \$ 1,253 \$ 9,382 Total	L=Liability IM=Inland Marine	NONE	Expires 11/1/2016
Bond- Blanket Public Official Fidelity and Faithful Performance All State Agencies	Cross Insurance- Manchester Main Street America	Bond #F263112Y 7/1/2015-6/30/2016 \$200,000-all positions (Increased limits apply to some senior positions) \$5,000 deductible w/excess limits for some senior level employees	\$ 6,352	B - (Form P, Public Employee Dishonesty) courts=errors & omissions	Shall Surety Bond 93-B:3	Expires 6/30/2016 Contract period 7/1/2013-6/30/2018
Bond- Register of Deeds Dept of Revenue	Cross Insurance- Manchester Hanover Insurance Co.	Bond # F278622Y 7/1/2015-7/1/2016 Coverage limits based on county tax revenue ranges from \$170,000 to \$3,250,000 \$10,000 deductible	\$ 5,560	B	78B:8 Chapter 27	Expires 7/1/2016 Contract period 7/1/2014-7/1/2019 Renews 7/1 annually
Bridges House Liability Friends of the Bridges House & Upham Walker House DAS General Services	The Rowley Agency Liberty Mutual insurance	Policy #BKS (16) 56 80 78 61 8/8/2015-8/8/2016 \$1m per occurrence \$2m aggregate	Loc 1 \$ 3,213 P \$ 787 GL \$ 940 IM Loc 2 \$ 1,637 P \$ 809 GL \$ 7,386 Total	P L	MOU	Expires 8/8/2016
Cannon Mountain Ski Area DRED	Cross Insurance- Manchester Nova Casualty Co.	Policy #WFR-GL-0010076-6 & WFR-XS-0010136-4 2/1/2016-2/1/2017 \$1M per occurrence/Gen Aggregate \$1M excess liability/\$2M Gen Aggregate Deductibles: \$1,000 per occ, \$10,000 aggregate	\$ 95,425 Pending Audited premium	L U	Shall 225-A:25 227:2	Policy Expires 2/1/17 Contract Expires 2/1/18
Lakeport & Murphy Dams Department of Environmental Services (DES)	The Rowley Agency Liberty Mutual Insurance (Peerless)	Policy #CBP 8233284 1/28/2016-1/28/2017 Property, RC, 100% co-ins, Deductible \$1,000 Earthquake coverage applies Earthquake deductible 5% of bldg. Value GL \$1M per occ/\$2M aggregate GL \$2M products comp/opp agg	\$ 6,106 Total \$ 2,184 Murphy \$ 245 \$ 2,429 \$ 583 Lakeport \$ 144 \$ 727 \$ 178 Tenney \$ 27 \$ 1,195 \$ 1,550 \$ 2,950	P L P L P L P L U	None	Expires 1/28/2017
Tenney Mountain Radio Communication Tower Dept of Safety GL, tower & equipment, building	The Rowley Agency Liberty Mutual Insurance (Peerless)	1/28/2016-1/28/2017 Policy #'s IM8904146, CU8233401, CBP8233284 Property \$60,652 &GL \$500 ded on bldg Tower \$130,000, equip/gen \$30,000 ded \$1000 General Liability Umbrella	\$ 2,950	U	NONE - required by lease	Expires 1/28/2017
Court Facilities Derry, Franklin, Jaffrey District Courts Department of Administrative Services	The Rowley Agency Cincinnati Insurance Co.	Policy #EPP0227605 1/14/2016-1/14/2017 Ded \$1,000/loc	Loc 1 \$4,275,000 Loc 2 \$1,852,500 Loc 3 \$6,840,000 \$35,007 (3yr.)	P & L U	None required by lease	Expires 1/14/2017
Department of Education Vocational Rehabilitation Situational Assessment General Liability	The Rowley Agency Colony Insurance Co.	Policy #AP514346 10/22/2015-10/22/2016 \$4m per occurrence \$6m GL and PL aggregate \$1k deductible	\$ 6,680	L	None	Expires 10/22/2016

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Employment Security General Liability & Propety	The Rowley Agency Cincinnati Insurance Co.	Policy #04 UUN ZF2116 K1 4/1/2016-4/1/2017 Real property and PD coverage/\$2,500 deductible GL \$1M per occ limit/\$2M agg	P L \$ 49,317	L&P [Fire & Media Coverage- (Spec Peril)]	NONE	Expires 4/1/2017
Fleet Auto-Primary Liability All State Agencies	The Rowley Agency Acadia Insurance	Policy #CAA 0340874-14 11/1/2015-11/1/2016 BI- \$25,000 each person BI- \$50,000 each accident Property Damage- \$100,000 each accident	\$ 451,606	L	NONE	Expires 11/1/2016
Fleet Auto-Excess Liability All State Agencies	The Rowley Agency Acadia Insurance	Policy #CAA 0340887-14 11/1/2015-11/1/2016 <i>Deductible:</i> \$25,000 per person \$50,000 per accident <i>Coverage:</i> BI - \$250,000 per person \$500,000 per accident UM: \$250,000/\$500,000	\$ 265,263	Excess L	21-1:7 (c) Shall	Expires 11/1/2016
Fleet Auto- Inland Marine scheduled specialty vehicles various State agencies	The Rowley Agency Acadia Insurance	Policy #CIA 0348400-14 11/1/2015-11/1/2016 \$1,533,978 \$1,000 deductible	\$ 5,769	IM	NONE	Expires 11/1/2016
Fleet Auto- Physical Damage various State agencies	The Rowley Agency Acadia Insurance	Policy #CAA 0340560-14 11/1/2015-11/1/2016 PD coverage is \$100,000 for comprehensive and collision	\$7,783 for physical damage for scheduled vehicles included in primary liability premium above	NONE	Commercial Auto	Expires 11/1/2016
Foster Parents DHHS Division for Child, Youth & Families	The Rowley Agency Tudor Insurance Co Western World Ins Group	Policy #NPP8274586 10/11/2015-10/11/2016 Defense coverage for alleged sexual molestation claims - \$25,000 per occurrence/\$25,000 aggregate Physical Damage to foster parents property - \$5,000 per foster home, \$5,000 per claim, \$300,000 aggregate, no deductible Third party gen liability \$300,000 combined sgl lmt, \$300,000 agg; Dmg to rented premises \$100,000 per occ; \$250 ded	Premium \$ 67,005 Surplus Lines Tax \$ 2,010.15	L- Commercial GL	RSA 170 G:3	Expires 10/11/2016
Fox Forest Reservation Caroline A. Fox Research Demonstration Forest DRED	The Rowley Agency Liberty Mutual Insurance	Policy #CBP8233118 1/28/2016-1/28/2017 \$1,000 ded per bldg Property General Liability Computer and Contractors Equipment	\$ 6,176	P: Commercial Fire L IM	NONE	Expires 1/28/2017
Gorham Site, 80 Glen Rd Department of Environmental Services (DES)	Cross Insurance- Manchester Concord Group Insurance Co.	Policy # E847861-7 28-0-1211 12/10/2015-12/10/2016 \$326,000 blanket limit Bldg 1= \$169,000 and Bldg 2=\$157,000(office storage) 100% Co Ins. \$1,000 ded \$ 5,000 Computer Coverage / \$12 \$500 ded	\$ 663 \$ 38 \$ 701	P IM	NONE	Expires 12/10/2016
Hunter Education Volunteer Program Fish & Game	Cross Insurance- Manchester The CIMA Companies Lloyd's of London	Policy #NHCONC7-VIP Master Policy #VISTHC291528630019 7/1/2015 - 7/1/2016 \$1M per occurrence/\$3M annual aggregate	\$ 1,129	L	214:23-C	Expires 7/1/2016
Liquor Commission Cyber Liability	The Rowley Agency Beezley Insurance Co, Inc	V14EB7160301 2/14/16-2/14/17 \$4M/\$2M/\$500,000	\$ 62,619	L		Expires 2/14/17

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Motor Truck Cargo Policy Department of Transportation	The Rowley Agency Acadia Insurance	Policy #CNA 5218431-10 9/8/2015-9/8/2016 \$150,000 per occurrence/veh \$10,000 debris removal \$2,500 Freight \$10,000 Pollutant Cleanup \$50,000 Newly Acq Terminals \$1,000 Deductible	\$ 1,280	IM	None	Expires 9/8/2016
Motorcycle Rider Program Dept of Safety- DMV	The Rowley Agency US Insurance Services/ Philadelphia Insurance Co.	Policy #PHPK1316568/PHUB495334 4/1/2016-3/31/2017 L \$1M/Occ \$2M Agg U \$2M/Occ \$2M Agg \$10,000 Ded	\$ 19,411	L U	None	Expires 3/31/17
Trails- OHRV, Snowmobile Trails and Easement for NH Heritage Trail DRED-Bureau of Trails	Cross Insurance- Manchester Cincinnati Insurance Co.	Policy #ENP0223690 CLA 1500646-23 1/1/2016-1/1/2017 \$2M per occurrence \$2M aggregate \$2M products & complete ops agg \$2M personal and adv inj \$250,000 dmgs to rented premises ea occurrence	\$ 40,517	L - [Protects landowners <u>other than</u> the State]	260:61 216-A:14 Shall	Expires: 1/1/2017 Contract period- 1/1/2014-1/1/2017
Property - State-Owned Various State agencies	The Rowley Agency Travelers Insurance	Policy #KTK-CMB-9G04205-0-16 5/1/16-5/1/17 Liquor Warehouse stock \$4.5M & EDP system \$350,000 \$1M Deductible \$10M coverage for Flood/Earthquake w/\$1M ded	\$ 297,000	P - Flood and EQ	NONE	Expires 5/1/2017 Contract period 5/1/2017-5/1/2019
Urban Forestry Center which includes John E. Stone Estate and Shieling Forest Estate DRED	The Rowley Agency Liberty Mutual Insurance	Policy #CBP 8233440 1/28/2016-1/28/2017 Commercial Property Coverage with \$1,000 deductible John E. Stone Estate: \$1,626,079 blanket limit (100% RC, agreed value) Shieling Forest Estate: \$830,309 blanket limit (100% RC, agreed value) IM coverage for items in John E. Stone Estate with \$250 ded	\$ 6,878 Stone <u>\$ 3,260</u> Shieling \$ 10,138 Total	P L	Insurance required by trust agmt	Expires 1/28/2017
Watercraft Various State Agencies	Cross Insurance- Manchester International Marine Underwriters	Policy #B5JH3122 6/4/2015 - 6/4/2016 Liability insurance (Protection & Indemnity): \$1M limit with deductible \$1,000 BI/Property Liability on 496 vessels and hull coverage on 8 vessels Hull coverage up to value of vessel with \$2,500 deductible	\$ 24,910	L = P & I P= hull coverage	Shall 21-1:7 (c)	Expires 6/4/2016
Winnepesaukee River Basin Program DES - Water Division	The Rowley Agency Philadelphia Indemnity Insurance	Policy # PHPK1385318 9/1/15-9/1/2016 \$46,958,000 blanket property Inland Marine coverage \$130,000 \$25,000 Ded Includes Boiler & Machine, Crime & Generator Blanket Property, Loc Specific Flood, Earthquake Ordinance and Law Coverage	\$ 30,359 \$ 1,346 \$ 719	P IM T	Shall 485-A:53	Expires 9/1/2016
Workers' Compensation coverage for State Employees All State agencies	Cross Insurance TPA Third Party Administrator	7/1/15-7/1/2016 Statutory limits	\$ 490,000 (annual administration fee, not insurance premium or claims)	WC	RSA 21-I:24 RSA 21-I:25-a RSA 281-A:11	Expires 7/1/2020
Workers' Compensation coverage for Return to Work Participants Dept of Employment Security	Rowley Agency Inc. Berkley Assigned Risk Services Riverport Insurance Company	Policy #WC-28-83-006250-01 10/12/2015-10/12/2016 statutory limits	\$ 1,914 insurance premium	WC	RSA 282-A:9 RSA 282-A:26-a	Expires 10/12/16