

**STATE OF MINNESOTA
RISK MANAGEMENT FUND
PROPERTY CASUALTY INSURANCE PROGRAM
DECLARATION OF COVERAGE**

| | | |
|-----------------------------------|---|--------------------------------------|
| EFFECTIVE DATE OF CHANGES: | July 1, 2021 | At 12:00 A.M. Central Time |
| POLICY NUMBER: | 0362PK22 | |
| NAMED INSURED: | MN Board of School Administrators-37B000 | |
| ADDRESS: | 317 Marshal Avenue, St. Paul, MN 55102 | |
| POLICY TERM: | July 1, 2021 | At 12:00 A.M. Central Time to Expire |
| | July 1, 2022 | At 12:01 A.M. Central Time |

TOTAL POLICY PREMIUM

Not Requested

This Declaration of Coverage page(s) summarizes the protection afforded by the Risk Management Fund. Additional coverage documents are attached.

PROPERTY (See Schedule for covered locations and deductibles)

| | | |
|----------------------------------|-----------------|---|
| Real & Personal Property Limit | \$20,674.00 | |
| Business Income (Included Limit) | \$500,000.00 | Per Occurrence |
| Extra Expense (Included Limit) | \$20,000,000.00 | Per Occurrence (combined for all policyholders) |

| | |
|----------------|-----------------|
| Premium | \$105.00 |
|----------------|-----------------|

BOILER AND MACHINERY (See Schedule for covered locations and deductibles)

Limit included in Real and Personal Property

| | |
|----------------|---------------|
| Premium | \$8.00 |
|----------------|---------------|

CRIME COVERAGE (Money and Securities and Employee Dishonesty)

| | |
|--------------|-------------|
| Policy Limit | \$25,000.00 |
| Deductible | \$1,000.00 |

| | |
|----------------|---------------|
| Premium | \$0.00 |
|----------------|---------------|

INLAND MARINE (See Schedule for limits and deductibles)

| | | |
|--------------------|---------|--------|
| Computer Equipment | Premium | \$8.00 |
|--------------------|---------|--------|

| | |
|----------------|---------------|
| Premium | \$8.00 |
|----------------|---------------|

COMMERCIAL GENERAL LIABILITY

Bodily Injury and Property Damage

Subject to Provisions of M.S. 3.732 and M.S. 3.736

| | | |
|---------------|----------------|----------------|
| Policy Limits | \$500,000.00 | Per Person |
| | \$1,500,000.00 | Per Occurrence |

| | |
|----------------|-----------------|
| Premium | \$540.00 |
|----------------|-----------------|

Professional Liability Coverages

| | | |
|-----------------------------|---------|----------|
| Public Officials' Liability | Premium | \$500.00 |
|-----------------------------|---------|----------|

A handwritten signature in black ink, appearing to read "T. J. G." followed by a long horizontal flourish.

Authorized Representative

Endorsements:

**Property Schedule
MN Board of School Administrators-37B000
0362PK22**

| Item# | Structure Identifier | Const. Year | Const. Class | Fire Protection | Is Sprinklered | # of Stories | Deductible | Effective Date | Expiration Date | Square Footage | Building Value | Contents Value | Premium |
|---|----------------------|-------------|--------------|-----------------|---|--------------|------------|----------------|-----------------|----------------|----------------|-----------------|-----------------|
| MN Board of School Administrators-37B000 | | | | | | | | | | | | | |
| 317 Marshal Avenue, St. Paul | | | | | | | | | | | | | |
| 1 | Board Office | | Frame | Unknown | Y | | 500 | 7/1/2021 | 7/1/2022 | 1,173 | \$0 | \$20,674 | \$104.63 |
| Count (1 record) | | | | | MN Board of School Administrators-37B000 Subtotal: | | | | | 1,173 | \$0 | \$20,674 | \$104.63 |

| | | |
|-----------------------|--|----------|
| Policy Totals: | Square Footage Total: | 1,173 |
| | Structure Total: | \$0 |
| | Contents Total: | \$20,674 |
| | Structure and Contents Combined Total: | \$20,674 |
| | Premium Total: | \$104.63 |

**Inland Marine Schedule
MN Board of School Administrators-37B000
Policy 0362PK22**

MN Board of School Administrators-37B000

| Item # | Classification | Description | Deductible | Effective Date | Expiration Date | Insured Value | Premium |
|--|--------------------|-------------|------------|----------------|-----------------|-------------------|---------------|
| 14 | Computer Equipment | Computers | \$500 | 7/1/2021 | 7/1/2022 | \$2,592.00 | \$7.78 |
| MN Board of School Administrators-37B000 Subtotal: | | | | | | \$2,592.00 | \$7.78 |
| Inland Marine Non-Scheduled Exposures Total: | | | | | | \$2,592.00 | \$7.78 |
| Inland Marine Totals: | | | | | | \$2,592.00 | \$7.78 |

**Commercial General Liability Non-Scheduled Exposures
MN Board of School Administrators-37B000
Policy 0362PK22**

| Item # | Class Code | Coverage | Description | Effective Date | Expiration Date | Exposure Amount | Premium |
|---|------------|------------------------------|----------------|----------------|-----------------|-----------------|----------------|
| MN Board of School Administrators-37B000 | | | | | | | |
| 2 | 9 | Commercial General Liability | Square Footage | 7/1/2021 | 7/1/2022 | 1,173 | \$39.88 |
| MN Board of School Administrators-37B000 Subtotal: | | | | | | | \$39.88 |
| Policy Totals: | | | | | | | \$39.88 |

RISK MANAGEMENT FUND PACKAGE POLICY

SUMMARY OF COVERAGES

POLICY TERM JULY 1, 2021 – JULY 1, 2022

The following summary of coverages is provided for information only.

For specific policy coverage, limits, terms, conditions, and exclusions contact the Risk Management Division, Attn. Jackie Ferguson, Underwriter.

I. Property Coverage

A. Perils Insured Against

This coverage insures against all risk of direct physical loss and/or damage to covered property except as hereinafter excluded.

B. Perils Excluded for Property:

This coverage does not generally extend to the following unless the damage is directly caused by an insured peril:

1. any fraudulent or dishonest act or acts committed alone or in collusion with others: by any proprietor, partner, director, trustee, officer or employee of the Insured, or by any party to whom the property may have been entrusted.
2. ordinary wear and tear or gradual deterioration, rusting, corrosion, oxidation, metal fatigue, dampness, humidity, change in temperature, evaporation, loss of weight, change in quality.
3. settling, cracking, shrinkage, bulging or expansion of pavements, foundations, walls.
4. nuclear reaction or nuclear radiation, or radioactive contamination.
5. War, hostile or warlike action in time of peace or war, whether or not declared, including action in hindering, combating or defending against an actual, impending, or expected attack:
6. loss or shortage disclosed on taking of inventory, mysterious disappearance or any unexplained loss.
7. against mechanical breakdown or electrical arcing or coincident rupture of electrical equipment due to such arcing.
8. faulty or defective workmanship or materials, fault, defect, error or omission in design, plan or specification.
9. pollution caused directly or indirectly by the release, discharge, dispersal, seepage, migration, or escape of pollutants unless the release, discharge, dispersal, seepage, migration or escape. Pollutants means any solid, fiber, liquid, gaseous or thermal irritant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, mold, and waste.
10. loss caused by programming errors or incorrectly instructing electronic or computer equipment.
11. loss caused when a lease, contract, or order is suspended, canceled, or lapses.
12. loss caused by delay or loss of a market.
13. property in transit as respects resulting loss and/or damage by leakage, evaporation, shrinkage, marring, scratching, heat or cold, or by being scented, discolored, molded, rusted, rotted or change in flavor.
14. loss caused by vermin or insects.

15. loss, cost, damage or expense, arising out of, attributable to, or occurring concurrently or in any sequence with a communicable disease.
16. Mechanical breakdown (see separate Boiler and Machinery Coverage below), explosion, implosion or bursting of steam boilers, turbines or engines.
17. loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any cause.
18. functioning or malfunctioning of the internet or similar facility, or of any intranet or private network or similar facility, corruption, destruction, distortion, erasure or other loss or damage to data, software, or any kind of programming or instruction set, loss of use or functionality whether partial or entire of data, coding, program, software, any computer or computer system or other device dependent upon any microchip or embedded logic, and any ensuing liability or failure of the Insured to conduct business.

C. Property and Interests Insured:

1. Real and Personal Property, Improvements & Betterments
2. Newly acquired locations subject to 90 days reporting
3. Legal liability for property in your care, custody, control and for which you may be legally liable
4. Property such as Rental Value of premises, Valuable Papers and Records, Accounts Receivable
5. Business Interruption/Loss of Income, Extra Expense resulting from a direct physical loss to covered property
6. Insured Property in transit
7. Garagekeeper's Legal Liability

II. BOILER AND MACHINERY COVERAGE

- A. The policy pays for direct damage to Covered property caused by an Accident to an Object at your location(s).
- B. An Accident is a sudden and accidental breakdown of an Object or part of an Object that causes physical damage requiring its repair or replacement. An accident does not include depletion, deterioration, corrosion, erosion, or wear and tear, the breakdown of any structure or foundation, or the functioning of any safety or protective device.
- C. An Object includes boilers, fired / unfired vessels, refrigerating, air conditioning, mechanical, electrical equipment.

III. CRIME COVERAGE

A. Coverages provided:

1. Public Employee Dishonesty, including "Chairperson and Members of Specified Committees As Employees" endorsement
2. Theft, Disappearance, Destruction of money, securities, checks and other property
3. Robbery and Safe Burglary

IV. LIABILITY COVERAGES

A. Commercial General Liability

Commercial General Liability Coverage for legal liabilities to pay damages to third parties for bodily injury, property damage, personal injury and advertising injury, resulting from:

1. Losses within the Minnesota Tort Claims Act for limits of \$500,000 each person, \$1,500,000 each occurrence

2. Extra-jurisdictional losses for limits of \$1,500,000

B. Police Professional Liability

Police Professional Liability Coverage for legal obligations to pay damages because of any wrongful act, bodily injury, property damage, personal injury resulting from the performance of law enforcement activities.

This coverage applies only to MN State Colleges and Universities, the MN Racing Commission, and policyholders with sworn peace officers that have specifically requested it on their Application.

C. Public Officials Liability

Public Officials Liability Coverage for legal obligations to pay damages because of wrongful acts in the performance of prescribed duties. Coverage is excluded for the following:

1. Gaining any profit, advantage or remuneration to which the agency is not entitled
2. Brought about or contributed to by fraud, dishonesty or criminal act
3. Arising out of the intentional violation of any federal, state or local statute, ordinance, rule or regulation committed by or with knowledge and consent
4. Arising out of strikes, riots or civil commotion
5. Arising out of any refusal to employ, termination or employment, coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination or other employment-related practices, policies, act or omissions or consequential damages such as punitive damages, back wages, overtime or similar claims, as a result thereof
6. Arising out of obligations under ERISA or the administration of any employee benefit plan or self-insurance fund
7. For claims seeking other than compensatory or monetary damages
8. Arising out of the actual or threatened abuse or molestation by anyone of any person while in the care, custody or control of a covered agency
9. Arising out of or in any way connected with the operation of the principles of eminent domain, adverse possession, dedication by adverse use, inverse condemnation or condemnation proceedings

This coverage applies only to MN State Colleges and Universities and to General Liability policyholders that have specifically requested it on their Application.

D. Broadcaster's Liability

Broadcaster's Liability Coverage for legal obligations to pay damages for claims arising out of:

1. Broadcasting, Incidental Publishing and Advertising Liability
2. Personal Injury Liability
3. Errors or Omission including any error or omission, misstatement, misleading statement or misinterpretation committed in the utterance or dissemination of matter by or with the permission of the covered agency in broadcasting, telecasting or cablecasting over scheduled stations or cable television systems, and related incidental publishing or advertising.

This coverage applies only to authorized stations operated by MN State Colleges and Universities and to the MN Department of Employment and Economic Development – MN State Services for the Blind.

Reporting Claims to Risk Management

Report incidents and claims within 24 hours

PLEASE NOTE: If an incident involves significant property damage or serious injury or fatality, please call 651-201-2594 **as soon as possible**.

Any incidents or claims related to the insurance coverage you have with Risk Management should be reported to us within 24 hours of you becoming aware of the incident. Please refer to our [Claim Reporting Guide](#) for proper procedures and forms.

Please report the incident or claim within 24 hours, even if you don't have all of the information being asked on the claim forms. You can always provide us with additional information at a later time.

How to submit forms

Incident or claim forms can be submitted by:

email to claims.rmd@state.mn.us (preferred)

or

fax to 651-297-7715

Additional information

Additional information about documenting and reporting property, liability, or automobile claims can be found in the [Claim Reporting Guide](#).

Our web site address is mn.gov/admin/risk.

Questions

Questions about previously reported claims should be directed to the claim adjuster indicated in your claim acknowledgement letter.

Any questions about the claim reporting process should be directed to Scott Johnson at scott.f.johnson@state.mn.us or 651-201-2592.