



PO Box 7029 | Helena, Montana 59604 | Tel 877-667-7392 | Fax 406-457-4505 | www.msgia.org

**MONTANA SCHOOLS GROUP INTERLOCAL AUTHORITY
MEMORANDUM OF COVERAGE
DECLARATIONS**

- 1. Member Entity:** Browning School District #9
PO Box 610
Browning, MT59417
- 2. Coverage Period:** **July 1, 2021 00:00:01 am
to 23:59:59 PM June 30, 2022**
- 3. Policy Number:** **PC-22-32148-1**
- 4. Maximum Tort Liability Coverage**

In accordance with the statutory limitations that have been enacted on governmental liability for damages in tort under the substantive law of Montana (see, Mont. Code Ann § 2-9-108), and subject to the conditions, limitations, and exclusions as set forth in the Memorandum of Coverage, the Maximum Tort Liability Coverage for any tort claim, excluding Defense Costs, shall be \$750,000 for each Claim and \$1,500,000 for each Occurrence during the Coverage Period. Should the statutory limits on tort liability be found by a matter of law, by operation of the statute, or by a final judicial determination of a Court of competent jurisdiction, to be inapplicable to a Claim or Occurrence or otherwise invalid, then the amounts described below in Sections 8a, 9a, 11a, and 11b in these Declarations shall apply.



5. Limits of Property:

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| a. Property | \$1,000,000,000 per occurrence |
| b. Earthquake | \$75,000,000 Pool aggregate limit |
| c. Flood | \$75,000,000 Pool aggregate limit |
| d. Flood Zone A and V | \$5,000,000 Pool aggregate limit (included in \$75,000,000 Flood Limit) |
| e. Extra Expense | \$50,000,000 per occurrence |
| f. Transit Coverage | \$25,000,000 per occurrence |
| g. Unscheduled Business Interruption, Rental Income, Tax Interruption & Tuition Income | \$500,000 per occurrence |
| h. (i) Personal Effects -- Officials/Employees | \$1,000 per employee/\$50,000 aggregate limit |
| (ii) Personal Effects -- Students | \$750 per student/\$50,000 aggregate limit |
| i. Building Ordinance | \$50,000,000 per occurrence |
| j. Personal Property Outside of the USA | \$1,000,000 per occurrence |
| k. Course of Construction & Additions | \$25,000,000 for projects with completed values not exceeding the sub-limit shown |
| l. Automatic Acquisitions | \$25,000,000 to \$100,000,000 for 120 days thereafter limited to \$25,000,000. (does not provide flood coverage for locations in Flood Zone A) |
| m. Tax Revenue Interruption | \$1,000,000 per occurrence |
| n. Contractor's Equipment | Included in Blanket |
| o. Unscheduled landscaping | \$1,000,000 per occurrence (sub limit \$25,000/25 gallon per item) |
| p. Errors & Omissions | \$50,000,000 per occurrence |
| q. Money & Securities | \$500,000 per occurrence |
| r. Unscheduled Fine Art | \$2,500,000 per occurrence |
| s. Accidental Contamination | \$250,000 Pool aggregate limit |
| t. Unscheduled sidewalks, roadways, streets, street lights, tunnels, bridges, culverts and traffic signals | \$750,000 per occurrence (after \$500,000 deductible) |
| u. Unscheduled Animals | \$2,500,000 per occurrence (\$50,000 per occurrence sub-limit per animal) |
| v. Watercraft | \$2,500,000 per occurrence under 27 ft |
| w. Notebook Computers | \$250 per Notebook Computer/\$7,500 Member aggregate/\$30,000 Pool aggregate (subject to self-insured retention of \$2,500 per member) |
| x. Jewelry, Furs, Precious Metals | \$500,000 per occurrence |
| y. Terrorism | \$100,000,000 Pool aggregate limit |
| z. Claims Preparation Expenses | \$1,000,000 per occurrence |



6. Limits of Boiler & Machinery:

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| a. Coverage limit per occurrence | \$100,000,000 |
| b. Expediting Expense | Included in blanket limit |
| c. Hazardous Substance Decontamination | \$10,000,000 |
| d. Ordinance & Law | \$25,000,000 |
| e. Extra Expense | Included in blanket limit |
| f. Electronic Data Processing Media | \$10,000,000 |
| g. Service/Utility/Off Premises | |
| Power Interruption – consequential damage/perishable goods/spoilage included | \$10,000,000 |
| h. Utility Service Interruption Deductible | 24hrs |

7. Limits of Crime:

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|-------------------------------|-----------|
| a. Employee Theft per loss | \$500,000 |
| b. Forgery or Alteration | \$500,000 |
| c. Inside the Premises | |
| Theft of money/securities | \$500,000 |
| d. Inside the Premises – | |
| Robbery | \$500,000 |
| e. Outside Premises - | \$500,000 |
| f. Computer Fraud | \$500,000 |
| g. Money Orders & Counterfeit | |
| Paper currency | \$500,000 |
| h. Funds Transfer Fraud | \$500,000 |

8. Limits of Auto Coverage

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| a. Coverage limit | The lesser amount of (1) \$5,000,000 per occurrence; or (2) the Maximum Tort Liability Coverage |
| b. Automobile Medical Payments | \$25,000 per person |
| c. Uninsured Motorist | \$1,000,000 per occurrence |
| d. Underinsured Motorist | \$1,000,000 per occurrence |
| e. Hired & Non-Owned Automobile Liability | Included in per member occurrence limit |

9. Limits of Public Entity Errors and Omissions, Employment Practices & Employee Benefits Liability:

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| a. Coverage limit | The lesser of (1) \$5,000,000 per occurrence or (2) the Maximum Tort Liability Coverage |
| b. Basis of Coverage | Claims made basis with coverage for prior acts going back retroactively to July 1, 1992. |
| c. E&O Pre-Loss Incident Expense | \$2,500 annual aggregate |



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|--|---|
| 10. Non-Monetary Defense a. Coverage limit b. Basis of Coverage | \$100,000 per occurrence/annual aggregate Claims made basis with coverage for prior acts going back retroactively to July 1, 1992 |
| 11. Defense of Communicable Disease Actions a. Coverage limit | \$50,000 per occurrence/annual aggregate \$250,000 pool aggregate limit |
| 12. Limits of General Liability: a. Coverage limit b. Medical Payments i. Medical Payments ii. Student – School to Work | The lesser of (1) \$5,000,000 per occurrence/\$7,000,000 annual aggregate; or (2) the Maximum Tort Liability Coverage \$5,000 per occurrence (students excluded) \$25,000 per student per occurrence/ \$250,000 annual aggregate |
| 13. Deadly Weapons Event Coverage a. Crisis Management Services b. Counseling Services c. Funeral Expenses d. Business Interruption e. Demo/Clearance/Memorialization f. Extra Expense g. Threat h. Medical Expenses i. Accidental Death & Dismemberment | \$1,500,000 per occurrence \$7,500,000 Pool aggregate limit \$250,000 per occurrence \$250,000 per occurrence; \$15,000 per person maximum \$250,000 per occurrence; \$1,000,000 annual aggregate; \$15,000 per person maximum \$250,000 per occurrence \$250,000 per occurrence \$250,000 per occurrence \$25,000 per person; \$500,000 annual aggregate \$50,000, per person; \$500,000 annual aggregate |
| 14. Garage Keepers Legal Liability | \$500,000 per occurrence |

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| 15. Cyber Liability | \$2,000,000 per occurrence/\$2,000,000 annual aggregate |
| <i>Breach Response Costs:</i> | |
| a. Privacy Notification Costs | \$500,000 per member annual aggregate (Limit is increased to \$1,000,000 if Beazley Nominated Service Providers are used) |
| <i>First Party Loss:</i> | |
| b. Business Interruption Loss Resulting from Security Breach: | \$750,000 per member annual aggregate |
| c. Business Interruption Loss Resulting from System Failure: | \$500,000 per member annual aggregate |
| d. Dependent Business Loss Resulting from Security Breach: | \$750,000 per member annual aggregate |
| e. Dependent Business Loss Resulting from System Failure: | \$100,000 per member annual aggregate |
| f. Cyber Extortion Loss | \$750,000 per member annual aggregate |
| g. Data Recovery Costs | \$750,000 per member annual aggregate |
| <i>Liability:</i> | |
| h. Data & Network Liability | \$2,000,000 per member annual aggregate |
| i. Regulatory Defense & Penalties | \$2,000,000 per member annual aggregate |
| j. Payment Card Liabilities & Costs | \$2,000,000 per member annual aggregate |
| k. Media Liability | \$2,000,000 per member annual aggregate |
| <i>eCRIME:</i> | |
| l. Fraudulent Instruction | \$75,000 per member annual aggregate |
| m. Funds Transfer Fraud | \$75,000 per member annual aggregate |
| n. Telephone Fraud | \$75,000 per member annual aggregate |
| <i>Criminal Reward:</i> | |
| o. Criminal Reward | \$25,000 per member annual aggregate |
| 16. Business Travel Insurance | \$100,000 per occurrence/\$1,000,000 annual aggregate |



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17. Member Deductibles:

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|---|-------------------------|
| a. Auto Physical Damage/Garage Keepers | \$ 1,000 per occurrence |
| b. Property, Inland Marine | \$ 5,000 per occurrence |
| c. Boiler and Machine | \$ 5,000 per occurrence |
| d. Crime and Employee Dishonesty | \$ 1,000 per occurrence |
| e. Public Entity E & O, Employment Practices and Employee Benefits Liability | \$ 5,000 per occurrence |
| f. Non-Monetary Defense | \$ 5,000 per occurrence |
| g. Cyber Liability | \$ 1,000 per occurrence |
| h. Deadly Weapons Event | \$ 1,000 per occurrence |

18. Total Annual Premium \$401,369

FORMS AND ENDORSEMENTS:
**FORMING PART OF THE POLICY
AT INCEPTION**

Director of Insurance Services

07/01/2021

Date

It is agreed that these Declarations and the Memorandums of Coverage together with any endorsements that may be added thereto constitutes the entire coverage agreement