



**TEXAS STATE UNIVERSITY SYSTEM
FOREIGN PACKAGE
2015-2016 SUMMARY OF COVERAGE**

INSURANCE COMPANY: ACE American Insurance Company

A.M. BEST GUIDE RATING:* A++ (Superior);
(Verified on June 19, 2015) Financial Size Category: XV (\$2 Billion or greater)
As of April 30, 2015

STANDARD & POOR'S RATING:* AA (Very Strong);
(Verified on June 19, 2015) As of May 19, 2014

TEXAS STATUS: Admitted

COVERAGE TERM: April 01, 2015 to April 01, 2016 12:01 A.M. standard time

POLICY NUMBER: PHF D38557129 001

COVERAGES: **ACE Advantage Foreign Package**

- Liability Coverages
- Employers Responsibility Coverage
- Corporate Kidnap And Extortion Coverage
- Commercial Property Coverage

LIABILITY COVERAGES

LIMITS:

Commercial General Liability	\$1,000,000	Each Occurrence
	\$2,000,000	General Aggregate
	\$2,000,000	Products-Completed Operations Aggregate
	\$1,000,000	Personal and Advertising Injury Limit (any one person or organization)
	\$1,000,000	Damage To Premises Rented to You Limit (any one premises)
Employee Benefits Liability	\$25,000	Medical Expenses Limit (any one person)
	\$1,000,000	Each Claim
	\$1,000,000	Annual Aggregate Limit
Contingent Auto Liability <i>(Premium Audit Does Not Apply)</i>	\$1,000,000	Each Accident
	\$50,000	Hired Auto Physical Damage – Each Accident
	\$50,000	Medical payments - Each Accident
	Outside the limit	Defense Cost
	Yes	Duty to defend

COVERAGE TERRITORY: **Anywhere In The World But Excluding** The United States Of America (Including Its Territories And Possessions), And Puerto Rico And Except As Otherwise Limited Or Extended By This Insurance.

EMPLOYERS RESPONSIBILITY COVERAGES

BENEFITS FOR VOLUNTARY COMPENSATION:	State Of Hire	North Americans
	Not Covered	Third Country Nationals
	Not Covered	Local Nationals



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LIMITS:

Executive Assistance® Services	\$1,000,000	policy limit for Medical Assistance Services
Employers Liability	\$1,000,000	Bodily Injury by Accident- each accident
	\$1,000,000	Bodily Injury by Disease - each employee (including by "endemic disease")
	\$1,000,000	Bodily Injury by Disease - policy limit (including by "endemic disease")
	Outside the limit	Defense Cost
	Yes	Duty to defend

COVERAGE TERRITORY:

Anywhere In The World but excluding:

1. the United States of America (including its territories and possessions) and Puerto Rico;
2. any country or jurisdiction which is the subject of trade or economic sanctions imposed by the laws or regulations of the United States of America.

CORPORATE KIDNAP AND EXTORTION COVERAGE

LIMITS:

Extortion/Ransom Monies Payment	\$250,000	Each Covered Loss No Annual Aggregate
In-Transit Extortion/Ransom Monies Loss	\$250,000	Each Covered Loss No Annual Aggregate
Expenses	\$250,000	Each Covered Loss No Annual Aggregate
Legal Costs	\$250,000	Each Covered Loss No Annual Aggregate
Medical, Death or Dismemberment	\$10,000	Sub-limit Each Life
	\$100,000	Sub-limit Each Incident
Incident Response	\$250,000	Each Covered Loss No Annual Aggregate
	Inside the limit	Defense Cost
	No	Duty to defend

COVERAGE TERRITORY:

Worldwide but excluding the following countries:

Afghanistan, Algeria, Angola, Brazil, Chad, Chechnya, Colombia, Cuba, Democratic Republic of Congo, Georgia, Haiti, Indonesia, Iran, Iraq, North Korea, Liberia, Libya, Mali, Mauritania, Mexico, Nepal, Niger, Nigeria, Pakistan, Peru, Philippines, Saudi Arabia, Sri Lanka, East Timor, Sierra Leone, Somalia, South Sudan, Sudan, Syria, Trinidad & Tobago, Venezuela, Yemen, Zimbabwe

COMMERCIAL PROPERTY COVERAGE

LIMITS:

\$50,000 Per Occurrence

Subject to any applicable Sub-Limits, deductibles, and per location values, shown herein.

SUB-LIMITS:

Accounts Receivable	\$50,000	Per Occurrence
Fungus, Wet Rot, Dry Rot, and Moss	\$25,000	Term Aggregate



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Miscellaneous Personal Property	\$50,000	Per Occurrence
Miscellaneous Unnamed Insured Locations	\$50,000	Per Occurrence
Money and Securities	\$25,000	Per Occurrence
Newly Acquired Property	\$100,000	Term Aggregate, subject to Time Limit shown in TIME LIMITS below
Transit	\$25,000	Per Occurrence
Valuable Papers and Records	\$50,000	Per Occurrence

TIME LIMITS:

Civil Authority	30 days
Extended Period of Liability	30 days
Ingress/Egress	30 days
Newly Acquired Property	90 days

DEDUCTIBLES:

\$2,500 Per Occurrence

**ENDORSEMENTS AND EXCLUSIONS
(Including but not limited to):**

- International Advantage® Commercial Insurance Policy Signature Page
- Common Policy Conditions
- Commercial General Liability Coverage Form
- Employee Benefits Liability Coverage Form Endorsement
- Contingent Auto Liability Coverage Form
- Employers Responsibility Coverages with Executive Assistance
- Corporate Kidnap and Extortion Coverage Form
- ACE International Advantage Commercial Property Coverage Form
- Broad Form Named Insured
- The ACE GPSSM Global Program Solutions Endorsement (Non-Admitted Included), LD-34280 (10-11)
- ACE GPSSM Global Program Solutions Endorsement (Non-Admitted Included)
- Minimum Earned Premium Endorsement
- Additional Insured - By Contract
- Additional Insured – Vendors
- Amendment - Supplementary Payments (Increased Limits)
- Care, Custody or Control Extension
- Exclusion - War or Terrorism
- Knowledge of Occurrence
- Limited Electronic Data Loss Coverage – Access, Collection, Release, Disclosure, Limited Bodily Injury And Property Damage Separate Occurrence And Aggregate Limit
- Pollution Exclusion - Named Peril Exception
- Waiver of Transfer of Rights of Recovery Against Others To Us
- Additional Insured - Contingent Auto, Required by Written Contract
- Auto Medical Payments Coverage
- Exclusion - Injury to Participants
- Exclusion - War or Terrorism

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**ENDORSEMENTS AND EXCLUSIONS -
CONTINUED (Including but not limited
to):**

- Fellow Employee Coverage
- Hired Auto Physical Damage Coverage Endorsement
- Waiver of Transfer of Rights of Recovery Against Other To Us
- Amendment - Voluntary Compensation Coverage Endorsement
- Waiver of our Right to Recover from Others
- War Coverage
- Cap on Losses From Certified Acts of Terrorism, Kidnap and Extortion Coverage
- Covered Persons Amendatory-Expanded Definition for Educational Institutions
- Disclosure Pursuant to Terrorism Risk Insurance Act
- Earth Movement, Flood and Named Windstorm Exclusion
- Electronic Data Exclusion (Named Perils Exception)
- Exclusion - Terrorism – War
- Inflation Guard
- Money and Securities Endorsement
- Board Member as "Employee" Endorsement
- Conditional Exclusion Of Terrorism (Relating To Disposition Of Federal Terrorism Risk Insurance Act)
- Local Insurer Financial Impairment Collectability Endorsement
- Notice To Policyholders Restrictions Of Terrorism Coverage When The Policy Includes The Conditional Exclusion Of Terrorism
- Premium Collection Endorsement
- Amendment - Coverage Territory For Corporate Kidnap And Extortion Coverage Declarations

PREMIUM: \$25,533

TERRORISM OPTIONS: Rejected

MINIMUM EARNED PREMIUM: \$10,000

CLAIMS REPORTING: Henry Minissale
ACE North American Claims
PO Box 5108
Scranton, PA 18505-0525
Office Phone: (215).640-2641
Fax: 1-866-635-5687
Cell Phone: (215) 518-1149

Please also forward a copy of the loss to:
Alliant Insurance Services, Inc.
Robert Frey – Claims Department
100 Pine Street, 11th Floor
San Francisco, CA 94111
Telephone: (415) 403-1445
Fax: (415) 403-1466
rfrey@alliant.com

**See last page for additional information*



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DATE PREPARED: June 19, 2015

BROKER: Alliant Insurance Services, Inc.
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Alliant Disclosure

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Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the



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insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

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