

# SUMMARY OF INSURANCE

## IMPERIAL VALLEY COLLEGE



July 1, 2012 to June 30, 2013

- **SIPIC provides Statutory Workers Compensation benefits to employees and volunteers of member districts.**
  
- **Imperial County School Districts Liability/Property Self Insurance Authority**

<u>Coverage</u>	<u>Limit Per Occurrence/Claim</u>	<u>Limit Aggregate</u>	<u>Deductible</u>
General Liability	5,000,000	5,000,000	0
Employers Liability	Included	Included	0
Sexual Molestation (non-employment related)	Included	Included	0
Auto Liability	Included	None	0
Fire Legal Liability	100,000	100,000	0
School Board Liability	5,000,000	5,000,000	0
Employee Benefits Liability	Included	Included	
Employment Practice Liability (excluding termination)	Included	Included	0
Wrongful Termination	Included	Included	50,000
Property	Blanket Pooled Limit		1,000 / 2,500 theft
Boiler & Machinery	Blanket Pooled Limit		2,500
Computer equipment	Included		1,000
Fine Arts	Included		1,000
Crime-Faithful Performance	50,000		1,000
Crime - Money & Securities	50,000		1,000
Owned Auto Physical Damage*	Included		1,000

\* Coverage includes hired auto physical damage.

**Individual districts attach to SELF above the \$5 million JPA limit.**