

## **University Provided Insurance Coverage Available for the Rutgers University Alumni Association and its Chartered Alumni Organizations**

This confirms the insurance coverage Rutgers, The State University provides on behalf of the Rutgers University Alumni Association and its Chartered Alumni Organizations.

### **A. Commercial General Liability and Umbrella Excess Coverage**

The Rutgers University Alumni Association and its Chartered Alumni Organizations are a “named additional insured” on our Primary Policy issued by Pinnacle Consortium of Higher Education Insurance Company with a primary combined single limit (CSL) of liability of \$3,000,000 for bodily injury and property damage subject to a \$500,000 deductible.

We have a following form Lead Umbrella underwritten by GenRe with a \$9,000,000 policy limit. We carry additional excess limits as well.

### **B. Non-Owned Automobile Liability Coverage**

As with the Commercial General Liability Coverage, the “Rutgers University Alumni Association and its Chartered Alumni Organizations” are also a named additional insureds under this coverage which also has a \$2,000,000 primary combined single limit of liability underwritten by Safety National Casualty Corporation, subject to a \$25,000 deductible while using Rutgers or Association vehicles.

This coverage also provides excess coverage for employees and volunteers using their personal vehicles only at the specific direction of the RUAA or its Chartered Alumni Organization’s business.

### **C. Directors and Officers Liability Insurance Coverage**

This policy provides errors and omissions coverage for Directors, Volunteer Officers and Members, subject to the terms and conditions of the subject policy.

The underwriter is the Berkshire Hathaway Specialty Insurance with a \$10,000,000 limit of liability subject to a \$1,250,000 corporate reimbursement deductible. There is a \$0 deductible for non-indemnifiable claims against individual directors.

### **D. Fidelity and Crime Coverage**

This coverage is provided by Great American Insurance Company and has a \$15,000,000 per occurrence limit of liability subject to a \$250,000 deductible.

There is Coverage for Volunteers Officers and volunteers under the General Liability and Auto Liability coverage only while acting at or under the direction of the Officers and Agents of the Rutgers University Alumni Association and its member organizations.

With respect to the Fidelity and Crime coverage underwritten by Great American, there is coverage for Officers and employees, not volunteers.