

SWACC COVERAGES		MEMBER RETAINED LIMIT/ DEDUCTIBLE	CONTRIBUTION/ PREMIUM
LIABILITY	\$5,000,000 Limit Of Liability	\$10,000	\$254,187
PROPERTY	\$500,250,000 Total Insured Values (TIV)	\$10,000	\$59,160
ELECTRONIC DATA PROCESSING EQUIPMENT	\$1,000,000 Total Insured Values (TIV)	\$250	\$2,910
CRIME	\$5,000,000 Employee Dishonesty/Faithful Performance	\$2,500	\$2,058
CYBER LIABILITY	\$2,000,000 First Party Limit MRL is subject to terms and conditions per policy. See policy for member limit.	\$150,000	\$23,750
EQUIPMENT BREAKDOWN	\$100,000,000 Total Insured Values (TIV)	\$5,000	\$3,176
SUBTOTAL PROGRAM COSTS			\$345,241
EXCESS LIABILITY		\$	DECLINED
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- PROGRAM COSTS	\$ 345,241
*RISK MANAGEMENT RESERVE	\$ 10,687
NOSE COVERAGE (SAM ONLY up to \$5M)	\$ 34,872
TOTAL PROGRAM COSTS	\$ 390,800

ACCIDENT COVERAGE: Students and Athletes	
PLAN LIMITS	BENEFIT SUMMARY: ZURICH
Accident Medical Expense	C1: \$25,000 C2: \$50,000 (Non-Duplication of Benefits – Integrated)
Deductible	\$0
Co-Insurance Percentage	100%/50%
AD&D (Death)	\$10,000
AD&D (Dismemberment)	\$10,000
AD&D Aggregate Limit of Liability	\$500,000
Emergency Illness Benefit	Not Included
Physical Therapy	Limited to 24 visits (calendar year)
Non-PPO (Benefits will not exceed)	\$25/visit
Dental Maximum	\$2,000
Rental DME	100% U&C (No Limit)
Expanded Medical	Included
Re-Aggravation/Re-Injury	Included
Heart & Circulatory	Included (Heart Failure: \$25,000 Max)
HMO/PPO Coordination	Included
Benefit Period	2 Years/104 Weeks
Proposed Effective Date	8/1/23
Plan Administration:	BMI Benefits

CATASTROPHIC COVERAGE	
Coverage Limit	\$1,000,000
Deductible	
Deductible – Class I (Athletes)	\$25,000
Deductible – Class II (Students)	\$50,000
Benefit Period	10 Years
Effective Date	8/1/2023

Attachment: SDJPA Workers Compensation & Excess Liability Coverages



SCHEDULE OF INSURANCE COVERAGE
 MIRACOSTA COMMUNITY COLLEGE DISTRICT
 JULY 1, 2023 TO JULY 1, 2024

COMPANY - TENTATIVE POLICY # - BEST RATING	COVERAGE DESCRIPTION	INSURANCE REINSURANCE LIMITS	JPA SIR	DISTRICT DEDUCTIBLE	TOTAL CONTRIBUTION
Schools Excess Liability Fund - SELF Memorandum of Coverage	Excess Commercial General, Employment Practices & Auto Liability Excludes third-party Communicable Disease liability	\$50,000,000	\$5,000,000	\$0	\$107,642
ACE American Ins. Co (Chubb) Policy #WCL C6890982A Best A++XV	Workers' Compensation Self-Insured Employer's Liability	\$900,000	\$100,000	\$0	\$848,250 (Budgeted)
Safety National Insurance Policy #SP4063003 Best A +XV	Excess Workers' Compensation	Statutory	\$0	\$0	Included
TOTAL					\$955,892