

# Public Universities Risk Management & Insurance Trust

## Coverage Overview



## PURMIT

- Insurance trust with 6 institutional members: EOU, OIT, OSU, PSU, SOU and WOU
- Self insured to \$500,000 – then coverage goes to the carrier
- Have to have underlying coverage with carrier before the trust will pay
- EOU Deductible: \$5,000 per occurrence

# ALL RISK PROPERTY INCLUDING EQUIPMENT BREAKDOWN & TERRORISM (Property)

Coverage for: Buildings, Contents, Inland Mariner, Business Income/Extra Expense, Electronic Data and Media, Valuable Papers, Service Interruption, Limited Pollution Coverage, Equipment Breakdown and Terrorism. Subject to coverage, conditions and endorsements identified in the insurance policy.

Example: Protects against losses resulting from weather related events (winter storm), fire, limited flood and earth movement.

## Casualty (Liability)

Coverage includes liability coverage resulting from a wrongful act committed by a named insured. Coverage may include payment for damages and defense costs.

Protects against losses resulting from: Third party claimant (student/vendor/non-employee at campus event) injury while at your premises: wrongful termination, libel, slander, allegations of wrongdoing. Example: trip and fall.

Internships

Auto liability – Primary for motor pool and rental cars, secondary when employee uses personal vehicle.

## Crime

Coverage for: Theft, forgery and alteration, inside premises theft of money and securities and robbery of safe.

Example: Employee embezzling funds.

## Media Professional

Coverage for: media activities as defined in policy language for a wide variety of claims including – copyright infringement, trademark infringement, breach of licenses, piracy, defamation, public disclosure of protected information, unfair competition, other negligence claims, Subject to coverage, conditions and endorsements identified in the insurance policy.

Example: Radio personality defames another person on air.

## Fine Arts

Coverage for: owned fine arts (as defined in the policy), property on premises or on loan, property of others (bailee coverage) and reference libraries.

Example: Art work damage resulting from a fire in the building.

## Non-Owned Aviation Liability

Coverage for: liability and property damage for which an insured is legally liable, caused by an occurrence arising from the occupancy, operation or use of the non-owned aircraft, by you or on your behalf.

Example: Organization charters aircraft and occurrence results in injury to passenger.

## Foreign Liability/Package

Example: Auto accident in a foreign country results in bodily injury or property damage and driver was EOU employee.

## International Security Risks

Coverage for: kidnap, ransom, transit, legal liability, “control risk” expenses, extensions for evacuation, loss of earnings, investigative expenses, threat response costs, hostage crisis expense, identity threats.

Example: Employee visiting foreign country on EOU business and is kidnapped.

# Workers' Compensation

## Limits

Statutory Limits:	Statutory Limits as defined by Oregon State Statute
Employers Liability Limits:	\$1,000,000 per occurrence
Other States Coverage:	As per individual state statute

## Deductibles

Paid Loss Retrospective Rating Plan – all losses paid by institution up to policy term maximum

Coverage for: Injuries employees sustain at the workplace or elsewhere while acting in the course and scope of their employment. Subject to coverage, conditions and endorsements identified in the insurance policy.

Example: Employee injures their back while bending over to pick something up, while at work.





## Make connections

[facebook.com/eouadmissions](https://facebook.com/eouadmissions)

[youtube.com/eouniversity](https://youtube.com/eouniversity)

[twitter.com/eoumountaineers](https://twitter.com/eoumountaineers)

[instagram.com/monty.mountaineer](https://instagram.com/monty.mountaineer)

More at [eou.edu/ua/social](https://eou.edu/ua/social)

One University Blvd. | La Grande, OR | 97850-2807  
[eou.edu](https://eou.edu) | [admissions@eou.edu](mailto:admissions@eou.edu) | 800-452-8639