

University of Kentucky Summary of Insurance Coverages

Sample Insurance Coverage Attachment			
INSURANCE TYPE	COVERAGE (Perils)	POLICY PERIOD	UK AREA COVERED
I. PROPERTY / CASUALTY INSURANCE			
1 Buildings & Contents	"All Risks" earthquake & flood	7/1/23-7/1/24	All areas
2 Transit	3rd Party Transit and Storage	3/21/23- 3/21/24	Specialty Pharmacy
3 Fine Arts	"All Risks"	7/1/23-7/1/24	Art Museum, Spec Collection, Hosp
4 International Package	GL/Prop/WC	8/1/23-8/1/24	All Employees
II. BONDS			
1 Commercial Crime	Coverage Forms O, B, C, D, E	7/1/23-7/1/24	All UK Employees and Others
2 Various Surety Bonds	(Cadavers, ROTC, Postal Services)	various	Scheduled
III. LIABILITY INSURANCE			
1 Educators Legal Liab	Wrongful Acts, E&O, D&O	11/1/22-11/1/23	All areas
2 Excess GL/Auto	Negligence	11/1/22-11/1/23	All areas
3 Excess Med Mal	Prof. Liab. & Negligence	7/1/23-7/1/24	UK Healthcare
4 Helipad Liability	Negligence (GL)	7/1/23-7/1/24	STARR
5 Internship & Professional Liab	Malpractice/Prof	11/1/22-11/1/23	Employed Professionals
6 Employed Lawyers Liability	Malpractice/Professional	6/1/23-6/1/24	UK-Employed Attorneys
7 Fiduciary Liability	Professional	9/1/22-9/1/23	Benefits Investment Advisory Comm
8 Cyber Liability	Breach Response	4/14/23 -4/14/24	All UK areas
IV. WORKERS' COMPENSATION AND EMPLOYERS LIABILITY			
1 Excess WC & EL	Occupational Injuries	11/1/22-11/1/23	All UK Employees
2 Other States WC & EL	Occupational Injuries	2/8/23 - 11/1/23	UK Emp not domiciled in KY
3 CKMS/Eastern St WC & EL	Occupational Injuries	8/1/23 - 8/1/24	CKMS/ESH Employees
V. SICKNESS & ACCIDENT MEDICAL INSURANCE			
1 Excess Accident Med (Camps)	Excess Acc Medical	1/1/23-1/1/24	UK Camps, Field Trips
2 Excess Accident Med (Athletics)	Excess Acc Medical	1/1/23-1/1/24	Athletics Camp Blanket
3 Sports Accident Insurance	Play, Practice, Travel Accident	8/1/23-8/1/24	Intercollegiate Athletes/Staff/Guests
4 Blanket AD&D	Travel Accident	7/24/23-7/23/24	Helicopter/Ambulance Crews
5 Accident / Med. Special Risk	Excess Acc. Medical / AD&D	7/1/23-7/1/24	Early Childhood Lab
6 Accident / Med. Special Risk	Excess Acc. Medical / AD&D	7/15/23-7/15/24	Equine Interns
7 Blanket International Accident	Medical/AD&D/Evacuation	8/1/23-8/1/24	Students/Employees/Guests
8 Special Risk Int'l Travel	Special Int'l Employee Travel	N/A	Travelers To High Risk Areas
VI. OTHER COVERAGES			
1 Hospital Aux	ERISA Bond	1/13/23 - 1/13/26	Hospital Gift Shop
2 Ky Rx Coalition	Primary Benefit Sponsor Liab.	7/1/23 - 7/1/24	KY Rx Coaliton
VII. KING'S DAUGHTERS			
1 Excess Med Mal	Prof. Liab. & Negligence	7/1/23 - 7/1/24	King's Daughters
2 Cyber Liability	Breach Response	6/10/23 - 6/10/24	King's Daughters
3 Environmental	Environmental	10/1/23 - 10/1/26	King's Daughters
4 Clinical Testing Liability	Clinical Testing	4/24/23 - 4/27/24	King's Daughters
5 Day Care Liability	Day Care	1/14/23 - 1/14/24	King's Daughters
6 Excess WC & EL	Occupational Injuries	10/1/23 - 10/1/24	All KD employees
7 Wage & Hour Liability	Employment	10/1/23 - 10/1/24	King's Daughters