

## **INSURANCE COVERAGE OVERVIEW**

UNCG has procured insurance coverage through NCDOL, as is required by NC statutes, for the prominent insurance needs of the university. The following lists the types of policies currently in place for the university.

### **Property Coverage**

- PROPERTY INSURANCE - BUILDINGS & CONTENTS  
\*Includes "All Risk" Computer & Misc. Equipment
- BOILER & MACHINERY
- AUTO PHYSICAL DAMAGE (Comprehensive & Collision)
- MASTER FINE ARTS
- MASTER LEASED COMPUTERIZED BUSINESS EQUIPMENT
- MASTER MUSIC/RELATED EQUIP

### **Liability Coverage**

- TORT (General Liability)
- EXCESS LIABILITY
- AUTO LIABILITY
- MASTER EMPLOYEE DISHONESTY
- MASTER CRIME-THEFT
- MEDICAL MALPRACTICE (PROFESSIONAL LIABILITY)
- PROFESSIONAL LIAB - EXERCISE & SPORTS SCIENCE
- PROFESSIONAL LIAB – STUDENT HEALTH & FITNESS ADVISORS
- UNIVERSITY INTERNSHIP
- VIS VOLUNTEER LIABILITY
- INTERNATIONAL - ACCIDENT & HEALTH
- STUDENT HEALTH
- BASIC ATHLETIC ACCIDENT
- ACCIDENT & HEALTH - SPORTS CAMPS / SUMMER CAMPS
- BUSINESS TRAVEL - ACCIDENT & HEALTH
- STUDY ABROAD - ACCIDENT & HEALTH
- POSTAL BOND

The premium cost for general funded buildings and contents fire and lightening coverage is assumed by the State of NC. The University pays the premium for the following insurance coverage from a central State appropriations funded account: Excess Liability, Crime, Dishonesty, Boiler & Machinery, Music & Related Equipment and Auto Liability (for state owned autos). The University's departments/divisions directly assume the cost for all other coverage.