

U. S. NAVAL SEA CADET CORPS

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April 6, 2009

NSCC INFORMATION LETTER 7-09

From: Executive Director, Naval Sea Cadet Corps
To: DISTRIBUTION

Subj: NSCC/NLCC Liability Insurance Policies

Encl: (1) NSCC Liability Insurance Policy with Cincinnati Insurance Co for 2009

Purpose. To forward terms/limits of NSCC liability insurance coverage.

Background. The NSCC liability insurance with Cincinnati Insurance Co. continues. Our present policy began on February 1, 2009 and will run through 31 January 2010.

Discussion. Enclosure (1) contains the summary of the terms and limits for the NSCC general liability insurance policy. This insurance policy does not include watercraft or autos, buses owned by NSCC units. The unit owning these craft must obtain coverage for this. The coverage is anywhere the NSCC meets for drills. It is requested NSCC units use enclosure (1) to appraise organizations requesting information on the NSCC liability insurance coverage.

Cancellation. This letter is cancelled 1 February 2010.



M.D. Ford

Distribution:
NSCC National Chairman/President
FRs, RDs, ARDs
Unit Commanding Officers



U.S. Naval Sea Cadet Corps
 Schedule of Insurance
 February 1, 2009 - 2010



Coverage	Effective Date	Expiration Date	Company	Policy Number	Description of Coverage	Limits	Premium
PACKAGE POLICY	2/1/2009	2/1/2011	Cincinnati Insurance Company	CAP5896015			\$16,129
Property					Blanket Business Personal Property	\$60,000	Annual Premium Charge
					Blanket Business Income & Extra Expense	\$50,000	
					Electronic Data Processing Property	\$80,000	
					EDP Business Income & Extra Expense	\$60,000	
			Endorsements		Deductibles		
			Add'l Insureds: Managers/Lessors of Premises		<i>Building, Personal Property</i>	\$500	
			Add'l Insureds: Controlling Interest- Navy League		<i>EDP Basic Loss</i>	\$500	
			Boats: Canoes or Rowboats		<i>EDP Specified Loss</i>	\$1,000	
General Liability			Special Per Occurrence Deductible Endorsement		General Aggregate	\$2,000,000	
					Products - Completed Operations	\$2,000,000	
					Personal and Advertising Injury	\$1,000,000	
					Each Occurrence	\$1,000,000	
					Fire Damage Limit (Any One Fire)	\$500,000	
					Medical Expense, any one person	\$10,000	
					Employee Benefits Liability - each employee	\$1,000,000	
					Employee Benefits Liability - aggregate	\$3,000,000	
					Voluntary Property Damage - Care, custody, control	\$1,000	
					Deductibles		
					<i>Voluntary Property Damage</i>	\$250	
Crime			Exclusions:		Employee Dishonesty	\$20,000	
			Acts Committed by you or your partners		Forgery or Alteration	\$20,000	
			Legal Expenses		Monies & Securities Loss - Inside Premises	\$40,000	
			War		Monies & Securities Loss - Outside Premises	\$40,000	
					Deductibles		
					<i>All Crime Coverages</i>	\$500	
Inland Marine			Exclusions:		Electronic Data Processing Property	\$80,000	
			Satellite Communications		EDP Business Income & Extra Expense	\$60,000	
			Utility Interruption		Deductibles		
					<i>Basic Loss</i>	\$500	
					<i>Specified Losses</i>	\$1,000	

ENCLOSURE (1)

Coverage	Effective Date	Expiration Date	Company	Policy Number	Description of Coverage	Limits	Premium
Automobile Liability	2/1/2009	2/1/2010	Cincinnati Insurance Company	CAA5896015	Combined Single Limit - Hired/Nonowned Hired Car Physical Damage	\$1,000,000 \$25,000 or ACV	\$122
			Notable Exclusions Nuclear Energy Liability		<i>Deductibles</i> <i>Hired Car Comprehensive</i> <i>Hired Car Collision</i>	\$100 \$250	
Workers' Compensation	2/1/2009	2/1/2010		WC182902107	Workers' Compensation Bodily Injury by Accident - Each Accident Bodily Injury by Disease - Each Employee Bodily Injury by Disease - Policy Limit	Statutory \$100,000 \$100,000 \$500,000	\$1,394
Umbrella Liability	2/1/2009	2/1/2011	Cincinnati Insurance Company	CAP5896015	Limit of Liability - Each Occurrence Limit of Liability - Aggregate	\$5,000,000 \$5,000,000	\$8,467 Annual Premium Charge
<i>Underlying Insurance:</i> General Liability Auto Liability Employer's Liability Employee Benefits Liability							
Executive Protection	2/1/2009	2/1/2012	Cincinnati Insurance Company	BCP8671706	Directors & Officers Employment Practices Liability	\$2,000,000 \$2,000,000	\$3,998 Annual Premium Charge
			Exclusions: Professional Liability Assault		<i>Deductibles</i> <i>Directors & Officers</i> <i>Employment Practices Liability</i>	\$5,000 \$5,000	