

U. S. NAVAL SEA CADET CORPS

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February 5, 2010

NSCC INFORMATION LETTER 6-10

From: Executive Director, Naval Sea Cadet Corps (NSCC)

To: DISTRIBUTION

Subj: NSCC/NLCC Liability Insurance Policies

Encl: (1) NSCC Liability Insurance Policy with Cincinnati Insurance Co for 2010

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

Background. The NSCC liability insurance with Cincinnati Insurance Co. continues. Our present policy began on February 1, 2010 and will run through 31 January 2011.

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. A unit owning vehicles/craft must obtain their own insurance coverage for this. The NSCC liability 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 2011.



M. D. FORD

Distribution:

NSCC National Chairman/President

FRs, RDs, ARDs

Unit Commanding Officers

U. S. NAVAL SEA CADET CORPS
Schedule of Insurance

Coverage	Eff Date	Exp Date	Company	Policy Number	Description of Coverage	Limits	Premium
PACKAGE POLICY	2/1/2010	2/1/2011	Cincinnati Insurance Company	CAP5161382	Business Personal Property - 2300 Wilson Blvd	\$60,000	\$23,521
Property					Business Income with Extra Expense	\$50,000	
					Electronic Data Processing - Property	\$80,000	
					Electronic Data Processing - Business Income & Extra Expense	\$60,000	
					Deductibles		
					<i>Business Personal Property</i>	\$500	
					<i>EDP Basic Loss</i>	\$500	
					<i>EDP Specified Loss</i>	\$1,000	
					<i>Business Income with Extra Expense</i>	24 Hours	
Crime					Employee Dishonesty - Form A	\$20,000	
					Forgery or Alteration - Form B	\$20,000	
					Theft, Disappearance & Destruction - Form C		
					Loss Inside the Premises	\$40,000	
					Loss Outside the Premises	\$40,000	
					Deductibles		
					<i>Form A, B, or C</i>	\$500	
General Liability			Endorsements		Each Occurrence	\$1,000,000	
			Add'l Insured - Club Members		General Aggregate	\$2,000,000	
			Add'l Insured - Manager or Lessors of Premises - Blanket		Products/Completed Operations Aggregate	\$2,000,000	
			Owners of Premises & Facilities anywhere in the USA, its Territories and Possessions		Personal and Advertising Injury Aggregate	\$1,000,000	
			Add'l Insured - Controlling Interest - Navy League of the US		Damage to Premises Rented to You	\$500,000	
			Canoes or Rowboats owned or used by or rented to the insured		Medical Expense - Per Person	\$10,000	
					Voluntary Property Damage and Care, Custody or Control Liability	\$1,000	
			Notable Exclusions		Employee Benefits Liability - Each Occurrence	\$1,000,000	
			Abuse or Molestation		Employee Benefits Liability - Aggregate	\$3,000,000	
			Camps or Campgrounds (Infirmary)		Deductibles		
					<i>Voluntary Property Damage and C,C, or C</i>	\$250	
					<i>Employee Benefits Liability - Each Employee</i>	\$1,000	
Auto Liability			Endorsements		Hired & Non-Owned Auto Liability	\$1,000,000	
			Add'l Insured - Designated Person or Organization -		Hired Car Physical Damage	\$25,000	
			Blanket Owners of Premises & Facilities anywhere in the USA, its Territories and Possessions		Deductibles		
					<i>Comprehensive</i>	\$100	
					<i>Collision</i>	\$250	
Umbrella Liability			Notable Exclusions		Each Occurrence	\$5,000,000	
			Abuse or Molestation		Annual Aggregate	\$5,000,000	
			Camps or Campgrounds (Infirmary)				
			Personal Property - Care, Custody or Control				
			Watercraft (except as covered under the General Liability)				
Coverage	Eff Date	Exp Date	Company	Policy Number	Description of Coverage	Limits	Premium
WORKERS' COMPENSATION	2/1/2010	2/1/2011	Cincinnati Insurance Company	WC1851958	Coverage A - Workers' Compensation	Statutory	\$1,715
					Coverage B - Employer's Liability		
					Bodily Injury by Accident - Each Accident	\$100,000	
					Bodily Injury by Disease - Each Accident	\$100,000	
					Bodily Injury by Disease - Policy Limit	\$500,000	
D&O and EPL	2/1/2009	2/1/2012	Cincinnati Insurance Company	BCP8671706	Single Annual Aggregate Limit	\$2,000,000	\$3,998
					Directors & Officers Liability	\$2,000,000	
					Employment Practices Liability	\$2,000,000	
					Deductibles		
					<i>D&O and EPL</i>	\$5,000	