August 1, 2018

Mr. Jay Surles
East Carolina University
Office of Enterprise Risk Management
Spilman Bldg., Rm 207D
Greenville, NC 27858

Dear Mr. Surles:

The purpose of this letter is to provide certification of various insurance coverages for East Carolina University.

Property insurance is provided on a replacement cost basis by the State Property Fire Insurance Fund, a State self-insurance fund. This coverage is provided on a continuous basis and renews on July 1 of each year. We do not use policy numbers. Instead, we refer to the University’s department/division number, which is 60005008.

In regard to general liability, the State of North Carolina claims sovereign immunity and therefore cannot be sued without its permission. However, by statute (Chapter 143, Article 31), the State has waived its sovereign immunity against suits for negligence of its employees or agents resulting from bodily injury or property damage. The State has waived its immunity up to a limit of $1,000,000 per claim. The North Carolina Industrial Commission is constituted a court for the purpose of hearing and passing upon tort claims against departments, institutions or agencies.

Excess liability coverage is provided for State employees, through a private insurance company, for losses resulting in bodily injury and property damage in the performance of their job. The limit of liability is $10,000,000 per occurrence. The coverage is subject to policy terms, conditions and exclusions.

The State maintains a boiler and machinery policy written through the Hartford Steam Boiler Inspection and Insurance Company. The renewal date for this policy is January 12 and the limit of coverage is $50,000,000 for each accident with a $5,000 deductible.
Automobile liability insurance for state owned vehicles is provided by Travelers. The bodily injury and property damage limits for this coverage is $1,000,000 per person and $10,000,000 per occurrence. This policy renewal date is July 1.

Public Employee Dishonesty Coverage is written through Great American Insurance Company with a $5,000,000 limit. The policy renews on January 6.

The State of North Carolina is self-insured for the payment of Workers Compensation claims.

Sincerely,

Bryan Heckle, CIC, CPCU, CRM
Director of Risk Management