

OVERVIEW:

The Consortium exists as a risk management program formed by the Florida College System District Boards of Trustees under a mutual agreement. Florida Statutes allow the creation of a Consortium by the state colleges to develop a cooperative system of risk management under one comprehensive, statewide plan. In addition, the Florida Legislature has provided authority for the state colleges to participate in self-insurance, excess insurance and specific insurance programs through the Consortium. These programs include: workers' compensation, liability, property, and others. The purpose of the Consortium is to manage the insurance programs in accordance with Florida Statutes and as approved by the member colleges' Risk Management Council (part of the Council of Presidents).

FCSRMC



CONTACTS:

Executive Director/Chief Risk Officer

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Associate Director

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Effective March 1, 2026 – February 28, 2027 Property Structure \$200,000,000 Limit of Liability - 5% Named Hurricane Deductible											
Seward, Westfield, Ironshore, Fidelis, Alchemy, Everest Ago	Lloyds (Ark, Westfield, HCC, Ham)		Eagle, Starr		Evanston		Lloyds - Swiss		Nautilus		
	Lloyds (AXA, ARK, WBC, Westfield, AML, TAL, Everest, CIN, Uni, Convex)		Lloyds (Alcor)		Crum & Forster, Aspen, Lloyds - Alchemy		Lloyds - Sompo				
	Primary \$200M		Primary \$150M		Primary \$125M		Primary \$100M			Primary \$50M	
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Effective 03/01/26-02/28/27: Disclaimer – Summary purposes only. Refer to the insurance policies for coverage provisions and exclusions.

CRIME - EMPLOYEE THEFT, FORGERY, COMPUTER AND FUNDS TRANSFER FRAUD OF MONEY & SECURITIES:

CONTRIBUTION: College \$5,000; FCSRMC \$45,000

CARRIER: Travelers Casualty and Surety Company of America will cover up to \$1,000,000 (some coverages are subject to further sub-limits). Pensacola State College as Fiscal Agent: Travelers will cover up to \$3,000,000.

OTHER: Pensacola State College as Fiscal Agent: Great American Insurance Co. will cover losses of \$7,000,000 excess of Travelers \$3,000,000.

MISCELLANEOUS: Coverage extends to persons involved with counting or handling college funds. Fiscal Agent Coverage extends to persons involved with or handling Consortium funds.

EXAMPLE: If a college experiences a loss from a dishonest or fraudulent act by an employee.

LEAD CONTACT: Tony Ganstine

EDUCATOR’S LEGAL & EMPLOYMENT LIABILITY (ELL | EPL):

CONTRIBUTION: College \$0; FCSRMC \$500,000

CARRIER: Safety National will cover up to \$5,000,000 per college and \$10,000,000 on an annual aggregate basis. The college may appoint defense counsel. Defense costs are included in the limit of liability and erode the retention.

MISCELLANEOUS: Coverage extends to the college, included entities, trustees, board members, and employees.

EXAMPLE: If a college is sued alleging the college erred in college policy or committed a wrongful act, the Consortium Loss Fund will pay defense costs and court awards up to \$500,000.

LEAD CONTACT: Tony Ganstine

ENVIRONMENTAL SITE POLLUTION:

CONTRIBUTION: College \$25,000.

UST deductible applies as follows based on age of tank: \$50k < 20 yrs., \$100k 20-24 yrs., \$250k 25 or more yrs. A separate/individual UST policy specifically for the college can be maintained to bypass the large deductible.

CARRIER: Ironshore will cover up to \$1,000,000 per occurrence/\$10,000,000 aggregate.

EXAMPLE: Third party bodily Injury, property damage and/or clean-up cost claims resulting from a pollution incident caused by the college. College clean-up costs resulting from pollution incident.

LEAD CONTACT: Brandon Gilliam

EQUIPMENT BREAKDOWN (FKA BOILER & MACHINERY):

CONTRIBUTION: College \$10,000; FCSRMC \$90,000

CARRIER: Travelers Insurance Company will cover up to \$250,000,000.

DESCRIPTION: Pays for sudden and accidental property damage due to equipment breakdown in the college’s facilities.

LEAD CONTACT: Natalie Dyksterhouse

INTERNATIONAL TRAVEL PACKAGE & ACCIDENT and SICKNESS:

CONTRIBUTION: College \$0, Auto Physical Damage each auto; \$0 per person each injury or sickness for Travel Accident and Sickness; \$1k deductible applies to employee benefit liability coverage under the general liability portion of the package; FCSRMC \$0

CARRIER: Chubb will cover up to \$1,000,000 per claim for general liability and automobile liability; and up to \$500,000 for travel accidents and sickness for participants traveling on college international trips including security and evacuation coverage. Foreign voluntary compensation claims made against the college are subject to state of hire statutory limit.

EXAMPLE: a student becomes ill while traveling abroad on college trip requiring medical attention. Contact Global Assistance for referral for medical treatment or emergency medical evacuation assistance including insurance medical claims coordination and direct billing to medical providers where available.

LEAD CONTACT: Tony Ganstine

LIABILITY General & Automobile — State of Florida:

CONTRIBUTION: College \$0; FCSRMC \$200,000 per person, \$300,000 per occurrence (FS 768.28).

MISCELLANEOUS: Lease vehicles (vehicles must be leased for one year or longer) Consortium Loss Fund will cover minimum requirements of \$100K/\$300K/\$50K (FS 324.021(9) (b)).

EXAMPLE: If occurring within the State of Florida, the maximum limit will be \$200,000 per person, \$300,000 per occurrence.

LEAD CONTACT: Tony Ganstine

LIABILITY EXCESS – General & Automobile Liability – Federal and Out of State; State of Florida

CONTRIBUTION: College \$0; FCSRMC \$500,000

CARRIER: Safety National will cover up to \$5,000,000 per occurrence with a \$10,000,000 aggregate per college. Coverage includes drone liability, sexual abuse or molestation.

EXAMPLE: If a college is adjudicated liable for damages, the maximum the Consortium Loss Fund will pay is \$500,000. Safety National will cover losses up to \$5,000,000, including defense costs, above the \$500,000 contribution.

LEAD CONTACT: Tony Ganstine

NETWORK SECURITY & PRIVACY LIABILITY (CYBER):

CONTRIBUTION: College \$10,000; FCSRMC \$240,000/\$490,000

CARRIER: Lloyds of London/Brit will cover losses up to \$7,000,000 per college and \$21,000,000 policy aggregate limit excess of deductibles.

DESCRIPTION: Coverage will indemnify for expenses related to network security failures and/or unauthorized access to personally identifiable information.

EXAMPLE: A college employee loses a laptop that has a file with employee personal identifiable information (Names, SSNs, Addresses, etc.). Once the extent of the potential breach is determined, the services necessary to respond for the affected individuals will be established.

LEAD CONTACT: Natalie Dyksterhouse

PROPERTY (INCLUDING AUTOMOBILE PHYSICAL DAMAGE, WATERCRAFT & FINE ARTS):

CONTRIBUTION: College \$10,000 except automobile/ watercraft physical damage \$5,000, long term leased vehicle \$1,000, fine arts \$5,000 per item or \$10,000 per occurrence, theft \$5,000 per item or \$10,000 per occurrence; FCSRMC up to \$1,000,000 except flood \$2,500,000 and named hurricane 5% of affected values subject to a \$10,000,000 minimum.

CARRIER: Multiple (shared and layered program).

MISCELLANEOUS: Layered program with \$200,000,000 per occurrence limit except earthquake limited to annual aggregate of \$25,000,000 annual aggregate limit and flood \$50,000,000.

FINE ARTS: Coverage is for owned art and for non-owned art if college has a contractual obligation.

TERRORISM: Coverage up to \$50,000,000 per occurrence above college deductible

EXAMPLE: If a college incurs a loss, other than a named hurricane or flood, the college will pay the first \$10,000, the Consortium Loss Fund will pay the next \$990,000. This applies to property owned or leased by the college. If Automobile Physical Damage occurs, the college will pay the first \$5,000, the Consortium Loss Fund will pay up to current Actual Cash Value.

LEAD CONTACT: Natalie Dyksterhouse

WORKERS’ COMPENSATION PART 1 (Statutory) & PART 2 (Employer’s Liability):

CONTRIBUTION: College \$0; FCSRMC \$750,000 of each accident for Florida claims only

CARRIER: Safety National Casualty Corporation will cover up to statutory limits (unlimited) per claim and will cover up to \$5,000,000 bodily injury each accident; \$5,000,000 bodily injury by disease each employee for Florida claims only.

MISCELLANEOUS: Coverage extends to all employees, as defined by FS 440 (Florida Only). Coverage also extends to employees living and working outside of Florida (other than the States of ND, OH, WA and WY) so long as the college has reported out of state payroll to FCSRMC.

LEAD CONTACT: Tony Ganstine

*OPTIONAL PROGRAMS:

*ALLIED HEALTH/STUDENT MALPRACTICE:

DESCRIPTION: Professional liability for acts of students involved in reported curriculums of Allied Health programs. Vicarious liability for faculty and college as a result of an act of a student.

CONTRIBUTION: There is no college deductible.

CARRIER: The American Casualty Company of Reading, PA (CNA) will pay claims up to \$2 million per incident / \$5 million aggregate per college.

OTHER: Policy is on a “per occurrence” basis. Certificate Holders can be added as an Additional Insured for \$50.

LEAD CONTACT: Brandon Gilliam

*ATHLETICS (INTERCOLLEGIATE):

DESCRIPTION: Medical accident policy for students participating in intercollegiate athletic program(s). Coverage is EXCESS over other insurance – if no other insurance policy, this coverage will act as primary.

CONTRIBUTION: There is no college deductible.

CARRIER: Mutual of Omaha. Basic policy provides \$25,000 medical per claim (no aggregate) and \$10,000 AD&D with aggregate limit of \$1 million (Air accidents only). Catastrophic policy provides \$5 million per claim on a lifetime basis with \$25,000 deductible, which is satisfied by the basic policy.

OTHER: Notice of claim should be submitted within 30 days of loss.

LEAD CONTACT: Brandon Gilliam

*STUDENT ACCIDENT (EDUCATIONAL):

DESCRIPTION:

Medical expense coverage (on secondary/excess basis if other coverage available) for injuries sustained during coursework of reported curriculum.

CONTRIBUTION:

There is no college deductible

CARRIER: Hartford will pay claims up to \$25,000 for medical expenses (no aggregate) and up to \$25,000 for accidental death and dismemberment subject to a \$2M aggregate.

OTHER: AG Specialty Insurance is company that adjusts claims for Hartford. Claim form must be submitted within 30 days of loss to A-G Specialty Insurance.

LEAD CONTACT: Brandon Gilliam