

INSURANCE APPLICABLE TO THE UNIVERSITY AND STATE EMPLOYEES

- I. UNCW is a state agency and constituent institution of the University of North Carolina, as such the University is a self-insured entity as required by and set forth in state statute (NCGS §143-291 et seq.). The University may not acquire additional or other insurance except by authorization and procurement by the State Department of Insurance (NCGS §58-31-55). Subject to and consistent with applicable statute, coverage under the State's Self-Insurance applies to:
- All individuals currently employed by or working for the State and covered by the Defense of State Employees Act.
 - Documented Volunteer Workers
 - Agents of the State
 - Individuals previously employed by the State and covered by the Defense of State Employees Act and the policy during their period of employment with the State or University.
 - Individuals employed by the UNCW or the University System. (*Independent contractors are not employees of the State or University*).
- II. Subject to and consistent with the Tort Claims and the Defense of State Employees Acts, the State's coverage applies to covered occurrences arising from the negligence of employees (covered persons above) for losses resulting in bodily injury or property damage. There are two layers of coverage under the Defense of State Employees Act:
1. State Tort Claims Act Self-Insurance limits up to \$1,000,000 cumulative coverage for all claimants as an aggregate arising from a single covered occurrence;
 2. Applicable Excess Liability coverage for all covered persons for liability in excess of \$1,000,000 to a maximum of \$5,000,000 per occurrence and \$10,000,000 annual aggregate.