

Memorandum of Insurance

MEMORANDUM OF INSURANCE					DATE 31-May-2019	
<p>This Memorandum is issued as a matter of information only to authorized viewers for their internal use only and confers no rights upon any viewer of this Memorandum. This Memorandum does not amend, extend or alter the coverage described below. This Memorandum may only be copied, printed and distributed within an authorized viewer and may only be used and viewed by an authorized viewer for its internal use. Any other use, duplication or distribution of this Memorandum without the consent of Marsh is prohibited. "Authorized viewer" shall mean an entity or person which is authorized by the insured named herein to access this Memorandum via https://online.marsh.com/marshconnectpublic/marsh2/public/moi?client=null. The information contained herein is as of the date referred to above. Marsh shall be under no obligation to update such information.</p>						
PRODUCER Marsh USA Inc. dba Marsh USA Risk & Insurance Services ("Marsh")			COMPANIES AFFORDING COVERAGE Co. A National Union Fire Insurance Company of Pittsburgh, PA Co. B United Educators Insurance Co. c Evanston Insurance Company Co. D Everest National Insurance Co Co. E Co. F			
INSURED Brigham Young University 104 RMB Provo Utah 84602-0100 United States						
COVERAGES						
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS MEMORANDUM MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS						
CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE	POLICY EXPIRATION DATE	LIMITS LIMITS IN USD UNLESS OTHERWISE INDICATED	
A	GENERAL LIABILITY Commercial General Liability Occurrence	GL54259414	01-Apr-2019	01-Apr-2020	GENERAL AGGREGATE	USD 2,000,000
					PRODUCTS - COMP/OP AGG	USD 1,000,000
					PERSONAL AND ADV INJURY	USD 1,000,000
					EACH OCCURRENCE	USD 1,000,000
					FIRE DAMAGE (ANY ONE FIRE)	USD 1,000,000
					MED EXP (ANY ONE PERSON)	
	AUTOMOBILE LIABILITY				COMBINED SINGLE LIMIT	
					BODILY INJURY (PER PERSON)	
					BODILY INJURY (PER ACCIDENT)	
					PROPERTY DAMAGE	
	EXCESS LIABILITY				EACH OCCURENCE	
					AGGREGATE	
	GARAGE LIABILITY				AUTO ONLY (PER ACCIDENT)	
					OTHER THAN AUTO ONLY:	
					EACH ACCIDENT	
					AGGREGATE	
	WORKERS COMPENSATION / EMPLOYERS LIABILITY				WORKERS COMP LIMITS	
					EL EACH ACCIDENT	
					EL DISEASE - POLICY LIMIT	
					EL DISEASE - EACH EMPLOYEE	
B	Professional & Commercial General Liability - Claims Made	M29-49S	15-May-2019	15-May-2020	Each Claim/ Annual Aggregate	USD 1,000,000 / 3,000,000
C	General Liability	3ET6128	15-May-2019	15-May-2020	Each Occurrence / General	USD 1,000,000 /

	- Student Film				Aggregate	2,000,000
D	General Liability - Promo Activities	SI8GL01200- 181	01-Aug-2018	01-Aug-2019	Each Occurrence / General Aggregate	USD 1,000,000 / 2,000,000

The Memorandum of Insurance serves solely to list insurance policies, limits and dates of coverage. Any modifications here to are not authorized.

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ADDITIONAL INFORMATION		
<p>This Memorandum of Insurance provides evidence of insurance in regards to operations at Brigham Young University.</p> <p>Also evidenced is the Professional and General Liability for the various academic internship activities, General Liability for promotional Activities, and General Liability for student film activities.</p> <p>Professional & General Liability Claims Made: Additional Insured must be endorsed to the policy.</p> <p>Student Film General Liability provisions covers motion pictures-productions-studios or outside-all operations prior to the development of negatives. Additional Insured must be endorsed to the policy.</p> <p>Promo General Liability covers designated promotional and marketing activities at Athletic Events.</p> <p>General Liability Provisions: Additional Insured - Where Required Under Contract or Agreement. This endorsement modifies insurance provided under the Commercial General Liability Coverage Form: Section II - Who Is An Insured, 1., is amended to add: d) Any person or organization to whom you become obligated to include as an additional insured under this policy, as a result of any contract or agreement you enter into which requires you to furnish insurance for that person or organization of the type provided by this policy, but only with respect to liability arising out of your operations or premises owned by or rented to you. However, the insurance provided will not exceed the lesser of: 1. The coverage and/or limits of this policy; or 2. The coverage and/or limits required by said contract or agreement.</p>		
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