

STATE OF WEST VIRGINIA  
DEPARTMENT OF ADMINISTRATION  
BOARD OF RISK AND INSURANCE MANAGEMENT



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## Memorandum

To: Board of Education County Superintendent

From: Melody Duke *Melody*  
Underwriting Manager

Date: July 13, 2021

Re: BRIM Insurance Coverage Information

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Find enclosed information regarding insurance coverage with the Board of Risk and Insurance Management. This informational insurance sheet can be used in response to House Bill 206 annual notification to employee insureds.

Thank you and please let me know if you have any concerns.

This notice is provided for general information purposes only, and is not intended to affect, add to, or alter coverage as described in the insurance policies. This notice should not be considered to be part of the insurance policies described below.

**Primary Policy**

Policy No. 654-71-28 General Liability  
703-09-35 Automobile Liability

National Union Fire Insurance Company of Pittsburgh, PA (an AIG company)

Policy period – 7/1/2021 – 7/1/2022

Limit of liability for damages arising out of any one occurrence is \$1,250,000. This limit applies to all coverages combined and not separately.

Who is insured under the policy:

County Boards of Education, any faculty member, employee, volunteer worker or student teacher while acting within the scope of their duties, as described in the policy.

Coverages consist of comprehensive general liability insurance, personal injury liability insurance, professional liability insurance, stop gap liability insurance, wrongful act liability insurance, automobile liability insurance, and automobile physical damage insurance. Automobile physical damage insurance applies only to school owned vehicles.

All coverages include a duty to defend any covered claim.

**It is important that claims should be reported through the process designated by your administrative office.**

If questions, BRIM may be contacted at:

email: [brim.claims@wv.gov](mailto:brim.claims@wv.gov)  
US mail: 1124 Smith Street, STE 4300, Charleston, WV 25301  
telephone: 304-766-2646  
FAX: 304-558-6004

**Excess Liability Policy**

Policy No. 654-71-30

The Insurance Company of the State of Pennsylvania (an AIG company)

Policy period – 7/1/2021 – 7/1/2022

Limit of liability for damages arising out of any one occurrence is \$5 million. Coverage provided by this policy is in excess of the primary policy described above, however some limitations may apply. Refer to the policy.

Who is insured under the policy:

County Boards of Education, any faculty member, employee, volunteer worker or student teacher while acting within the scope of their duties, as described in the policy.