

**OPR PROPERTY INSURANCE PROGRAM**  
(Coverage Highlights\*)

1.  Replacement Cost Coverage \$1.5 Billion per occurrence limit, subject to respective sublimits and annual aggregates.
2.  Replacement Cost Coverage for contents at described locations subject to the policy limits and sublimits.
  - Contents limits do not include any of the collectibles, one-of-a-kind, or rare assets of any kind, **regardless of whether such items are scheduled.**
3.  Newly Acquired Building and Contents Coverage: \$25,000,000 – 180-day limit to report.
4. Personal Property Transit Coverage - \$5,000,000 per occurrence for contents, except \$1,000,000 per occurrence for Fine Arts.
5.  Off-Premises Power Service Interruption – Property Damage and Business Interruption combined – \$5,000,000
  - Subject to \$1,000,000 limit per occurrence for food spoilage.
  - 24-Hour Deductible
6.  Building Ordinance and Law – Increased Cost of Construction – \$25,000,000 annual aggregate; \$5,000,000 per entity limit.
7.  Extra Expense Coverage – \$1,000,000 per participating entity, with a \$50,000,000 per occurrence limit.
8.  Flood Coverage (Shared Limits):
  - \$100,000,000 annual aggregate; *except*
  - \$ 40,000,000 annual aggregate Zones B and X-shaded; *except*
  - \$ 10,000,000 annual aggregate in Special Flood Hazard Areas (*All Flood Zone A designations*).
9.  Earth Movement Coverage (Shared Limits):
  - \$200,000,000 annual aggregate limit – All Zones; *except*
  - \$100,000,000 annual aggregate limit – Zones 2 & 3.
10.  Time Element Coverage:
  - Gross Earnings, rents and Expense to Reduce Loss (incl. Tuition & Fees). Applicable to entities that provided values related to earnings, rents, and tuitions/fees.
  - Extra Expense - \$50,000,000
  - Ordinary Payroll – 365 Days.
11.  Inland Marine Coverage (**subject to the entity-provided schedule on file**) with stated limits as follows:
  - Fine Arts / Museum Collections – \$30,000,000 per occurrence. Mobile Equipment – \$50,000,000 per occurrence.
12. Boiler and Machinery - \$500,000,000
13. Debris Removal - \$100,000,000
14. Terrorism - \$1,000,000,000

*\*Limits and deductibles are subject to change upon renewal.*

*This Coverage Highlights document does NOT convey or provide insurance coverage. Refer to the insurance policy for terms and conditions.*

**FOR OFFICE OF PROPERTY RISK OFFICE USE ONLY**

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OPR RISK ADVISOR

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ENTITY CONTACT

\_\_\_\_\_  
DATE