

**WESTERN KENTUCKY UNIVERSITY**  
State Fire and Tornado Insurance Coverage

Be aware the information presented below does not include all specifications, provisions, exclusions and exceptions to coverage. For a complete understanding the policy would have to be reviewed in detail. This is intended to give information that is of a general nature and is not trying to cover all possible situations.

DESCRIPTION	INSURANCE CODE	DEDUCTIBLE
Building Contents (1)	00	\$500
Desktop Computers and Related Equipment (2)	08	\$1,000
<b>INLAND MARINE (2)</b>		
Office Equipment	01	\$250, \$500 for artificially generated electric currents
Fine Arts	02	\$250, \$500 for artificially generated electric currents
Cameras/Related Equip	03	\$250, \$500 for artificially generated electric currents
Musical Equipment	04	\$250, \$500 for artificially generated electric currents
Contractor/Farm Equip	05	\$250, \$500 for artificially generated electric currents
Radio/Communications Equip	06	\$250, \$500 for artificially generated electric currents
Scientific/Medical Equip	07	\$250, \$500 for artificially generated electric currents
Misc Equipment	09	\$250, \$500 for artificially generated electric currents
Laptop Computers	10	\$1,000 for theft, \$500 for artificially generated electric currents, \$250 for other losses

- (1) Loss must occur while item is in the building where it is listed on inventory. If it is not in that specific building or not on inventory it is not covered.
- (2) INLAND MARINE and DESKTOP COMPUTERS AND RELATED EQUIPMENT are “scheduled” policies. This means that for any item to be covered it must be inventoried and on a list sent to State Risk and Insurance Services. Items can be included on that list by contacting Donna Mefford in Inventory Control and advising her of the appropriate insurance code to be assigned to the equipment. Coverage Territory for INLAND MARINE and DESKTOP COMPUTERS is the United States and Canada – laptops are provided worldwide coverage.

Effective 6/08