

EXHIBIT A: INSURANCE ALLOCATION/EXPENSE MATRIX

	Insurance/Administrative Expense	Allocation Methodology	Unit Expense Allocation	Deductible Assessed	Percent of Deductible Apportioned to Claim	
					Non-Auxiliary Department	Auxiliary
1	Administrative Expense: Michigan Universities Self-Insurance Corporation (M.U.S.I.C.) Program - Covers costs associated with annual M.U.S.I.C. service providers' fees.	Square Footage	MBH Golf Course University Housing Oakland Center Non-Auxiliary Department	N/A	N/A	N/A
2	Auto Liability: Covers legal defense and damages (including bodily injury and property damage) as a result of an accident in a university owned/leased vehicle. Does not cover employee personal vehicles.(Note) Michigan Assigned Claims Administrative Cost is included in the allocated premium.	Per Vehicle Exposure	(Varies)Per number of vehicles owned/leased by individual departments	No	N/A	N/A
3	Auto Physical Damage (aka comprehensive and collision coverage): Property damage to /theft of university owned/leased vehicles . Does not cover employee personal vehicles.	Per Vehicle Exposure	(Varies)Per number of vehicles owned/leased by individual departments	Yes	100%	100%
4	Cyber : Covers events of data loss and computer fraud, including liability for data breach associated with technology services or products, theft, loss or unauthorized disclosures of Personal Identifiable Information.	Not Allocated	N/A	Yes	100% & for Negligent claims: 100% of deductible plus \$10,000 Penalty Assessment	100% & for Negligent claims: 100% of deductible plus \$10,000 Penalty Assessment
5	Errors & Omissions: Covers Legal defense and damages related to claims involving breach of contract, discrimination, whistleblower, etc.	Salary Exposure	MBH Golf Course University Housing Oakland Center Non-Auxiliary Department	No	N/A	N/A
6	Fidelity & Crime: Covers the University for crimes related to: employee dishonesty, forgery or alteration, computer fraud, fund transfer, credit card, money and securities, money orders and counterfeit money	Square Footage	MBH Golf Course University Housing Oakland Center Non-Auxiliary Department	Yes	10% of current deductible	100%
7	Fine Arts: Covers theft of/damage to paintings, etchings, pictures, tapestries and other bona fide works of art.	Total Insurable Values	MBH Non-Auxiliary Department	Yes	10% of current deductible	100%
8	Foreign Liability: Covers costs the University may be legally obligated to pay for third party claims that result in personal injury and/or property damage while abroad.	Not Allocated	N/A	Yes	10% of current deductible	amount varies 100% Deductible depending on
9	Foreign Travel: Covers students and accompanying faculty, staff, guests and volunteers who are part of an education abroad experience or conducting approved international travel for the expenses related to medical evacuation, repatriation, political and/or natural disaster evacuation.	Not Allocated	N/A	No	N/A	N/A
10	General Liability (including miscellaneous healthcare professional and law enforcement): Covers legal defense and damages related to personal injury and/or property damage claims.	Square Footage	MBH Golf Course University Housing Oakland Center Non-Auxiliary Department	No	N/A	N/A
11	Medical Malpractice: Coverage for legal defense and damages related to alleged erroneous acts of physicians, medical students, and miscellaneous professional individuals.	Medical Professional Exposure	School of Medicine Non-Auxiliary Department	No	N/A	N/A
12	Multi-Media Liability: Covers legal defense and related damages (personal injury) related to publications, newsletters, advertising, broadcasting, internet sites, etc. which the University operates.	Not Allocated	N/A	Yes	10% of current deductible	100%
13	Non-Owned Aviation: Covers amounts the University may be legally obligated to pay for bodily injury/and or property damage resulting from the use of non-owned aircraft.	Not Allocated	N/A	No	N/A	N/A
14	Premises Pollution Liability: Covers legal defense and clean up costs associated with a pollution condition attributed to the University.	Not Allocated	N/A	Yes	10% of current deductible	100%
15	Property: Theft of/damage to university owned property, property in transit or property loaned to university.	Total Insurable Values	MBH Golf Course University Housing Oakland Center Non-Auxiliary Department	Yes	10% of current deductible	100%