

**University Risk Management  
Self-Insurance Program  
FY2021 Contribution Rate Schedule  
(Includes Deductibles and Coverage Limits)**

Comprehensive General and Professional Liability.....5

- Campus contributions determined annually
- Deductible may apply

Property Coverage.....10

- Tier 1 - 4 – 7.50¢ per \$100 value contribution rate
- Tier 1, 3 – \$1,000 per contents deductible
- Tier 2, 4 – \$25,000 per building deductible
- Limits - \$1,000,000 annual occurrence & 1,000,000 aggregate
- Excess MHEC Program Coverage included with Flood and Earthquake per occurrence/limit of \$100,000,000.

Automobile Physical Damage Coverage.....14

- 50¢ per \$100 value contribution rate
- \$1,000 per occurrence deductible

Excess Medical Benefit.....16

- Tier 1 - 50¢ per day per participant contribution rate
- Tier 2 - \$4.75 per participant per year contribution rate
- No deductible
- Benefit Limits:  
Accident/Illness/Dental/Participant \$10,000

Student Intercollegiate Athletic Accident Excess.....20

- SIUE \$575 per athlete
- No deductible
- Coverage Limit: \$90,000