



Mayor's Office of
Contract Services

NYC CITYWIDE CENTRAL INSURANCE PROGRAM (CIP):
SUMMARY OF COVERAGE

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Worker's Compensation (WC) and Employer's Liability

Required by New York State Law. Provides medical and salary benefits to employees in the event of an occupational disease or bodily injury, resulting from their employment. Coverage is also provided for any legal suit filed against the employer due to an injury sustained by an employee. Employers are required to notify their insurance provider of any reported claims, regardless of the seriousness of the injury and whether or not the employee loses time from work. The employee can also file a claim directly with the NYS Worker's Compensation Board. If an employee were to seek medical attention related to their claim, they must advise their doctor that they sustained the injury/ailment on the job, and should not use their private health insurance coverage.

Commercial General Liability & Excess Umbrella

Protects a vendor/organization against claims or legal suits that result from the bodily injury suffered by members of the public or damage to their property. This includes any lawsuits filed by program participants or their families that are active within the program. Coverage for bodily injury includes negligence or physical damage caused by staff. Liability is \$1 million per occurrence with a \$2 million aggregate. There is also an excess umbrella policy that carries an aggregate of \$5 million. The policy also provides a limited and restrictive sexual abuse and molestation coverage.

Short Term Disability

Benefits are provided in case a non-work related illness or injury causes an employee to be unable to report to work beyond 7 days. Coverage is afforded for up to 26 weeks per calendar year.

Special Accident (Non –employee Coverage)*

Covers verifiable medical expenditures of non-employees injured while a participant of the program. Payments are issued directly to the physician and the coverage limits are \$10,000 for medical and \$5,000 for dental.

Property (Contents Only)*

Covers damage to contents program property and equipment **only**. Cash, personal property and structural damage are not covered. The policy covers standard perils such as burglaries, vandalism, fire and internal floods (not storms like Irene or Sandy). The policy carries a \$500 deductible per claim. Certificates of insurance to provide coverage for leased equipment were also available.

Fidelity (Crime)*

Covers loss of funds and securities due to employee theft (\$1 million limit). Robbery from the premises, including computer theft through outside manipulation was also covered. Petty cash was not covered.

CIP/ACS INSURANCE COVERAGE AT A GLANCE

<i>Type of Coverage</i>	Period of Coverage 7/1/12 - 6/30/13	Period of Coverage 7/1/13 – 11/1/13	Coverage Limits
NYS W.C.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<i>State mandates payments and limits</i>
Commercial G.L & Excess Coverage	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<i>\$1 million per occurrence and a \$15 million aggregate; Excess coverage is \$2 per occurrence and \$5 million aggregate</i>
Short Term NYS Disability	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<i>Provides coverage for a 26 week period with a taxable benefit of 50% of weekly pay to a max of \$170</i>
Special Accident* (Non- Employee)	<input checked="" type="checkbox"/>	<i>No longer covered</i>	<i>N/A</i>
Property* (Contents Only)	<input checked="" type="checkbox"/>	<i>No longer covered</i>	<i>N/A</i>
Fidelity * (Crime)	<input checked="" type="checkbox"/>	<i>No longer covered</i>	<i>N/A</i>

**Due to the decreased size of the insurance pool these coverages are no longer available.*

Important Facts to Remember:

- 1- CIP coverage expires on November 1, 2013
- 2- Failure to maintain W.C coverage is a violation of NYS law and will be subject to fines by the NYS W.C. Board
- 3- NYC/ACS EarlyLearn contracts require additional coverage beyond W.C. as stated in Article 7 of Appendix A of the Early Learn contract. Beginning November 1, 2013, sites cannot provide services to children without the appropriate coverage.