

MEMORANDUM OF INSURANCE	DATE 29-Jun-2023
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This Memorandum is issued as a matter of information only to authorized viewers for their internal use only and confers no rights upon any viewer of this Memorandum. This Memorandum does not amend, extend or alter the coverage described below. This Memorandum may only be copied, printed and distributed within an authorized viewer and may only be used and viewed by an authorized viewer for its internal use. Any other use, duplication or distribution of this Memorandum without the consent of Marsh is prohibited. "Authorized viewer" shall mean an entity or person which is authorized by the insured named herein to access this Memorandum via <https://marshdigital.marsh.com/marshconnect/viewMOI.action?clientId=3535861>. The information contained herein is as of the date referred to above. Marsh shall be under no obligation to update such information.

PRODUCER Marsh USA LLC ("Marsh")	COMPANIES AFFORDING COVERAGE
	Co. A Pinnacle Consortium of Higher Education, a Vermont Reciprocal Risk Retention Group
INSURED The Trustees of Columbia University 615 W 131st ST 3rd Floor, New York New York 10027 United States	Co. B Safety National Insurance Company
	Co. C Genesis Insurance Company
	Co. D PMA Insurance Company
	Co. E Safety National Casualty Corporation
	Co. F

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS MEMORANDUM MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE	POLICY EXPIRATION DATE	LIMITS	
					LIMITS IN USD UNLESS OTHERWISE INDICATED	
A	GENERAL LIABILITY Commercial General Liability Occurrence	PCHE2023-02	01-Jul-2023	01-Jul-2024	GENERAL AGGREGATE	\$10,000,000
					PRODUCTS - COMP/OP AGG	\$5,000,000
					PERSONAL AND ADV INJURY	\$5,000,000
					EACH OCCURRENCE	\$5,000,000
					FIRE DAMAGE (ANY ONE FIRE)	\$5,000,000
					MED EXP (ANY ONE PERSON)	\$2,500
B	AUTOMOBILE LIABILITY Any Auto	CA6675685	01-Jul-2023	01-Jul-2024	COMBINED SINGLE LIMIT	\$2,000,000
					BODILY INJURY (PER PERSON)	
					BODILY INJURY (PER ACCIDENT)	
					PROPERTY DAMAGE	
C	EXCESS LIABILITY Umbrella Form	YUB301083P	01-Jul-2023	01-Jul-2024	EACH OCCURENCE	\$7,000,000
					AGGREGATE	\$7,000,000
D D	WORKERS COMPENSATION / EMPLOYERS LIABILITY	1238955 A (AOS)	01-Jul-2023	01-Jul-2024	WORKERS COMP LIMITS	Statutory
					EL EACH ACCIDENT	\$1,000,000
		1238955 B (HI, MN)	01-Jul-2023	01-Jul-2024	EL DISEASE - POLICY LIMIT	\$1,000,000
					EL DISEASE - EACH EMPLOYEE	\$1,000,000
E	Excess Workers' Compensation	Safety National SP 4067014	01-Jul-2023	01-Jul-2024		\$1,000,000
A	Professional Liability	PCHE2023-02	01-Jul-2023	01-Jul-2024	\$5,000,000 each claim	\$5,000,000 aggregate

The Memorandum of Insurance serves solely to list insurance policies, limits and dates of coverage. Any modifications here to are not authorized.

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PRODUCER Marsh USA LLC ("Marsh")	INSURED The Trustees of Columbia University 615 W 131st ST 3rd Floor, New York New York 10027 United States
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ADDITIONAL INFORMATION
GENERAL LIABILITY ONLY - Any person(s) or organization(s) whom Columbia University has agreed, in a written contract or agreement, to name as an additional insured, is an automatic additional insured but only for the project or activity specified in that contract/ agreement.

The Memorandum of Insurance serves solely to list insurance policies, limits and dates of coverage. Any modifications hereto are not authorized.