

MEMORANDUM OF INSURANCE					DATE 09-Jul-2025	
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=794952742. 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			
INSURED Johns Hopkins University Office of Risk Management & Insurance 3910 Keswick Road, Ste., N5100, Baltimore Maryland 21211 United States			Co. A Pinnacle Consortium of Higher Ed VT RRRG			
			Co. B Safety National Casualty Corporation			
			Co. C Twin City Fire Insurance Company			
			Co. D			
			Co. E			
				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	PCHE2025-07	01-Jul-2025	01-Jul-2026	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	CA6675689	01-Jul-2025	01-Jul-2026	COMBINED SINGLE LIMIT	2,000,000
					BODILY INJURY (PER PERSON)	
					BODILY INJURY (PER ACCIDENT)	
					PROPERTY DAMAGE	
	EXCESS LIABILITY				EACH OCCURENCE	
					AGGREGATE	
C	WORKERS COMPENSATION / EMPLOYERS LIABILITY	10WBAS9150	01-Jul-2025	01-Jul-2026	WORKERS COMP LIMITS	
					EL EACH ACCIDENT	1,000,000
					EL DISEASE - POLICY LIMIT	1,000,000
					EL DISEASE - EACH EMPLOYEE	1,000,000
B	Excess WC	SP 4066901	01-Jul-2025	01-Jul-2026		1,000,000
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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ADDITIONAL INFORMATION GENERAL LIABILITY ONLY -Any person(s) or organization(s) whom Johns Hopkins 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.		