

NMPSIA Summary of Coverage

Risk Insurance Program: July 1, 2025—July 1, 2026

Proving Your Property Loss:

Please note that all property coverages are subject to the limits stated in the MOC. It is important to maintain itemized records of the property you own or are responsible for. Records should be maintained in a fireproof container or retain a set of duplicates in an off-site location.

- **Vehicles, Self-Propelled Machines, Outdoor Equipment, or Furniture:** Actual Cash Value, less depreciation.
- **Manuscripts, Drawings, Tape Recordings, Exposed Film, or other Records:** The cost to research, replace, or restore the information. If the information cannot be reproduced, it is valued at the cost of the blank materials.
- **Computer Media:** The costs to research, re-create, or replace the lost data contained in computer media. If the media cannot be reproduced, it is valued at the cost of the blank materials.
- **Valuable Papers and Records:** The costs to research, re-create, replace, or restore the lost information contained in lost or damaged valuable papers and records.
- **Fine Arts:** If owned by the Member, the cost to replace or restore will be determined by a certified appraisal issued prior to loss, or, if none, an appraisal will be ordered after the loss. If owned by others, the cost will be determined by a loan receipt or the amount for which the Member may be legally liable.

Liability Coverage

Liability coverage extends to the following exposures:

- Imposed by the Tort Claims Act, [NMSA 1978 §41-4-1 through 41-4-29], arising under and subject to the substantive law of a jurisdiction other than New Mexico, including other states, territories and possession and the United State of America, territories and possessions and the United States of America, is not limited as provided in Section 41-4-19 NMSA
- New Mexico Civil Rights Act Section [Chapter 119, Section 1 to 14, Law 2021.] effective July 1, 2021.
- Imposed by the Whistle Blower Protection Act [NMSA 1978 § 10-16C-1 through 10-16C-6] subject to limits of liability for Back Pay Wages, Front Pay Wages, and multipliers
- Loss of Back Pay (subject to a deductible and separate limit of liability)
- Loss of Front Pay (subject to a deductible and separate limit liability)
- Personal injury, bodily injury or property damage resulting from the ownership, maintenance or use of any automobile that you own, hired or borrowed or used. borrowed or used.
- Loss from Personal Injury or Bodily Injury or Property Damage of others
- Wrongful Act
- Loss of others assumed or retained, but only under an Insured Contract

- Any award for punitive or exemplary damages under the substantive law of a jurisdiction other than New Mexico including but not limited to other states, territories and possessions and the U.S.A., if You were acting within the scope of your duty.
- Any award for interest on judgments against You
- Any award for any violation of any rights, privileges or immunities secured by the constitution and laws of the United States or the constitution and laws of New Mexico when alleged to have been committed by You while acting within the scope of Your duties
- Personal injury or property damage or bodily injury or wrongful act during the term of this MOC

Coverage is afforded to all past and future employees, volunteers and governing boards and governing councils including directors, regents, and trustees for their activities while acting on behalf of or in service of the Member.

Coverage is afforded to uncompensated Volunteers performing services on Your behalf and under Your express direction and authority.

Coverage is also afforded to any person or organization to which a Member is obligated by virtue of a written contract or agreement to provide insurance, but only as respect to operations by or on behalf of the Member.

Student teachers, teaching assistants and students are insured when participating and enrolled in the school's Career Technical Education (CTE) courses and activities including nurses training or similar allied health courses and while serving in a supervised internship program or work study program in satisfaction of course requirements.

Coverage is written on an "occurrence" basis for all liability coverages. Coverage applies worldwide, but coverage does not extend to claims brought in courts outside the United States of America, its territories, possessions and Canada.

Coverage under this section does not extend to Bus Contractors. Bus Contractors are required to purchase Commercial General Liability insurance, and must include the District, its agents and officers as additional insureds.

Automobile Liability & Physical Damage

Automobile Liability coverage is provided and includes bodily injury, property damage and physical damage for all owned, non-owned and hired vehicles.

Bus transportation not undertaken for the benefit of a "Member," or at the request of the "Member," pursuant to contract or agreement, is not covered by this automobile insurance.

Coverage is afforded to a bus contractor but only as relates to motor vehicle liability You have agreed to cover under Sections 41-4-5 and 41-4-23B(7), NMSA 1978.