



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

4/24/2018

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).


PRODUCER Marsh & McLennan Agency LLC 300 N Cherapa PL Suite 601 Sioux Falls SD 57103	CONTACT NAME: Jennifer Gates PHONE (A/C. No. Ext): 605-339-3874 E-MAIL ADDRESS: jennifer.gates@marshmma.com	FAX (A/C. No): 605-339-3620
	INSURER(S) AFFORDING COVERAGE	
INSURED Sanford 1305 West 18th St PO Box 5039 Sioux Falls SD 57117-5039	INSURER A : MMIC	16942
INSURER B :	INSURER C :	
INSURER D :	INSURER E :	
INSURER F :		

COVERAGES **CERTIFICATE NUMBER:** 1255888309 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT 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 CERTIFICATE 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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input checked="" type="checkbox"/> LOC <input type="checkbox"/> OTHER:			SIR000005	5/1/2018	5/1/2019	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ N/A MED EXP (Any one person) \$ N/A PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 3,000,000 PRODUCTS - COMP/OP AGG \$ Included \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$			SIR000005	5/1/2018	5/1/2019	EACH OCCURRENCE \$ 20,000,000 AGGREGATE \$ 20,000,000 \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y/N <input checked="" type="checkbox"/> N/A (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						PER STATUTE OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Medical Professional Liability Claims-Made			SIR000005	5/1/2018	5/1/2019	Each Claim \$1,000,000 Aggregate \$3,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 Proof of Insurance. Coverage is provided for all employees while acting within the scope of their duties for or on behalf of Sanford.

CERTIFICATE HOLDER To Whom It May Concern	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE 

© 1988-2015 ACORD CORPORATION. All rights reserved.



ADDITIONAL REMARKS SCHEDULE

AGENCY Marsh & McLennan Agency LLC		NAMED INSURED Sanford 1305 West 18th St PO Box 5039 Sioux Falls SD 57117-5039	
POLICY NUMBER		EFFECTIVE DATE:	
CARRIER	NAIC CODE		

ADDITIONAL REMARKS

**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: 25 FORM TITLE: CERTIFICATE OF LIABILITY INSURANCE**

Named Insured includes the following entities:
 Sanford, Sanford West, Sanford North, Sanford Health, Sanford Bismarck, Sanford Living Centers, Sanford Health Foundation West, Sanford Medical Center Fargo, Sanford Clinic North, 1527 Broadway LLC, Sanford Health Network North, Sanford Medical Center Thief River Falls, Sanford Health Foundation Thief River Falls, Sanford Health Foundation Hillsboro, Sanford Health Foundation North, Sanford Health of Northern Minnesota, Sanford Health Foundation of Northern Minnesota, Baker Park, Inc., North Country Senior Living, LLC, North Country Senior Living Owners' Association, Sanford Bemidji Medical Park Owners' Association, Sanford Healthcare Accessories, LLC, Healthcare Environmental Services, LLC, Sanford Medical Center dba Sanford USD Medical Center, Sanford Clinic, Sanford Health Network, Southwest Minnesota Radiation Center, LLC, Shetek Medical Services LLC, Sanford Health Dialysis Hospers, Sanford Home Medical Equipment, Inc., Sanford Home Health, Sanford World Clinics, Sanford Health Foundation, SOB, Inc., Edith Sanford Breast Cancer Foundation, ES Holdings LLC, Sanford Health Plan, Sanford Heart of America Health Plan, Sanford Health Plan of Minnesota, Sanford Research, Sanford Frontiers, Profile Products, LLC, Profile Development, LLC, Sanford Consumer Services, LLC, Sanford Health Mobile Med, LLC, Sanford Consumer Service, LLC

Self-Insured Retention:
 \$2,000,000 Each Occurrence - Commercial General Liability
 \$2,000,000 Each Medical Incident - Professional Liability
 \$14,000,000 Aggregate Shared
 Excess/Umbrella Form includes Health Care Professional Liability.