

**CERTIFICATE OF LIABILITY INSURANCE**

**Additional Insured:**                    **WV School of Osteopathic Medicine  
400 North Lee Street  
Lewisburg, WV 24901**

**Certificate No:**                    **L 0178 – July 1, 1971**

This certifies that the Insured named above is an Additional Insured for the Coverage indicated below under General Liability Policy RMGL 688-22-75 and Automobile Policy RMCA 976-74-80 issued to the State of West Virginia by NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA.

**Coverage Period:**                    **July, 1 2022 to July, 1 2023; 12:01 a.m. Eastern Time**

**Coverages Afforded:**                    **Comprehensive General Liability Insurance  
Personal Injury Liability Insurance  
Professional Liability Insurance  
Stop Gap Liability Insurance  
Wrongful Act Liability Coverage  
Comprehensive Auto Liability Coverage  
Auto Physical Damage Insurance  
Garagekeepers Insurance**

**Limit of Liability:**                    **\$1,000,000 each occurrence\***  
  
**\$1,781,000 Medical Professional Liability Pursuant to WV Code 55-7H-4**  
  
**\* For all coverages combined. The per-occurrence limit is not increased if a claim is insured under more than one coverage or if claim is made against more than one insured.**

**Special Limits:**                    **The auto physical damage limit is the actual cash value of each vehicle subject to a deductible of \$ 1,000.**

**Claim Reporting:**                    **Claims should be reported to:**  
**Claim Manager**  
**West Virginia Board of Risk & Insurance Management**  
**1124 Smith Street, Suite 4300**  
**Charleston, WV 25301**  
**304-766-2646**

**THE INSURANCE EVIDENCED BY THIS CERTIFICATE IS SUBJECT TO ALL OF THE TERMS, CONDITIONS, EXCLUSIONS AND DEFINITIONS IN THE POLICIES. IT IS A CONDITION PRECEDENT OF COVERAGE UNDER THE POLICIES THAT THE ADDITIONAL INSURED DOES NOT WAIVE ANY STATUTORY OR COMMON LAW IMMUNITY CONFERRED UPON IT.**

By:   
**AUTHORIZED REPRESENTATIVE**

**Dated:** June 1, 2022

STATE OF WEST VIRGINIA  
DEPARTMENT OF ADMINISTRATION  
BOARD OF RISK AND INSURANCE MANAGEMENT



Mark D. Scott  
Cabinet Secretary

Melody Duke  
Executive Director  
Melody.A.Duke@wv.gov

June 6, 2022

Dr. Art Rubin  
West Virginia School of Osteopathic Medicine  
400 Lee Street North  
Lewisburg, WV 24901

Re: Limits of Liability Applicable to West Virginia School of Osteopathic Medicine

Dear Dr. Rubin:

This letter will serve to advise that the professional liability insurance applicable to West Virginia School of Osteopathic faculty and students, while acting within their scope of duties as such, is written with a \$1,000,000 Per Occurrence Limit with no limit to the number of occurrences that may be covered in any one year. This in effect will give an unlimited Aggregate Limit. **However, pursuant to WV Code 55-7H-4 for Medical Professional Liability only, the Per Occurrence limit for the policy period 7-1-2022 to 7-1-2023 is \$1,781,000.**

I hope this will clear up any confusion regarding the limits of insurance.

Sincerely,

*Melody Duke*

Melody A. Duke  
Executive Director