



CSU Inland Marine Program

COVERAGE SUMMARY

INSURER:
AGCS Marine Insurance
Company

POLICY TERM:
July 1, 2015 to
July 1, 2016

POLICY NO:
MX198308874



NAMED COVER ENTITY:

California State University Risk Management Authority (CSURMA)

COVERAGE:

All Risk equipment floater for scheduled of equipment on file with the company

LIMIT:

\$10,000,000 Per Occurrence
\$500,000 Sublimit - Inland Transit

DEDUCTIBLE:

<u>Deductible:</u>	<u>Rate (per \$100 of value)</u>	<u>Item:</u>
\$1,000	0.665	Musical Instruments
\$1,000	0.361	Fine Arts
\$1,000	0.779	EDP (less than \$1mm)
\$10,000	0.15	EDP (greater than \$1mm)
\$1,000	1.539	Laptops
\$1,000	3.696	Camera Equipment
\$1,000	0.779	Office Equipment
\$1,000	0.779	Miscellaneous Equipment

Deductible applies against total loss from any one occurrence. The total to be deducted shall not exceed the largest deductible applicable.

LOSS VALUATION:

- Property of Insured: replacement cost
- Property of others: the Insured's interest and for the valuation consistent with the liability of the Insured.

INSURING AGREEMENTS:

Computer Form

- Covered properties: EDP and media owned, leased, rented, or controlled by the Insured and for which the Insured is liable.
- Perils Insured: all risk of direct physical loss or damage, except:
 - mechanical failure
 - dishonest acts
 - electrical disturbance

QUESTIONS:

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While we believe this Summary of Insurance fairly represents the terms, conditions and exclusions found in your insurance policies, in the event of any differences between the policies themselves and this summary, the policy provision will direct any resolution. This summary is not intended to replace or supersede any of your insurance contracts.

INSURING AGREEMENTS:

Commercial Article Floater

1. Covered properties: musical instruments, fine arts, camera equipment owned, leased, rented or controlled by the Insured and for which the Insured is liable.
2. Perils Insured: all risk of direct physical loss or damage, except:
 - a. wear and tear
 - b. hostile or warlike action, insurrection, rebellion
 - c. nuclear reaction, radiation, contamination
 - d. unexplained loss, mysterious disappearance
 - e. mechanical breakdown, latent defect
 - f. corrosion, rust
 - g. misappropriation, dishonest acts
 - h. earthquake, flood
 - i. as to Fine Arts: damage from repairing, restoration or retouching process; breakage, unless caused by an insured peril, or endorsed thereon

PROPERTY NOT COVERED:

1. Vehicles
2. Watercraft
3. Property rented or leased to others while away from your premises.
4. Property while waterborne", unless on transporting land conveyances aboard any regular ferry operation on inland waterways
5. Any "Data" which cannot be replaced unless such items are covered for a specific amount per article and such items and values per article are endorsed onto this EDP policy.
6. Accounts, bills, evidences of debt, money, valuable papers, records, abstracts, deeds, manuscripts or other documents except as they have been converted to Data Processing "Media" form, and then only in that form.
7. Contraband or property in the course of illegal transportation or trade.

EXCLUSIONS (INCLUDED BUT NOT LIMITED TO):

1. Earth Movement
2. Governmental Action
3. Nuclear Hazard
4. War And Military Action
5. Water / Flood
6. Fungi, Wet Rot And Dry Rot
7. Virus, Bacterium Or Other Microorganism

COMMENTS / CONDITIONS:

Fine Arts:

- a. must be packed/unpacked by competent packers
- b. declared/agreed value
- c. pair and set: full value of set

Musical Instruments:

- a. not played for remuneration, unless endorsed thereon



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HOW TO REPORT A CLAIM:

CLAIMS ADMINISTRATOR

AGCS Marine Insurance Company
Attn: FNOL Marine Claims Unit
One Progress Point Parkway
O'Fallon, MO 63368
1-800-558-1606
FNOLMarine@agcs.allianz.com

CLAIMS REPORTING

Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, CA 94111

Diana Walizada
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