



AORMA Property Program

COVERAGE SUMMARY

QUESTIONS:

Mimi Long
(415) 403-1423
mlong@alliant.com

Van Rin
(415) 403-1408
vrin@alliant.com



INSURER:
Alliant Property
Insurance Program
(APIP) – Various
Insurers

POLICY TERM:
July 1, 2020 to
July 1, 2021

Policy No:
APIP2021

HOW TO REPORT A CLAIM:

First Notice of Claim should be reported to Alliant Insurance Services via telephone, fax, mail or e-mail to our San Francisco Office:

CSURMAclaims@alliant.com

Elaine Tizon
Alliant Insurance Services
100 Pine Street, 11th Floor
(415) 403-1458
Toll Free Voice: (877) 725-7695 / Fax: (415) 403-1466

Copy to:

McLaren’s Young International Claims Services
1301 Dove St., Suite 200
Newport Beach, CA 92660
Attn: Sandra Doig
Voice: (949) 757-1413 / Fax: (949) 757-1692
Email: Sandra.doig@mclarens.com

Emergency or After Hours Reporting:

Robert Frey
First Vice President, Claims Manager
(415) 403-1445
rfrey@alliant.com

MEMBER ACTION REQUIRED:

1. Annually (in the spring) members will be asked to review and update their property schedule.

COVERED ENTITIES:

California State University Risk Management Authority
Auxiliary Organizations Risk Management Alliance

COVERAGE DESCRIPTION:

The AORMA Property Program insures all property of every description both real and personal (including improvements, betterment and remodeling), of the Member, or property of others in the care, custody or control of the Member, for which the Member is liable, or under obligation to insure – subject to all terms, conditions and exclusions.

PERILS COVERED:

All risk of direct physical loss or damage occurred during the policy period, subject to the policy exclusions.

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.

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LIMITS:

\$1,000,000,000	Per Occurrence: all Perils, Coverages (subject to policy exclusions) and all Named Insureds (as defined in the policy) combined, per Declaration, regardless of the number of Named Insureds, coverages, extensions of coverage, or perils insured, subject to the following per occurrence and/or aggregate sub-limits as noted below.
\$50,000,000	Flood Limit (included in CSURMA Campuses Limit) - Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage).
\$50,000,000	Per Occurrence (included in CSURMA Campuses Limit) and in the Annual Aggregate for scheduled locations in Flood Zones A & V (inclusive of all 100 year exposures). This Sub-limit does not increase the specific flood limit of liability for those Named Insured(s) that purchase this optional dedicated coverage.
Not Covered	Earthquake Shock - Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage).
\$100,000,000	Combined Business Interruption, Rental Income and Tuition Income (and related fees). However, if specific values for such coverage have not been reported as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc., this sub-limit amount is limited to \$500,000 per Named Insured subject to maximum of \$2,500,000 Per Occurrence, Per Declaration for Business Interruption, Rental Income and Tuition Income combined. Coverage for power generating plants is excluded, unless otherwise specified.
\$50,000,000	Extra Expense.
\$25,000,000	Miscellaneous Unnamed Locations for existing Named Insured's excluding Earthquake coverage for Alaska and California locations. If Flood coverage is purchased for scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.
180 Days	Extended Period of Indemnity.
\$25,000,000 See Policy Provisions	\$25,000,000 Automatic Acquisition up to \$100,000,000 or a Named Insured's Policy Limit of Liability if less than \$100,000,000 for 120 days excluding licensed vehicles for which a sub-limit of \$10,000,000 applies per policy Automatic Acquisition and Reporting Condition. Additionally, automatic coverage is granted for up to 60 days, subject to a sub-limit of \$2,500,000 for Tier 1 Wind Counties, Parishes and Independent Cities (as defined in the Policy). The peril of EQ is excluded for the states of Alaska and California. If Flood coverage is purchased for all scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.
\$1,000,000	Unscheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf and further subject to \$25,000 / 25 gallon maximum per item for existing Named Insureds excluding Earthquake coverage for Alaska and California locations. If Flood coverage is purchased for scheduled locations, this extension includes Flood coverage for any location not situated in Flood Zones A or V.

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\$5,000,000	Or 110% of the scheduled values, whichever is greater, for Scheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf and further subject to \$25,000 / 25 gallon maximum per item.
\$50,000,000	Errors & Omissions - This extension does not increase any more specific limit stated elsewhere in this policy or Declarations.
\$25,000,000	Course of Construction and Additions (including new) for projects with completed values not exceeding the sub-limit shown.
\$2,500,000	Money & Securities for named perils only as referenced within the policy.
\$2,500,000	Unscheduled Fine Arts.
\$250,000	Accidental Contamination per occurrence and annual aggregate per Named Insured with \$500,000 annual aggregate for all Named Insureds per Declaration.
\$750,000	Unscheduled infrastructure including but not limited to tunnels, bridges, dams, catwalks (except those not for public use), roadways, highways, streets, sidewalks, culverts, channels, levees, dikes, berms, embankments, landfills (as more fully defined in the policy), docks, piers, wharves, street lights, traffic signals, meters, roadway or highway fencing (including guardrails), and all similar property unless a specific value has been declared. Unscheduled infrastructure coverage is excluded for the peril of Earthquake and excluded for Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters, providing said declaration provides funding for repairs.
\$50,000,000	Increased Cost of Construction due to the enforcement of building codes/ ordinance or law (includes All Risk and Boiler & Machinery).
\$25,000,000	Transit.
\$2,500,000	Unscheduled Animals; not to exceed \$50,000 per animal, per occurrence.
\$2,500,000	Unscheduled Watercraft up to 27 feet.
Not Covered	Per Occurrence for Off Premises Vehicle Physical Damage.
\$25,000,000	Off Premises Services Interruption including Extra Expense resulting from a covered peril at non-owned/operated locations.
\$5,000,000	Per Occurrence Per Named Insured subject to an Annual Aggregate of \$10,000,000 for Earthquake Shock on Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts combined for all Named Insured(s) in this Declaration combined that do not purchase optional dedicated Earthquake Shock coverage, and/or where specific values for such items are not covered for optional dedicated Earthquake Shock coverage as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc.
\$5,000,000	Per Occurrence Per Named Insured subject to an Annual Aggregate of \$10,000,000 for Flood on Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts combined for all Named Insured(s) in this Declaration combined that do not purchase optional dedicated Flood coverage, and/or where specific values for such items are not covered for optional dedicated Flood coverage as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc.

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\$3,000,000	Contingent Business Interruption, Contingent Extra Expense, Contingent Rental Values and Contingent Tuition Income separately.
\$3,000,000	Tax Revenue Interruption – Per Policy Provisions. However, if specific values for such coverage have not been reported as part of the Named Insured’s schedule of values held on file with Alliant Insurance Services, Inc., this sub-limit amount is limited to \$1,000,000 Per Occurrence – Per Policy Provisions.
\$500,000	Jewelry, Furs, Precious Metals and Precious Stones Separately.
\$1,000,000	Claims Preparation Expenses.
\$50,000,000	Expediting Expenses.
\$1,000,000	Personal Property Outside of the USA.
Not Covered	Per Occurrence Per Declaration Upgrade to Green Coverage subject to the lesser of, the cost of upgrade, an additional 25% of the applicable limit of liability shown in the schedule of values or this sub limit.
Not Covered	Communicable Disease
\$100,000	Per Occurrence while in Storage and In Transit coverage subject to \$10,000 Deductible for Unmanned Aircraft as more fully defined in the Policy. Not Covered while in Flight.
\$100,000	Per Occurrence with a \$1,000,000 Annual Aggregate per Declaration for Mold/Fungus Resultant Damage as more fully defined in the policy.

VALUATION:

- Repair or Replacement Cost
- Actual Loss Sustained for Time Element Coverages
- Contractor’s Equipment / Vehicles either Replacement Cost or Actual Cash Value as declared by each member. If not declared, valuation will default to Actual Cash Value.

EXCLUSIONS: *Including but not limited to ...*

- Loss or damage caused by or resulting from moths, vermin, termites, or other insects, inherent vice, latent defect, faulty materials, error in design, faulty workmanship, wear, tear or gradual deterioration, rust, corrosion, wet or dry rot, unless physical loss or damage not otherwise excluded herein ensues and then only for such ensuing loss or damage.
- Seepage & Contamination - unless otherwise provided by the Pollution Liability Coverage per the Summary attached. If, insured purchases such coverage.
- Cost of Clean-up for Pollution - unless otherwise provided by the Pollution Liability Coverage per the Summary attached. If, insured purchases such coverage.
- Mold - as more fully described in the Master Policy Wording or otherwise provided when Pollution Liability Coverage is purchased, and as defined in the coverage Summary.

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DEDUCTIBLES:

Member Deductibles:

All Risk Perils:

\$5,000	Except losses to Real Property
\$5,000	Losses to Real Property with Total Insurable Values of \$10,000,000 or Less
\$10,000	Losses to Real Property with Total Insurable Values between \$10,000,001 and \$25,000,000
\$25,000	Losses to Real Property with Total Insurable Values between \$25,000,001 and \$50,000,000
\$50,000	Losses to Real Property with Total Insurable Values of \$50,000,001 or more

Flood:

\$100,000	Per Occurrence Flood Coverage in all Zones except A & V
\$250,000	Per Occurrence Flood Coverage Zones A & V

Public Entity Pollution Liability:

\$50,000	Per Pollution Condition
3 Days	Per Pollution Condition – Business Interruption
\$100,000	Per Pollution Condition – Catastrophe Management Expense

If two or more deductible amounts provided in this Declarations Page apply for a single occurrence the total to be deducted shall not exceed the largest per occurrence deductible amount applicable.

Cyber Liability:

\$15,000	Per Occurrence (see separate Cyber Liability coverage summary)
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Pool Per Occurrence Deductible:

\$100,000	The "JPA/Pool Basic Deductible" – when applicable will be in excess of a JPA or Pool member's deductible amount unless a more specific deductible is applicable to a loss as noted in the Deductibles for Specific Perils and Coverages or Special Terms section below. The Named Insured(s) deductible amount will be agreed upon between the JPA or Pool and its members. The "JPA/Pool Basic Deductible" shown here, shall apply per occurrence. The company will not pay for loss or damage in any one occurrence until the amount of the loss or damage exceeds the applicable constituent members' deductible and the "JPA/Pool Basic Deductible", until the "JPA/Pool Annual Aggregate Amount" is exhausted.
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DEDUCTIBLES: Continued

Pool Annual Aggregate Deductible:

\$250,000	The "JPA/Pool Annual Aggregate Amount" - when applicable is the accumulation of payments made by the JPA or Pool that are categorized as "JPA/Pool Basic Deductibles" above. Once the annual aggregate amount is reached, all subsequent losses in chronological order are subject to the "JPA/Pool Maintenance Deductible" indicated below.
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The following property / coverage losses do not erode the annual aggregate:

- Earthquake losses
- Flood losses
- Vehicles losses

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Pool Maintenance Deductible:

\$5,000 Pool Maintenance Deductible applicable to each occurrence after the Annual Aggregate Deductible is reached. As with the "JPA/Pool Basic Deductible" this maintenance deductible will be applicable in excess of the applicable JPA or Pool constituent member's deductible. The specific deductibles for Flood, Earthquake and Wind will always apply to losses caused by those perils regardless if it is greater or less than the Pool Maintenance Deductible. The maintenance deductible does not apply to those items listed in the Deductibles for Specific Perils and Coverages or Special Terms & Conditions section below if those perils do not erode the annual aggregate deductible.

Specific Perils and Coverages Deductibles:

\$250,000 Per Occurrence for Flood Zones A & V (inclusive of all 100 year exposures).

\$100,000 All Flood Zones Per Occurrence excluding Flood Zones A & V.

\$1,000 Per Occurrence for Specialty Trained Animals.

\$500,000 Per Occurrence for Unscheduled infrastructure including but not limited to Tunnels, Bridges, Dams, Catwalks (except those not for public use), Roadways, Highways, Streets (including guardrails), Sidewalks (including guardrails), Culverts, Channels, Levees, Dikes, Berms, Embankments, Street Lights, Traffic Signals, Meters, Roadways or Highway Fencing, and all similar property unless a specific value has been declared. Unscheduled infrastructure coverage is excluded for the peril of Earthquake and excluded for Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters, providing said declaration provides funding for repairs.

\$10,000 Per Vehicle or Item for Licensed Vehicles, Unlicensed Vehicles and Contractor's Equipment subject to \$100,000 Maximum Per Occurrence, Per Named Insured for the peril of Earthquake for Named Insured(s) who do not purchase dedicated Earthquake limits.

\$50,000 Per Occurrence Per Named Insured for this Declaration for Fine Arts for the peril of Earthquake for Named Insured(s) who do not purchase dedicated Earthquake limits.

DEDUCTIBLES: *Continued*

\$10,000 Per Vehicle or Item for Licensed Vehicles, Unlicensed Vehicles and Contractor's Equipment subject to \$100,000 Maximum Per Occurrence, Per Named Insured for the peril of Flood for Named Insured(s) who do not purchase dedicated Flood limits.

\$50,000 Per Occurrence Per Named Insured for this Declaration for Fine Arts for the peril of Flood for Named Insured(s) who do not purchase dedicated Flood limits.

24 Hours Waiting Period for Service Interruption for All Perils and Coverages.

2.5% of Annual Tax Revenue Value per Location for Tax Interruption.

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Not Covered Per Occurrence for Off Premises Vehicle Physical Damage. If Off-Premises coverage is included/purchased, the stated deductible will apply to vehicle physical damage both on and off-premises on a Per Occurrence basis, unless otherwise stated. If Off-Premises coverage is not included, On-Premises/In-Yard coverage is subject to the All Risk (Basic) deductible.

If two or more deductible amounts provided in the Declaration Page apply for a single occurrence the total to be deducted shall not exceed the largest per occurrence deductible amount applicable. (The Deductible amounts set forth below apply Per Occurrence unless indicated otherwise).

SPECIAL TERMS AND CONDITIONS: *Coverage is provided for ...*

- \$2,500,000 for Unscheduled Research Animals for Universities and Institutions of Higher Learning.
- Business Interruption Coverage is extended to include tuition fees.

STAND-ALONE COVERAGES: *Limits:*

- \$100,000,000 Per Named Insured Per Occurrence subject to \$200,000,000 Annual Aggregate of Declarations 1-14, 18-30 and 32-34 combined as respects Property Damage, Business Interruption, Rental Income and Extra Expense Combined for Terrorism (Primary Layer).
- \$100,000 Per Occurrence Deductible for Primary Terrorism.
- \$600,000,000 Per Named Insured for Terrorism (Excess Layer) subject to;
- \$1,100,000,000 Per Occurrence, All Named Insureds combined in Declarations 1-14, 18-21, 23-30 and 32-34 for Terrorism (Excess Layer) subject to;
- \$1,400,000,000 Annual Aggregate shared by all Named Insureds combined in Declarations 1-14, 18-21, 23-30 and 32-34, as respects Property Damage, Business Interruption, Rental Income and Extra Expense combined for Terrorism (Excess Layer).
- \$500,000 Per Occurrence Deductible for Excess Terrorism (Applies only if the Primary Terrorism Limit is exhausted).
- Included Cyber Liability – See Separate Insurance Summary.
- Included Pollution Liability Insurance Coverage – See Separate Insurance Summary.

PUBLIC ENTITY POLLUTION LIABILITY SUMMARY – ATTACHED

CYBER LIABILITY SUMMARY – ATTACHED

BOILER AND MACHINERY SUMMARY – ATTACHED

FINE ARTS, ARCHIVES AND ARTIFACTS – ATTACHED