



Fidelity / Crime Insurance Program July 1, 2013 – July 1, 2014

Insurer: AORMA SIR Crime Program / Lloyd's of London

Policy No: AORMACRI-1314-01 / B0621PTRU00613

Named Cover Entity: CSURMA Auxiliary Organizations Risk Management Alliance (AORMA)

Limits: Claims Made Coverage

AORMA	\$25,000	Any one loss*
	\$100,000	Annual Aggregate
Lloyd's of London	\$2,000,000	Any one loss*
	\$20,000,000	Annual Aggregate

() sustained within coverage period & discovered by end of coverage period or discovery period*

Member Deductible: See deductible listing attached

Retroactive Date: June 30, 2009

Warranties: All checks for amounts in excess of \$5,000 must include dual check signatures

Coverages:

Employee Dishonesty, including Faithful Performance

1. Theft
2. Computer Crime
3. Counterfeiting
4. Forgery

Major Exclusions:

1. Fines or Penalties
2. Errors and omissions committed by you or your employees
3. Loss caused by anyone owing 10% or more of issued share capital
4. Loss caused by an employee after you are aware they have committed acts of fraud, dishonesty or criminal damages (unless the person who discovers is in collision with employee)
5. Costs to establish value of a loss (except auditor's fees)
6. Indirect or consequential loss
7. Income or profit
8. Loss resulting from trading in securities, commodities, etc.
9. Extortion, unless caused by Employee Dishonesty or Computer Crime

Discovery Period 90 days

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.



Fidelity / Crime Insurance Program July 1, 2013 – July 1, 2014

Claims Administrator: Financial Lines Claims
ACE Building
100 Leadenhall Street
London, EC3A 3BP

Claims Reporting: Within 45 days of discovering a loss (to London)

Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, CA 94111-5101

Diana Walizada
Toll Free: (877) 725-7695
Direct: (415) 403-1453
Fax: (415) 403-1466
Email: dwalizada@alliant.com

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**CALIFORNIA STATE UNIVERSITY RISK MANAGEMENT AUTHORITY
AUXILIARY ORGANIZATIONS RISK MANAGEMENT ALLIANCE
FIDELITY CRIME INSURANCE PROGRAM**

MEMORANDUM OF COVERAGE

DECLARATIONS

Memorandum Number: AORMACRI-1314-01

Item 1: Member

See the **Member** listing attached.

The AORMA Fidelity Crime Insurance Program agrees with the Named Member, in consideration of the payment of premium and in reliance upon statements in the Declarations and subject to the limits of liability, exclusions, conditions, and other terms of this memorandum, to provide the coverage as stated in this memorandum.

Item 2: Coverage Period:

July 1, 2013 to July 1, 2014

Item 3: Limits of Liability:

- 1. Per Occurrence: \$25,000
- 2. Annual Aggregate for all Member losses paid within
the Coverage Period \$100,000

Item 4: Deductible:

See **Member** listing and deductible listing attached.

Item 5: Claims Administrator:

CSURMA AORMA Claims Administrator

Diana Walizada

Alliant Insurance Services, Inc.

100 Pine Street, 11th Floor

San Francisco, CA 94111-5101

E-Mail: dwalizada@alliant.com

Phone No.: 415-403-1453

Fax No.: 415-403-1466

To be valid, this agreement must be signed by our Program Administrator.



Authorized Signature

Items 1 and Item 4:

Member Listing / Deductible Listing

Campus		Auxiliary	Deductible
1	Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	\$ 2,500
2	Bakersfield	Associated Students, California State University, Bakersfield, Inc.	\$ 2,500
3	Bakersfield	California State University, Bakersfield Foundation	\$ 2,500
4	Bakersfield	California State University, Bakersfield Student Union	\$ 2,500
5	Chancellor's Office	California State University Foundation	\$ 2,500
6	Chancellor's Office	California State University Institute	\$ 2,500
7	Channel Islands	Associated Students of California State University, Channel Islands	\$ 2,500
8	Channel Islands	California State University, Channel Islands Foundation	\$ 2,500
9	Channel Islands	University Glen Corporation, CSU Channel Islands	\$ 2,500
10	Chico	Associated Students of California State University, Chico	\$ 5,000
11	Chico	The University Foundation, California State University, Chico	\$ 2,500
12	Chico	The CSU, Chico Research Foundation	\$ 2,500
13	Chico	Auxiliary Organization Associations	\$ 2,500
14	Dominguez Hills	Associated Students, California State University, Dominguez Hills	\$ 2,500
15	Dominguez Hills	The Donald P. and Katherine B. Loker University Student Union, Inc.	\$ 2,500
16	Dominguez Hills	California State University, Dominguez Hills Foundation	\$ 2,500
17	East Bay	Associated Students, California State University, East Bay	\$ 2,500
18	East Bay	Cal State East Bay Educational Foundation	\$ 2,500
19	East Bay	California State University, East Bay Foundation, Inc.	\$ 2,500
20	Fresno	Associated Students, California State University, Fresno	\$ 2,500
21	Fresno	California State University, Fresno Association, Inc.	\$ 5,000
22	Fresno	California State University, Fresno Foundation	\$ 5,000
23	Fresno	Fresno State Programs for Children, Inc.	\$ 2,500
24	Fresno	The Agricultural Foundation of California State University, Fresno	\$ 2,500
25	Fresno	The California State University, Fresno Athletic Corporation	\$ 5,000
26	Fullerton	Associated Students, California State University, Fullerton, Inc.	\$ 5,000
27	Fullerton	CSU Fullerton Auxiliary Services Corporation	\$ 5,000
28	Fullerton	Cal State Fullerton Philanthropic Foundation	\$ 5,000
29	Fullerton	CSU Fullerton Housing Authority	\$ 2,500
30	Humboldt	Associated Students, Humboldt State University	\$ 2,500
31	Humboldt	Humboldt State University Advancement Foundation	\$ 2,500
32	Humboldt	Humboldt State University Sponsored Programs Foundation	\$ 5,000
33	Humboldt	Humboldt State University Center, Board of Directors	\$ 2,500
34	Long Beach	Associated Students, California State University, Long Beach	\$ 5,000
35	Long Beach	California State University, Long Beach Research Foundation	\$ 5,000

	Campus	Auxiliary	Deductible
36	Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	\$ 5,000
37	Long Beach	CSULB 49er Foundation	\$ 2,500
38	Los Angeles	Associated Students, California State University, Los Angeles, Inc.	\$ 2,500
39	Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	\$ 5,000
40	Los Angeles	California State University, Los Angeles Foundation	\$ 2,500
41	Los Angeles	University-Student Union Board, California State University, Los Angeles	\$ 5,000
42	Maritime Academy	The Associated Students of the California Maritime Academy	\$ 2,500
43	Maritime Academy	California Maritime Academy Foundation, Inc.	\$ 5,000
44	Monterey Bay	Foundation of California State University, Monterey Bay	\$ 2,500
45	Monterey Bay	The University Corporation at Monterey Bay	\$ 5,000
46	Northridge	Associated Students, California State University, Northridge, Inc.	\$ 2,500
47	Northridge	California State University, Northridge Foundation	\$ 5,000
48	Northridge	North Campus University Park Development Corporation	\$ 2,500
49	Northridge	The University Corporation, CSU Northridge	\$ 2,500
50	Northridge	University Student Union of California State University, Northridge	\$ 2,500
51	Pomona	Associated Students Inc., California State Polytechnic University, Pomona	\$ 2,500
52	Pomona	The Cal Poly Pomona Foundation, Inc.	\$ 2,500
53	Sacramento	Associated Students of California State University, Sacramento	\$ 2,500
54	Sacramento	Capital Public Radio, Inc., CSU Sacramento	\$ 5,000
55	Sacramento	The University Foundation at Sacramento State	\$ 2,500
56	Sacramento	University Enterprises, Inc., CSU Sacramento	\$ 5,000
57	Sacramento	University Union Operation of California State University, Sacramento	\$ 10,000
58	San Bernardino	Associated Students Inc., California State University, San Bernardino	\$ 2,500
59	San Bernardino	University Enterprises Corporation at CSUSB	\$ 2,500
60	San Bernardino	Santos Manual Student Union of California State University, San Bernardino	\$ 1,000
61	San Bernardino	CSUSB Philanthropic Foundation	\$ 2,500
62	San Diego	Associated Students, San Diego State University	\$ 2,500
63	San Diego	Aztec Shops, Ltd., San Diego State University	\$ 5,000
64	San Diego	San Diego State University Research Foundation	\$ 5,000
65	San Francisco	Associated Students, Inc., San Francisco State University	\$ 2,500
66	San Francisco	San Francisco State University Foundation	\$ 2,500
67	San Francisco	Cesar Chavez Student Center, San Francisco State University	\$ 5,000
68	San Francisco	The University Corporation, San Francisco State	\$ 5,000
69	San Jose	Associated Student, San Jose State University	\$ 5,000
70	San Jose	San Jose State University Research Foundation	\$ 5,000
71	San Jose	Spartan Shops, Inc., San Jose State University	\$ 5,000

	Campus	Auxiliary	Deductible
72	San Jose	The Student Union of San Jose State University	\$ 5,000
73	San Jose	The Tower Foundation, San Jose State University	\$ 2,500
74	San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	\$ 2,500
75	San Luis Obispo	Cal Poly Corporation	\$ 5,000
76	San Luis Obispo	California Polytechnic State University Foundation	\$ 2,500
77	San Marcos	Associated Students of California State University, San Marcos	\$ 2,500
78	San Marcos	The California State University San Marcos Foundation	\$ 2,500
79	San Marcos	San Marcos University Corporation	\$ 2,500
80	San Marcos	University Auxiliary and Research Services Corporation	\$ 2,500
81	Sonoma	Associated Students of Sonoma State University	\$ 2,500
82	Sonoma	Sonoma State Enterprises, Inc.	\$ 5,000
83	Sonoma	Sonoma State University Academic Foundation, Inc.	\$ 5,000
84	Stanislaus	Associated Students, Inc., California State University, Stanislaus	\$ 2,500
85	Stanislaus	California State University, Stanislaus Auxiliary and Business Services	\$ 5,000
86	Stanislaus	California State University, Stanislaus Foundation	\$ 5,000
87	Stanislaus	University Student Union of California State University, Stanislaus	\$ 2,500



**CALIFORNIA STATE UNIVERSITY RISK MANAGEMENT AUTHORITY
AUXILIARY ORGANIZATIONS RISK MANAGEMENT ALLIANCE
FIDELITY CRIME INSURANCE PROGRAM**

MEMORANDUM OF COVERAGE

The California State University Risk Management Authority (CSURMA) is an intergovernmental agency, risk sharing, joint powers authority, duly formed pursuant to California Government Code Sections 6500-6512, and other provisions of law.

This Memorandum of Coverage is a contract between the CSURMA Auxiliary Organizations Risk Management Alliance (hereinafter referred to as AORMA) and its Named Members that sets forth certain duties, responsibilities and obligations of each party. This Memorandum of Coverage is not an insurance policy or document, and is not necessarily subject to the particular rules of law that apply to an insurance policy or to interpretation of insurance policies or insurance related documents.

1. COVERAGE AGREEMENT

In consideration of the payment of the required deposit and subject to all the terms of this Memorandum of Coverage, AORMA agrees to pay the Named Member, up to the limit of this Memorandum of Coverage, all losses which you suffer as a result of any claim covered by the terms of the Fidelity Insurance Policy issued by Lloyd's of London, Policy #B0621PTRU00613 for the Coverage Period of July 1, 2013 to July 1, 2014, except as amended by the following provisions:

2. COVERAGE PERIOD

As specified within the Declarations Page, Item 2

3. LIMITS OF LIABILITY

As specified within the Declarations Page, Item 3

4. DEDUCTIBLE AND NAMED MEMBER

As specified within the Declarations Page, Items 1 and 4

5. OTHER COVERAGE

The coverage afforded by this Memorandum of Coverage shall be excess over any other valid and collectible insurance available to the Named Member, whether such other insurance is stated

to be primary, excess, contingent or otherwise, unless such other insurance specifically applies as excess insurance over the limits provided in this Memorandum of Coverage.

6. NOTICE OF LOSS

In the event of loss insured against under this Memorandum of Coverage, the Named Member shall give notice to the CSURMA AORMA's Claims Administrator within 30 days of discovering such loss.

CSURMA AORMA Claims Administrator

Diana Walizada

Alliant Insurance Services, Inc.

100 Pine Street, 11th Floor

San Francisco, CA 94111-5101

E-Mail: dwalizada@alliant.com

Phone No.: 415-403-1453

Fax No.: 415-403-1466

7. PAYMENT OF LOSS

Upon final determination of loss, AORMA will promptly pay the Named Member the amount of loss falling within the terms of this Memorandum of Coverage.

8. SUBROGATION

In the event of any payment under this Memorandum of Coverage, AORMA will be subrogated to all of the Named Member's rights of recovery against any person or organization and the Named Member shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights.

The amount recovered as subrogation shall be apportioned in the inverse order of payment of the loss to the extent of the actual payment. The expenses of all such recovery proceedings shall be apportioned in the ratio of the respective recoveries.

9. CANCELLATION

A Named Member may withdraw from AORMA only at the end of the Coverage Period, and only if the Named Member has given AORMA at least three (3) months' advance written notice of such action.

AORMA may terminate a Member in accordance with the provisions of Section 23 Termination of the CSURMA Joint Powers Agreement.



California State University Risk Management Authority
Auxiliary Organizations Risk Management Alliance

To be valid, this agreement must be signed by our Program Administrator. The agreement will be issued by the Program Administrators.



Authorized Signature

July 1, 2013

Date