

CSU Inland Marine Program

COVERAGE SUMMARY

INSURER: AGCS Marine Insurance Company

POLICY TERM:

July 1, 2016 to July 1, 2017 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:

POLICY NO: MX198308874



\$2,500,000 Per Occurrence \$500,000 Sublimit - Inland Transit

DEDUCTIBLE:

Deductible:	Rate (per	Item:
	<u>\$100 of value)</u>	
\$1,000	0.698	Musical Instruments
\$1,000	N / A	Fine Arts (NOT COVERED) – Refer to Fine Arts, Artifacts, &
		Archives Program
\$1,000	0.779	EDP (less than \$1mm)
\$10,000	0.15	EDP (greater than \$1mm)
\$1,000	1.600	Laptops
\$1,000	3.880	Camera Equipment
\$1,000	0.786	Office Equipment
\$1,000	0.786	Miscellaneous Equipment

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

LOSS VALUATION:

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

INSURING AGREEMENTS:

Computer Form

- 1. Covered properties: EDP and media 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. mechanical failure
 - b. dishonest acts
 - c. electrical disturbance

Robert Leong (415) 403-1441 <u>rleong@alliant.com</u>

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

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.

QUESTIONS:



CSU Inland Marine Program

COVERAGE SUMMARY

INSURER: AGCS Marine Insurance Company

> **POLICY TERM:** July 1, 2016 to July 1, 2017

POLICY NO: MX198308874



INSURING AGREEMENTS:

Commercial Article Floater

- 1. Covered properties: musical instruments and 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:

Musical Instruments:

a. not played for remuneration, unless endorsed thereon

Robert Leong (415) 403-1441 rleong@alliant.com

QUESTIONS:

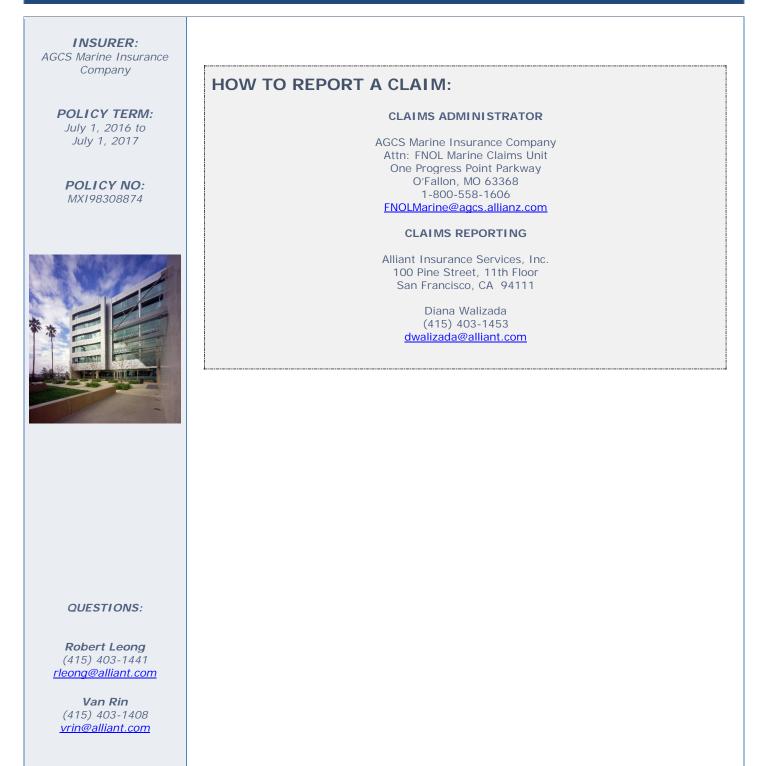
Van Rin (415) 403-1408 <u>vrin@alliant.com</u>

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.



CSU Inland Marine Program

COVERAGE SUMMARY



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.