



Club Liability Insurance Program (CLIP)

COVERAGE SUMMARY

INSURER:
Lloyd's of London

POLICY TERM:
July 1, 2018 to
July 1, 2019

Policy No:
PCSUR000918



QUESTIONS:

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

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

This is a "claims-made" policy. Coverage is only provided for claims which are both: (1) first made against the Insured during the Policy Period; and (2) reported to the Insurer as soon as practicable, but not later than three years after the Policy Period.

INSURED:

California State University Risk Management Authority

COVERED PARTIES:

1. California State University (CSU)
2. All campuses of the CSU
3. Board of Trustees of the CSU
4. Employees, Faculty, Staff of the CSU
5. Elected/Appointed Officials of the CSU
6. CSU Auxiliary Organizations, and their Employees, Officers, Directors, Volunteers and Agents
7. All Student Clubs Officially Recognized by the CSU
8. All members in Student Clubs Officially Recognized by the CSU

It is a requirement for CLIP coverage that all Officially Recognized Clubs be reported to the Program Administrator.

ADDITIONAL INSUREDS:

Any affiliate institution to whom the Named Insured is obligated by written agreement to provide such coverage as is afforded by this policy.

The Campus Risk Management department will be asked to verify that the club is officially recognized by the CSU prior to requesting a Certificate of Insurance.

The CLIP Insurer will indemnify and defend an additional insured third-party only if there is a written agreement requiring that the third-party be named as an additional insured.

Note: A requirement that the Student Club name the Campus and/or Auxiliary Organization as an additional insured is not necessary as these entities are already covered parties on the CLIP policy.

COVERAGES:

1. General Liability, claims-made

COVERAGE DESCRIPTION:

Covers General Liability Coverage for Officially Recognized Clubs (per Executive Order 1068*) of the California State University. Coverage provided for both on and off campus activities.

*<http://www.calstate.edu/eo/eo-1068.html>

LIMITS:

\$1,000,000	Each Loss
\$5,000,000	Aggregate for all Covered Parties, and not per student

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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MEMBER'S DEDUCTIBLE:

\$0 Per Claim

COST:

\$161,000 To be allocated to the campuses based on its percentage of the total University payroll

The campus allocation of the CLIP premium will be included within the total FY 19/20 liability premium. There will be no charge for FY 18/19. The campus allocation of the total CLIP costs will be included in the "early bird" letter that you will receive in the Fall of 2018.

COVERAGE EXTENSIONS:

- Damage to Property of Others:** for damage caused accidentally by a Covered Party to the property of others at your location; \$1,000 per incident; \$100,000 aggregate
- Assault Coverage:** covers your medical expenses or reimburses you for damage to your property if you are assaulted at your location; \$5,000 per incident; \$100,000 aggregate
- Medical Payments:** reimbursement of medical expenses to others injured on your location; \$5,000 per incident; \$100,000 aggregate
- First Aid Expenses:** for expenses you incur in rendering first aid to others: \$1,000 per defendant; \$100,000 aggregate
- Defendant Expense Benefit:** reimburses you for lost wages and other expenses incurred when you attend a required trial, hearing or proceeding as a defendant in a covered claim: \$1,000 per defendant; \$100,000 aggregate

NO EXCLUSION FOR:

- Sexual Harassment
- Abuse or Molestation
- Corporal Punishment

MAJOR EXCLUSIONS:

- Automobile Liability
- Alcohol furnished at Club Activities / Events (unless served by a licensed third party provider)
- The activities of all fraternal organizations (men and women), even academic fraternal organizations are excluded at this time.
- Hazing
- Injuries to Participants while participating in athletic activities
- Intentional Discrimination

COMMENTS / CONDITIONS:

- This is a "claims-made" policy. Coverage is only provided for claims which are both: (1) first made against the Insured during the Policy Period; and (2) reported to the Insurer as soon as practicable, but not later than three years after the Policy Period.

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ANSWERS TO FREQUENTLY ASKED QUESTIONS:

1. When an officially recognized athletic club hosts a sanctioned social event, coverage under this program will extend to the social activities of the club. Only the athletic events of the club are excluded.
2. All fraternal organizations are excluded from coverage (at this time), even those set up as "academic" only.
3. A requirement that the Student Club name the Campus and/or Auxiliary Organization as an additional insured is not necessary as these entities are already covered parties on the CLIP policy.

HOW TO REQUEST A CERTIFICATE OF INSURANCE:

Via CSURMA website - www.csurma.org

- Or -

Via email - CSURMACOI@alliant.com

1. The Campus Risk Management Department will be asked to verify that the club is officially recognized by the CSU prior to submitting a request for a certificate of insurance;
2. Include an executed agreement with your request for an additional insured endorsement.

HOW TO REPORT A CLAIM:

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

Via email - CSURMAclaims@alliant.com

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