



Student Professional Liability Insurance Program (SPLIP) July 1, 2014 – July 1, 2015

Insurer:

Lloyd's of London

Policy No.:

B0621PTRU00714

Insureds:

- California State University (CSU)
- All campuses of the CSU
- Employees, Faculty, Staff of the CSU
- CSU Students enrolled in Nursing, Allied Health, Social Work, or Education credential programs of the CSU

*Enrolled Students mean students who are enrolled and in good standing while completing an internship and registered/enrolled in a course that requires the internship experience, including academic breaks during the policy period. Enrolled Students also include students who have not received a letter grade in a course (e.g., assigned an "Incomplete"), but remain registered for that course until the Incomplete objectives are met, but for no more than one (1) year from the granting of the Incomplete.

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.

Coverage:

- A. General Liability
- B. Professional Liability
- C. Educator's Errors & Omissions Liability

Coverage Description:

Covers General Liability and Professional Liability of CSU students enrolled in a Health Profession practicum, Social Welfare program, Social Work program, or Education Credential program of the CSU who are required by a host institution to obtain general liability and/or professional liability insurance for participation in the institution's affiliation program.

Coverage Territory:

Worldwide, suit must be brought to USA

Limits:

\$2,000,000 Each Loss
\$4,000,000 Aggregate for all Covered Parties, and not per student

Member's Deductible:

\$0 Per Claim

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Premium Rate:

\$20.00 per student in Nursing, Allied Health, Social Work, or Education

This flat rate is non-refundable, and is not subject to a prorated premium return if student is enrolled for less than one year.

Coverage Extension:

1. **Legal Representation:** defense cost included for covered claims.
2. **Personal Injury Liability:** protects up to the Coverage Limits against covered claims arising from charges of privacy violation, libel, slander, assault & battery, and other alleged personal injuries.
3. **School Grievance/ Academic Disciplinary Hearings:** reimburses for expenses incurred for defense of a school grievance or academic disciplinary hearing or proceeding; \$5,000 per proceeding; \$100,000 aggregate.
4. **Damage to Property of Others:** for damage caused accidentally by a Covered Party to the property of others at your location; \$5,000 per incident; \$100,000 aggregate.
5. **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.
6. **Medical Payments:** reimbursement of medical expenses to others injured on your location; \$5,000 per incident; \$100,000 aggregate.
7. **First Aid Expenses:** for expenses you incur in rendering first aid to others: \$5,000 per defendant; \$100,000 aggregate.
8. **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: \$5,000 per defendant; \$100,000 aggregate.

No Exclusion for:

- Sexual Harassment
- Abuse or Molestation
- Corporal Punishment

Comments / Conditions:

1. 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 Carrier as soon as practicable, but not later than 3 years after the Policy Period. Coverage is only provided for claims arising from Professional Services which are rendered or Incidents which occurred during the Policy Period.
2. Students enrolled in Nursing, Allied Health, Social Work, or Education credential programs of the CSU who also perform community service or volunteer work for academic credit are covered by this Student Professional Liability Insurance Program (SPLIP) at no additional premium.
3. Other CSU students performing community service or volunteer work for academic credit and students enrolled in radio, television or film academic programs of the CSU are separately covered by the Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP). Please refer to SAFECLIP summary for details.

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COVERED PROFESSIONS, Including but not limited to:

NURSING PROFESSIONS

Case Manager
 Geriatric Nursing Assistant
 Nurses Aide - Facility Setting
 Nurses Aide - In-home Setting
 Nursing Assistant - Facility Setting
 Nursing Assistant - In-home Setting
 Home Health Aide
 LPN/LVN
 Nurse - Anesthetists
 Nurse - Midwives
 Registered Nurse

Nurse Practitioner:
 Geriatric/Adult/Family Planning-GYN
 OB-GYN/Acute Critical Care OB-GYN
 Pediatric/Neonatal/Family Practice/Acute Care
 Psychiatric

ALLIED HEALTH PROFESSIONS

Art Therapist
 Athletic Trainer
 Audiologist
 Blood Bank Technician
 Bio-Medical Technician
 Cardiographic Technician
 Cardiology Technician
 Case Manager
 Certified Laboratory Technician
 Certified Medical Assistant
 Certified Occupational Therapy Assistant
 Chiropractic Assistant
 Circulation Technician
 Clinical Laboratory Technician
 Community Health Assistant
 Community Health Technician
 Corrective Therapist
 Dance Therapist
 Dental Hygienist
 Diagnostic Medical Sonographer
 Dialysis Technician
 Dietitian
 EEG (Electroencephalogram) Technician
 EKG (Electrocardiogram) Technician
 Optometry Assistant/Technician
 Orthopedic Assistant
 Pedorthist
 Perfusionist
 Personal Trainer

Electrologist
 EMT- Paramedic
 EMT- Basic/Intermediate
 EMT- Volunteer
 Enterostomal Therapist
 Exercise Physiologist
 Health Educator
 Histologic Technician
 Hospital Pharmacy Technician
 Kinesiologist/Kinesiotherapist
 Laboratory Aide
 Massage Therapist
 Medical Assistant
 Medical Laboratory Technician
 Medical Records Administrator
 Medical Records Technician
 Medical Technician
 Medical Technician Assistant
 Mental Retardation Worker
 Music Therapist
 Nuclear Medical Technician
 Nutritionist
 Occupational Therapist
 Occupational Therapist Assistant
 Rehabilitation Assistant
 Rehabilitation Therapist
 Respiratory Care Practitioner
 Respiratory Care Provider
 Respiratory Therapist

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California State University Risk Management Authority

Pharmacist
Pharmacist Technician
Physical Therapist
Physical Therapist Assistant
Physician Assistant Podiatric Assistant
Psychologist
Radiation Therapist
Radiological Technician
Recreation Therapist

Respiratory Therapist Technician
Speech Hearing Therapist
Speech Language Pathologist
Sports Medicine Instructor
Sports Medicine Therapist
Surgical Technician
Vascular Technologists
X-Ray Machine Operator

SOCIAL WORK / SOCIAL WELFARE PROFESSIONS

Alcohol/Drug Counselor
Bodywork Counselor
Career Counselor
Case Manager
Clinical Counselor
Counselor Educator
Forensic Counselor
Genetic Counselor
Licensed Professional Clinical Counselor

Licensed Professional Counselor
Life Coach Counselor
Marriage/Family Counselor
Mental Health Counselor
Pastoral Counselor
Psychological Counselor
Rehabilitation Counselor
Social Worker

EDUCATION / TEACHING PROFESSIONS

School Administration:

Admittance
Desegregation
Enrollment
Expulsion
Extracurricular Activities
Integration

Educational Instruction:

Career Guidance
Guidance Counseling
School Counselor
Student Consumerism
Teaching Assistants

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