



## Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP) July 1, 2014 – July 1, 2015

**Insurer:**

Lloyd's of London

**Policy No:**

B0621PTRU00814

**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

**Coverage Description:**

Covers General Liability and Professional Liability of CSU enrolled students performing community service or volunteer work for academic credit; and students enrolled in radio, television or film credential programs of the CSU.

**Coverage Territory:**

Worldwide, suit must be brought in United States

**Limits:**

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

**Member's Deductible:**

\$0 Per Claim

*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.*

## Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP) July 1, 2014 – July 1, 2015

### Premium Rate:

\$5.00 per student performing community service or volunteer work for academic credit and/or students in Radio, Television or Film academic programs.

This flat rate is non-refundable, and is not subject to a prorate 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. 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 covered by the Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP).
3. Other CSU 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. Please refer to SPLIP summary for details.

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## SERVICE LEARNING COURSES, Including but not limited to:

Accounting	Human Services
Afro American Studies	Humanities
Agricultural Education	Hutchins School
Agricultural Mechanics	Industrial Arts
Animal Science	Information Systems
Anthropology	Inter,Multi Studies
Apparel Merchandising and Management	Japanese
Art	Jewish Studies
Asn, Eur Arm/American Studies	Journalism
Biology	Landscape Architecture
Broadcast Communication Arts	Liberal Arts
Business	Liberal Studies
Chemistry	Library Science
Child Development	Linguistics
Chinese	Management
City and Regional Planning	Marketing
Communications	Mathematics
Community Services	Mexican American Stds
Computer Sciences	Music
Creative Arts	Native American Studies
Creative Writing	Natural Resources
Criminology	Philosophy
Curriculum and Instruction	Physical Education
Dance	Police Science
Design and Industry	Political Science
Drama	Public Administration
English	Public Relations
Environmental Studies	Quantitative Methods
Foreign Languages	Radio Television
French	Small College
Geography	Social Science
Geology	Sociology
Gerontology	Spanish
Government	Special Major
History	Tutorials, General, Experiential Studies
Holistic Health	Urban Studies
Home Economics	Women's Studies
Hotel and Restaurant Management	World Business
Human Development	



The following course work are not covered under this Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP), but are covered under the Student Professional Liability Insurance Program (SPLIP):

**NURSING, ALLIED HEALTH, SOCIAL WORK, including:**

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|-------------------------------------|----------------------|
| Audiology                           | Occupational Therapy |
| Counseling                          | Physical Therapy     |
| Food and Nutrition                  | Psychology           |
| Health Professions                  | Recreation Therapy   |
| Kinesiology and Exercise Physiology | Social Work          |
| Nursing                             | Speech Therapy       |

**EDUCATION, TEACHING PROFESSIONS, including:**

- Education
- Education Psychology
- Elementary Education
- Secondary Education
- Special Education

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