



Cyber Liability

COVERAGE SUMMARY

INSURER:

Lloyd's of London
Beazley Syndicates

POLICY TERM:

July 1, 2018 to
July 1, 2019

**NAMED COVERED ENTITY:**

California State University Risk Management Authority (CSURMA)
CSURMA Auxiliary Organizations Risk Management Alliance (AORMA)

TOTAL PROGRAM LIMITS:

4,000,000	Notified Individuals - Aggregate
10%	Of Notified Individuals residing outside of the United States – Sublimit
\$1,000,000	Computer Expert Services (includes credit monitoring & call center services), Legal Services, and Public Relations & Crisis Management Expenses - Aggregate Limit
	Privacy Breach Response Services is separate from and in addition to the Policy Aggregate Limit of Liability

PRIMARY LAYER:

Insurer	Lloyd's of London / Beazley Syndicate	
Rating	A.M. Best Rating: A XV / Standard and Poor's Rating: A+	
Retroactive Date	July 1, 2008	
Coverages and Limits	Annual Policy and Program Aggregate for All Insureds and Member Combined	\$25,000,000
	Annual Aggregate each CSURMA Member	\$17,000,000
Retention	CSU Auxiliary Organizations	\$25,000
	CSU Campuses	\$100,000
	8 Hour waiting period for first party claims	

FIRST PARTY LOSS**CSURMA MEMBER ANNUAL AGGREGATE LIMITS**

Systems Failure	\$750,000
Dependent Business Loss - Dependent Security Breach	\$2,250,000
Media Liability - Website Media Content Liability	\$2,000,000

RETENTION:

250	First 250 Notified Individuals for Each Incident – Notification Services, Call Center Services, and Breach Resolution & Mitigation Services for each incident involving at least:
\$5,000	Legal Services (part of and not in addition to combined retention below)
\$20,000	Computer Expert Services, Legal Services and Public Relations & Crisis Management Expenses Combined

COVERAGE:

1. Information Security and Privacy Liability
2. Privacy Notification Costs

CLAIMS SERVICES:

1. Direct Reporting to Beazley Breach Response Service Team
2. Data Breach Investigation and Response
3. Sole Purpose to respond to data breach event
4. Information Security Incident Response Guide Provided

QUESTIONS:

Mimi Long

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Robert Leong

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Van Rin

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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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HOW TO REPORT A CLAIM:

IMMEDIATE NOTICE should be made to Beazley Breach Response of all potential claims and circumstances (assistance, and cooperation clause applies)

Claim notification under this policy is to:
Beazley Breach Response
bbr.claims@beazley.com

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

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