



California State University Risk Management Authority

# Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP)

## COVERAGE SUMMARY

**INSURER:**

Lloyd's of London

**POLICY TERM:**

July 1, 2019 to  
July 1, 2020

**POLICY NO:**

B1100039007190000

**QUESTIONS:**

**Robert Leong**

(415) 403-1441

[rleong@alliant.com](mailto:rleong@alliant.com)

**Van Rin**

(415) 403-1408

[vrin@alliant.com](mailto:vrin@alliant.com)

**INSUREDS:**

1. California State University (CSU)
  2. All campuses of the CSU
  3. Employees, Faculty, Staff of the CSU
  4. CSU Students enrolled in required credited coursework such as Service Learning programs and other courses of the CSU where the internship experience is required by the course in which students earn academic units, but not including CSU students enrolled in Nursing, Allied Health, Social Work, or Education credential programs of the CSU (refer to SPLIP).
- \* 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.

**COVERAGES:**

1. General Liability
2. 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.

**LIMITS:**

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

**MEMBER'S DEDUCTIBLE:**

- |          |           |
|----------|-----------|
| \$10,000 | Per Claim |
| \$40,000 | Aggregate |

**PREMIUM RATE:**

1. \$5.00 per student performing community service or volunteer work for academic credit and/or students in Radio, Television or Film academic programs
2. This flat rate is non-refundable, and is not subject to a prorated premium return if student is enrolled for less than one year

*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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### COVERAGE EXTENSION:

- Legal Representation:** defense cost included for covered claims
- 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
- School Grievance/ Academic Disciplinary Hearings:** reimburses for expenses incurred for defense of a school grievance or academic disciplinary hearing or proceeding; \$25,000 per proceeding; \$250,000 aggregate
- Damage to Property of Others:** for damage caused accidentally by a Covered Party to the property of others at your location; \$25,000 per incident; \$250,000 aggregate
- Assault Coverage:** covers your medical expenses or reimburses you for damage to your property if you are assaulted at your location; \$25,000 per incident; \$250,000 aggregate
- Medical Payments:** reimbursement of medical expenses to others injured on your location; \$25,000 per incident; \$250,000 aggregate
- First Aid Expenses:** for expenses you incur in rendering first aid to others: \$25,000 per defendant; \$250,000 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: \$25,000 per defendant; \$250,000 aggregate

### NO EXCLUSION FOR:

- Sexual Harassment
- Abuse or Molestation
- Corporal Punishment

### 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 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
- 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)
- 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 NOT LIMITED TO):

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

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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:

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

### EDUCATION / TEACHING PROFESSIONS, INCLUDING:

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

### HOW TO REPORT A CLAIM:

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

[CSURMAclaims@alliant.com](mailto:CSURMAclaims@alliant.com)

Or after hours:

Bob Frey  
415-403-1445  
[rfrey@alliant.com](mailto:rfrey@alliant.com)

**AND**

Mendes & Mount LLP  
750 7<sup>th</sup> Avenue  
New York, NY 100109

Ray Trismen  
212-261-8392  
[Raymond.trismen@mendes.com](mailto:Raymond.trismen@mendes.com)

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