

# **CSU Medical Malpractice Coverage**

#### **COVERAGE SUMMARY**

Coverage Provider: CSURMA

**Coverage Period:** July 1, 2019 to June 30, 2020



#### **COVERED PARTY:**

California State University (CSU)

### **COVERAGE:**

Professional Liability for CSU Medical Professionals, including Employed Physicians

## **COVERAGE DESCRIPTION:**

Covers Professional Liability of Medical Professionals employed by CSU and its campuses for services performed by Medical Professionals that are within the course and scope of their duties as an employee while serving at the Student Health Center on a campus of the CSU.

Medical Professional Liability means the rendering or failure to render:

- 1. Medical, surgical, dental, x-ray, or nursing service or treatment, or the furnishing of food or beverages in connection therewith;
- 2. Any service or treatment related to physical or mental health or of a professional nature; or
- 3. Any cosmetic or tonsorial service or treatment.
- 4. The furnishing of or dispensing of drugs or medical, dental or surgical supplies or appliances;
- 5. The immediate and emergency care given to an ill or injured person before regular medical aid can be obtained; i.e., "first aid".

Medical Professionals mean physicians, physician assistants, nurses, paramedics, emergency medical technicians, speech therapists, speech pathologists, nutritionists, psychologists, audiologists, or physical therapists.

## **COVERAGE TERRITORY:**

Worldwide, suit must be brought to USA

### **COVERAGE LIMITS:**

\$20,000,000 Each Occurrence

## **SELF-RETAINED LIMIT:**

Varies by campus from \$35,000 to \$900,000 each Occurrence

## **EXCLUSIONS:**

- 1. Physical Sexual Abuse
- 2. Invasive Surgery
- 3. Obstetrics
- 4. Dentistry
- 5. Services performed outside the course and scope of employment, including Private Practice

While we believe this Summary of Coverage fairly represents the terms, conditions and exclusions found in your Memorandum of Coverage (MOC), in the event of any differences between the MOC itself and this summary, the MOC will direct any resolution. This summary is not intended to replace or supersede any of your insurance contracts.

**QUESTIONS:** 

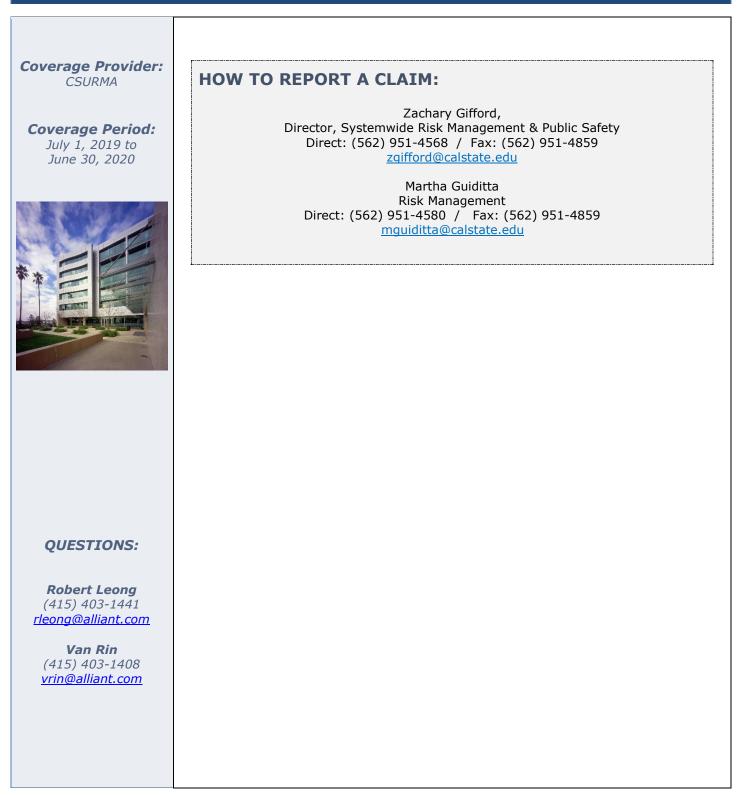
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