



Student Professional Liability Insurance Program (SPLIP)

COVERAGE SUMMARY

QUESTIONS:

Amy Lightner
(415) 403-1457
amy.lightner@alliant.com

Van Rin
(415) 403-1408
vrin@alliant.com



INSURER:
Lloyd's of London

POLICY TERM:
July 1, 2020 to
July 1, 2021

POLICY NO:
B1724WLS20A036
Primary
UA20LF152C4X
Excess

This is a "claims-made and reported" policy:

Claims are required to be discovered and reported within the policy period.

HOW TO REPORT A CLAIM:

CSURMAclaims@alliant.com

- OR -

Elaine (Kim) Tizon
(415) 403-1458
elaine.tizon@alliant.com

After Hours Reporting:

Robert Frey
415-403-1445 (Voice)
415-518-8490 (Cell)
rfrey@alliant.com

CLAIM REPORTING REQUIREMENTS:

1. This is a "claims-made" and "reported" 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 Insurer as soon as practicable, but not later than 30 days after expiration of the policy or applicable extended reporting period (36 months, if purchased).
2. A claim is deemed to be first made against the insured only when the Director of Systemwide Risk Management first receives notice of the claim.

RETROACTIVE DATE:

August 1, 2003

COVERAGE DESCRIPTION:

Medical Professional Liability and Educators Errors and Omissions Insurance 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.

ADDITIONAL INSURED:

Any affiliate institution to whom the Named Insured is obligated by written agreement to provide such coverage as is afforded by this policy.

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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 radio, television or film academic programs of the CSU (refer to SAFECLIP).

Enrolled Student means 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** (including but not limited to those students enrolled in Credited Coursework Programs, HTM 515 courses or the STAR STEM Teacher and Researcher Program).

Enrolled Students also include students: (a) 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; and (b) while completing an externship for pay which externship forms part of their enrolled course.

LIMITS:

- \$2,000,000 Professional Liability - Each Claim inclusive of Defense Expenses
- \$2,000,000 General Liability - Each Claims inclusive of Defense Expenses
- \$25,000 Fire Legal Liability - Per Proceeding USD \$250,000 Aggregate
- \$25,000,000 Combined Policy Aggregate Limit of Liability - Aggregate inclusive of Defense Expenses

The combined policy aggregate limit of liability is an aggregate amount for all insureds and is not per student.

- \$25,000 Medical Payments Per Person / \$250,000 Aggregate
- \$25,000 School Grievance/Academic Disciplinary Hearings Per Proceeding / \$250,000 Aggregate
- \$25,000 Defendant Expense Benefit Per Defendant / \$250,000 Aggregate
- \$25,000 Assault Coverage Per Proceeding / \$250,000 Aggregate
- \$25,000 First Aid Expenses Per Incident / \$250,000 Aggregate
- \$2,000,000 Abuse or Molestation each abuse or molestation incident

DEDUCTIBLE:

- \$25,000 Each Claim inclusive of Defense Expenses
- \$100,000 Aggregate

NO EXCLUSION FOR:

1. Sexual Harassment
2. Abuse or Molestation
3. Corporal Punishment

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COMMENTS / CONDITIONS:

1. 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)
2. 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

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
Podiatrist
Perfusionist
Personal Trainer
Pharmacist
Pharmacist Technician

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
Respiratory Therapist Technician
Speech Hearing Therapist

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