

AORMA Liability Program

COVERAGE SUMMARY

QUESTIONS:

Mimi Long
(415) 403-1423
mlong@alliant.com

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



INSURER:
Auxiliary Organization
Risk Management
Alliance (AORMA)

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

MOC NO:
AORMA-LIAB-2021

HOW TO REPORT A CLAIM:

Carl Warren & Company
csurma@carlwarren.com

and/or

Shari Huff
shuff@carlwarren.com
657-622-4250

HOW TO REQUEST A CERTIFICATE OF INSURANCE:

1. Request a Certificate of Insurance within the Members Only section of WWW.CSURMA.ORG ... **OR**
2. Email the CSURMA specific COI request address: CSURMACOI@alliant.com ... **OR**
3. Email an Alliant staff member directly:

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

MEMBER ACTION REQUIRED:

1. Annually (in the fall) members will be asked to complete an application.
2. Annually (in the spring) members will be asked to review and update their schedule of owned autos and mobile equipment.
3. Annually (in the spring) members will be asked to review their current certificates of insurance, deleting those that no longer need to be reissued.

COVERED ENTITIES:

1. All of the CSU Auxiliary Organizations who have joined the CSURMA Joint Powers Authority (the Members)
2. When acting solely within the scope of their duties, office or employment for the Member, the governing board, officers, employees and authorized individuals acting as volunteers
3. Any person using an auto with permission of the Member.
4. Additional covered parties to whom the Member is obligated by virtue of any written contract to provide coverage
5. Any employee pension benefits or employee welfare benefits trust formed under U.S. Internal Revenue Code Section 501(c)(9), including the Board of Trustees of the trust when acting solely within the scope of the duties, office or employment for the trust
6. Auxiliaries Multiple Employer VEBA
7. Auxiliary Organizations Association

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 DESCRIPTION:

The AORMA Liability Program will pay on behalf of the Member those sums the Member shall be obligated to pay by reason of liability imposed by law because of bodily injury, property damage, errors or omissions, unfair employment practices liability, personal injury or media wrongful acts.

LINES OF COVERAGE INCLUDED:

1. General Liability
2. Automobile Liability (Owned, Non-owned, and Hired)
3. Errors & Omissions, including Directors & Officers Liability, and Media Wrongful Acts
4. Employment Practices Liability
5. Domestic Hired Automobile Physical Damage
6. Liquor Liability
7. Watercraft Liability, under 50 feet, or while on shore
8. Employee Benefits Liability
9. Fiduciary Liability

COVERAGE LIMITS:

\$5,000,000	Any one Occurrence or Wrongful Act
	Non-Salaried Employees (of the California State University) Auto Liability –
\$5,000,000	Each Accident
\$250,000	California Uninsured or Underinsured Motorist (Bodily Injury Only) – Each Accident
\$50,000	Domestic Hired Automobile Physical Damage – Each Accident
\$350,000	Fiduciary Liability, including Employee Benefits Liability Coverage (Claims Made Coverage Basis) – Each Occurrence
\$250,000	Funds, Grants or Appropriations (Defense Only) – Each Occurrence
\$250,000	Land Use (Defense Only) – Per Ultimate Net Loss
\$250,000	Nuclear Materials (Limited Coverage) – Each Occurrence
\$600,000	Mold – Each Occurrence
\$850,000	Mold – Aggregate for Each Member

Note: Additional Fiduciary Liability coverage limits up to \$5,000,000 is purchased through the Trustees E&O / Fiduciary Liability policy.

DEDUCTIBLE:

\$0	All coverages except;
\$25,000	Employment Practices Liability (all Member except as shown below)
\$50,000	Chico State Enterprises
	Associated Students, California State University, Long Beach
	California State University, Long Beach Research Foundation
	The Cal Poly Pomona Foundation, Inc.
	California State University, San Marcos Corporation
\$75,000	None
\$100,000	San Diego State University Research Foundation
\$1,000,000	Non-Salaried Employees (of the California State University) Auto Liability – Each Occurrence
\$1,000	Domestic Hired Automobile Physical Damage – Comprehensive and Collision
\$5,000	Domestic Hired Automobile Physical Damage – Comprehensive and Collision when the use of the hired vehicle on a non-paved road violates the rental car agreement

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RETROACTIVE DATES:

Fiduciary Liability, including Employee Benefits Liability Coverage

7/01/05	Associated Students of CSU Chico
7/01/08	CSU Long Beach Research Foundation
7/01/07	Associated Students Inc. CSU Los Angeles
10/01/91	The University Corporation, CSU Northridge
10/01/99	University Student Union, CSU Northridge
4/15/10	Capital Public Radio, CSU Sacramento
7/01/02	San Jose University Research Foundation
2/01/98	Spartan Shops, Inc.
7/01/10	Auxiliaries Multiple Employer VEBA
7/01/10	All other insureds

EXCLUSIONS: *Including but not limited to:*

1. Aircraft
2. Asbestos
3. Aviation Activities
4. Bodily Injury to the Member's employees arising in the course of employment
5. Contractual Obligation; except for liability assumed in a contract or agreement
6. Dams
7. Employee Benefits Liability; except as provided under Fiduciary Liability Endorsement
8. Eminent Domain and Inverse Condemnation
9. ERISA; except as provided under Fiduciary Liability Endorsement
10. Fiduciary Liability; except as provided under Fiduciary Liability Endorsement
11. Funds, Grants, or Appropriations; but defense is provided up to \$250,000
12. Insolvency
13. Intentional Conduct
14. Lack of Occurrence
15. Land Use; but defense is provided up to \$250,000
16. Lead
17. Medical Malpractice; limited coverage is added back for your employees who are nurses, paramedics, EMTs, speech therapists, speech pathologists, nutritionists, psychologists, audiologists, phlebotomists or physical therapists
18. Mold (limited coverage)
19. Non-Compensatory Amounts and/or Damages
20. Nuclear, except materials for instructional or research activities up to \$250,000
21. Office of Foreign Assets Control
22. Pollution
23. Property Damage (ADA accommodations)
24. Silica
25. Subsidence
26. Terrorism
27. War
27. Watercraft 51 feet or over

Wrongful Acts (Exclusions):

1. Labor disputes or labor negotiations
2. Injunctions, equitable relief, non-monetary damages
3. Crime, dishonest, fraudulent or malicious act
4. Illegal remuneration or willful violation of a penal statute; etc.

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EXCLUSIONS: *Continued*

Media Wrongful Acts (Exclusions):

1. Infringement of any patent
2. Violation of any law or regulation regarding communication including telephone calls, facsimiles and electronic mail
3. Illegal remuneration or willful violation of a penal statute; etc.

Fiduciary Liability (Exclusions):

1. Fines, Penalties or Taxes
2. Payments due under a benefit plan or trust, unless recovery is based on a covered wrongful act
3. Personal injury or bodily injury, contractual obligation, illegal remuneration or discrimination in violation of any law
Any wrongful act which was reported to a prior insurer, any wrongful act known to the insured prior to inception of this policy or any deliberately fraudulent or dishonest act; willful violation of a statute or regulation

PUBLIC ENTITY EXCESS LIABILITY:

Carrier: Argonaut Insurance Company - AM Best Rating A- XIV
Limits: \$5,000,000 Excess of \$5,000,000
Policy Number: 2902105-02

Carrier: Everest Reinsurance Company
Limits: \$5,000,000 Excess of \$10,000,000
Policy Number: C10044208

EXCESS FIDUCIARY LIABILITY:

Carrier: Lloyd's of London
Limits: \$4,650,000 Excess of \$350,000
Policy Number: B1724WLS20A023

REINSURANCE:

Note: AORMA's pooled layer limit is \$500,000 per claim. Markel Global Reinsurance Company & Great American Insurance Company reinsures AORMA's limit - \$4,500,000 excess of \$500,000.

Markel Global Reinsurance Company – AM Best Rating A XV
Limit: \$2,250,000 part of \$4,500,000 excess of \$500,000
Certificate Number: MPEREV0078-16-4

Great American Insurance Company – AM Best Rating A+ XV
Limit: \$2,250,000 part of \$4,500,000 excess of \$500,000
Certificate Number: 1827309