



CSU Club Sports Insurance Program

COVERAGE SUMMARY

INSURER:

CSURMA (Self Insured Pooled)

QBE Insurance Corporation

New Hampshire Insurance Company (Chartis)

POLICY TERM:

August 1, 2018 to August 1, 2019

**COVERED NAME ENTITY:**

California State University Risk Management Authority (CSURMA)

COVERED MEMBERS:

1. California State University, Bakersfield
2. California State University, Channel Islands
3. California State University, Chico
4. California State University, Dominguez Hills
5. California State University, East Bay
6. California State University, Fresno
7. California State University, Fullerton
8. Associated Students Inc., CSU Fullerton (joined 9/26/16)
9. Humboldt State University
10. California State University Maritime Academy
11. California State University, Monterey Bay
12. Associated Students Inc., California State University, Northridge
13. Associated Students Inc., CSPU Pomona (joined 3/6/15)
14. California State University, Sacramento
15. California State University, San Bernardino
16. Associated Students, San Diego State University
17. San Francisco State University
18. San Jose State University Student Union
19. California Polytechnic State University, San Luis Obispo
20. California State University, San Marcos
21. Sonoma State University
22. California State University, Stanislaus

COVERED PARTIES:

All enrolled students who are participants in Policyholder supervised and sponsored club sports activities. Eligible persons include all students associated with the approved club sports per campus of the California State University System

COVERED ACTIVITIES:

This program is designed to cover students participating in your campus' club sports programs, including Intramural and Recreational sports clubs that are officially recognized by your campus as a student organization.

COVERAGE TERRITORY:

United States of America

QUESTIONS:

Robert Leong

(415) 403-1441

rleong@alliant.com

Stacey Weeks

(415) 403-1448

sweeks@alliant.com

Van Rin

(415) 403-1408

vrin@alliant.com

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 LIMITS:****CSURMA Self Insured Pooled**

Basic Accident Medical Coverage (Optional)

\$30,000	Accident Medical Expense Benefit – Per Covered Accident
\$100	Deductible – Student’s Responsibility
52 weeks	Benefit Period
90 days	Incurral Period

Note: All Members above participate in the Basic Accident Medical Coverage (CSURMA Self Insured Pooled) except:

California State University, Chico
California State University Maritime Academy
California Polytechnic State University, San Luis Obispo

QBE Insurance Corporation

Accident Medical Coverage - Catastrophic

\$5,000,000	Lifetime Benefit Limit
\$10,000	Accidental Death & Dismemberment
\$30,000	Deductible (Catastrophic Injury Only)
\$100	Deductible (Basic Accident Medical & Catastrophic Injury)

Pays covered medical and dental expenses incurred by club members for accidental injuries sustained while participating in covered sport activities. The Basic limit of \$30,000 is provided by the CSURMA Risk Pool, and is supplemented with \$5,000,000 Catastrophic Injury Insurance provided by QBE Insurance Corporation (A.M. Best rated A, XIV).

New Hampshire Insurance Company (Chartis)

General Liability

\$1,000,000	Per Occurrence
\$3,000,000	General Aggregate
\$1,000,000	Personal / Advertising Injury
\$1,000,000	Products- Completed Operations Aggregate
\$300,000	Damage to Property Rented to You
\$0	Deductible

Investigates, defends and pays on behalf of enrolled student organizations liability for covered Bodily Injury and/or Property Damage to a third-party (not including Automobile Liability) arising from covered club sport activities. Coverage includes on-campus and off-campus events of the student organization and its members, subject to all terms of the insurance policy. The insurance is provided by New Hampshire Insurance Company (A.M. Best rated A+ XV).

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EXCLUSIONS (INCLUDING BUT NOT LIMITED TO):**Catastrophic:**

No benefits are payable for:

1. Intentionally self-inflicted injury, suicide or any attempt thereof while sane or insane
2. Commission or attempt to commit a felony or assault
3. Commission of or active participation in a riot or insurrection
4. Bungee jumping, parachuting, skydiving, parasailing, hang-gliding
5. Declared or undeclared war or act of war
6. Participation in any motorized race or contest of speed
7. Travel in or any off-road motorized vehicle not requiring licensing as a motor vehicle
8. Sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food
9. Travel or activity outside of the United States or Canada
10. Voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless prescribed or taken under the direction of a Physician and taken in accordance with the prescribed dosage
11. The Covered Person's intoxication as determined according to the laws of the jurisdiction in which the Covered Accident occurred
12. Injuries compensable under Worker's Compensation law or similar law

General Liability:

1. Abuse or Molestation Exclusion
2. Asbestos and Silica Exclusion
3. Assault and Battery Exclusion
4. Attendance Limitation Exclusion
5. Employment-Related Practices Exclusion
6. Fireworks, Explosives, Pyrotechnic Devices or Incendiary Devices Exclusion
7. Fungus Exclusion
8. Medical Payments Exclusion
9. Nuclear Energy Liability Exclusion
10. Radioactive Matter Exclusion
11. Total Lead Exclusion
12. Total Pollution Exclusion

HOW TO REPORT A CLAIM:**CLAIMS REPORTING
(Basic Accident and Catastrophic Claims)**

Health Special Risk, Inc. (HSR)
HSR Plaza II, 4100 Medical Parkway
Carrollton, TX 75007

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