



# Fine Arts, Artifacts and Archives Program

## COVERAGE SUMMARY

**INSURER:**  
Lloyds of London

**POLICY TERM:**  
July 1, 2018 to  
July 1, 2019

**Policy No:**  
K18D4987



**QUESTIONS:**

**P.J. Skarlanic**  
(415) 403-1455  
[pskarlanic@alliant.com](mailto:pskarlanic@alliant.com)

**Robert Leong**  
(415) 403-1441  
[rleong@alliant.com](mailto:rleong@alliant.com)

**Van Rin**  
(415) 403-1408  
[vrin@alliant.com](mailto:vrin@alliant.com)

**NAMED COVER ENTITY:**

California State University Risk Management Authority (CSURMA) and Auxiliary Organizations Risk Management Alliance (AORMA) Members

**PREMISES INSURED:**

"Wall to wall", "nail to nail" coverage while on your premises, in transit, or out on loan.

**PERILS:**

"All Risks" of Physical Damage Including Flood and Earthquake Shock

**INTEREST:**

Fine Arts, Artifacts and Archives of whatsoever nature comprising inward and outward loans, but excluding general contents, fixtures, and fittings, textbooks and academic materials and the like.

**TERRITORIAL SCOPE:**

Worldwide

**LIMIT:**

- \$25,000,000 Any one occurrence and in the annual aggregate
- \$5,000,000 Worldwide transit (per conveyance)
- \$5,000,000 Unnamed locations
- \$2,500,000 Single article limit (for unscheduled items)

**DEDUCTIBLE:**

Nil, except 10% of Earthquake

**REPORTING REQUIREMENTS:**

**For exhibits owned by you, you must:**

Keep and maintain an inventory in which individual details of all exhibits are kept.

**For exhibits lent by or to you, you must:**

Issue a written loan agreement in respect of each item lent to you or by you and keep a record of all loan agreements issued. The loan agreement shall include the value of the exhibit(s) agreed between you and the lender.

**Exhibits not recorded in the above manner are not covered under this insurance.**

**APPRAISALS:**

Appraisals are not required to have coverage through the FAAAP. If you have appraisal information on hand that information would be helpful for CSURMA staff to have, but appraisals will not be required.

*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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### EXCLUSIONS: (INCLUDED BUT NOT LIMITED TO)

1. Loss or damage caused by wear and tear, gradual deterioration, inherent defect, rust or oxidation, moth or vermin, warping or shrinkage.
2. Loss or damage caused by repairing, reframing, restoring, retouching, or any similar process.
3. Loss or damage caused by aridity, humidity, exposure to light or extremes of temperature unless such loss or damage is caused by storm, frost or fire.
4. Loss or damage caused by theft or dishonesty committed by or in collusion with any principal, shareholder (beneficial or otherwise), partner, director or other officer or any person employed by you, or any person to whom the insured property is entrusted or loaned.
5. Loss from or damage in or on unattended vehicles.
6. Electrical or mechanical fault or breakdown.
7. The amount of Deductible as stated under conditions in "the Schedule".
8. Mysterious disappearance or unexplained loss, unless included under "the Schedule".
9. Any act of terrorism other than as granted under Section 7 of this certificate, but in any event the following exclusion will remain in force; Loss, damage, costs or expenses arising directly or indirectly from Nuclear, biological or chemical contamination caused by or resulting from an act of terrorism. This includes poisoning, or preventing or limiting the use of an object, due to the effects of any nuclear, biological or chemical agent as a consequence of an act of terrorism.
10. Loss, damage, costs or expenses arising directly or indirectly from biological or chemical contamination caused by or resulting from an act of terrorism. This includes poisoning, or preventing or limiting the use of an object, due to the effects of any biological or chemical agent.
11. Loss, damage or liability arising directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination.
12. Loss, damage or liability arising directly or indirectly from seepage, pollution or contamination, however such seepage, pollution or contamination may have been caused.
13. Loss, damage or liability directly or indirectly caused by war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
14. Loss or damage caused by or resulting from your property being confiscated, taken, damaged or destroyed by or under the order of any government or public or local authority.
15. Any claim to the extent that you would be entitled to be paid under any other insurance if this insurance did not exist.

### HOW TO REPORT A CLAIM:

#### CLAIMS REPORTING

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

[csurmaclaims@alliant.com](mailto:csurmaclaims@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.*