

California State University Risk Management Authorit

Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP)

COVERAGE SUMMARY

INSURER: Lloyd's of London

POLICY TERM: July 1, 2016 to July 1, 2017

POLICY NO: B0621PCSUR000616



OUESTIONS: Robert Leong (415) 403-1441

(415) 403-1441 <u>rleong@alliant.com</u>

Van Rin (415) 403-1408 <u>vrin@alliant.com</u>

Hsan Htein (415) 403-1452 <u>hhtein@alliant.com</u> California State University (CSU)
All campuses of the CSU
Employees Faculty Staff 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 Nursing, Allied Health, Social Work, or Education credential programs of the CSU (refer to SPLIP).
- * Enrolled Students mean 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. Enrolled Students also include students 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.

ADDITIONAL INSUREDS:

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

COVERAGES:

INSUREDS:

- 1. General Liability
- 2. Professional Liability

COVERAGE DESCRIPTION:

Covers General Liability and Professional Liability of CSU enrolled students performing community service or volunteer work for academic credit; and students enrolled in radio, television or film credential programs of the CSU.

COVERAGE TERRITORY:

Worldwide, suit must be brought to USA

LIMITS:

\$2,000,000 Each Loss\$4,000,000 Aggregate for all Covered Parties, and not per student

MEMBER'S DEDUCTIBLE:

\$0 Per Claim

PREMIUM RATE:

- 1. \$5.00 per student performing community service or volunteer work for academic credit and/or students in Radio, Television or Film academic programs.
- 2. This flat rate is non-refundable, and is not subject to a prorate premium return if student is enrolled for less than one year.

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 EXTENSION:

- 1. Legal Representation: defense cost included for covered claims.
- 2. **Personal Injury Liability:** protects up to the Coverage Limits against covered claims arising from charges of privacy violation, libel, slander, assault & battery, and other alleged personal injuries.
- School Grievance/ Academic Disciplinary Hearings: reimburses for expenses incurred for defense of a school grievance or academic disciplinary hearing or proceeding; \$5,000 per proceeding; \$100,000 aggregate.
- 4. **Damage to Property of Others:** for damage caused accidentally by a Covered Party to the property of others at your location; \$5,000 per incident; \$100,000 aggregate.
- 5. **Assault Coverage:** covers your medical expenses or reimburses you for damage to your property if you are assaulted at your location; \$5,000 per incident; \$100,000 aggregate.
- 6. **Medical Payments:** reimbursement of medical expenses to others injured on your location; \$5,000 per incident; \$100,000 aggregate.
- 7. **First Aid Expenses:** for expenses you incur in rendering first aid to others: \$5,000 per defendant; \$100,000 aggregate.
- 8. **Defendant Expense Benefit:** reimburses you for lost wages and other expenses incurred when you attend a required trial, hearing or proceeding as a defendant in a covered claim: \$5,000 per defendant; \$100,000 aggregate.

NO EXCLUSION FOR:

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

COMMENTS / CONDITIONS:

- This is a "claims- made" 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 Carrier as soon as practicable, but not later than 3 years after the Policy Period. Coverage is only provided for claims arising from Professional Services which are rendered or Incidents which occurred during the Policy Period.
- 2. 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).
- 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.

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SERVICE LEARNING COURSES (INCLUDING NOT LIMITED TO):

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Hsan Htein (415) 403-1452 <u>hhtein@alliant.com</u> Accounting Afro American Studies Agricultural Education Agricultural Mechanics Animal Science Anthropology Apparel Merchandising and Management Art Asn, Eur Arm/American Studies Biology **Broadcast Communication Arts Business** Chemistry Child Development Chinese City and Regional Planning Communications **Community Services Computer Sciences Creative Arts Creative Writing** Criminology Curriculum and Instruction Dance Design and Industry Drama English **Environmental Studies** Foreign Languages French Geography Geology Gerontology Government History Holistic Health Home Economics Hotel and Restaurant Management Human Development

Human Services Humanities Hutchins School **Industrial Arts** Information Systems Inter Multi Studies Japanese Jewish Studies Journalism Landscape Architecture Liberal Arts Liberal Studies Library Science Linguistics Management Marketing Mathematics Mexican American Stds Music Native American Studies Natural Resources Philosophy **Physical Education** Police Science **Political Science** Public Administration Public Relations Quantitative Methods **Radio Television** Small College Social Science Sociology Spanish Special Major Tutorials, General, Experiential Studies **Urban Studies** Women's Studies World Business

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The following course work are not covered under this Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP), but are covered under the Student Professional Liability Insurance Program (SPLIP):

NURSING, ALLIED HEALTH, SOCIAL WORK, INCLUDING:

Audiology Counseling Food and Nutrition Health Professions Kinesiology and Exercise Physiology Nursing Audiology Counseling Food and Nutrition Occupational Therapy Physical Therapy Psychology Recreation Therapy Social Work Speech Therapy Occupational Therapy Physical Therapy Psychology

EDUCATION / TEACHING PROFESSIONS, INCLUDING:

Education Education Psychology Elementary Education Secondary Education Special Education

HOW TO REPORT A CLAIM:

Alliant Insurance Services, Inc. 100 Pine Street, 11th Floor San Francisco, CA 94111-5101

> Bob Frey 415-403-1445 rfrey@alliant.com

> Elaine Kim 415-403-1458 <u>ekim@alliant.com</u>

> > AND

Mendes & Mount LLP 750 7th Avenue New York, NY 100109

Ray Trismen 212-261-8392 Raymond.trismen@mendes.com

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