



California State University Risk Management Authority

# CSU Club Sports Insurance Program August 1, 2013 – August 1, 2014

**Insurer:** CSURMA (Self Insured Pooled)  
Mutual of Omaha (NIRSA)  
New Hampshire Insurance Company (Chartis)

**Covered Name Entity:** California State University Risk Management Authority (CSURMA)

**Covered Members:** California State University, Bakersfield  
California State University, Channel Islands  
California State University, Chico  
California State University, Dominguez Hills  
California State University, East Bay  
California State University, Fresno  
California State University, Fullerton  
Humboldt State University  
California State University, Monterey Bay  
[Associated Students Inc., California State University, Northridge](#)  
California State University, Sacramento  
California State University, San Bernardino  
[Associated Students, San Diego State University](#)  
San Francisco State University  
California Polytechnic State University, San Luis Obispo  
[California State University San Marcos University Corporation](#)  
Sonoma State University  
California State University, Stanislaus

**Coverage 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 you campus as a student organization

**Coverage Limits:**

**Basic Accident Medical Coverage (Optional) -**

*CSURMA Self Insured Pooled*

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

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

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

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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**Mutual of Omaha  
(NIRSA)**

### 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 Mutual of Omaha Insurance Company (A.M. Best rated A+ XV) via the National Intramural-Recreational Sports Association (NIRSA).*

### General Liability

**New Hampshire  
Insurance Company  
(Chartis)**

\$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).*

### Exclusions (including but not limited to):

#### Catastrophic:

No benefits are payable for:

- Illness or disease or medical or surgical treatment thereof, including diagnosis, except:
- as may be specifically provided for in the policy
- as may result from an Injury sustained in a Covered Accident
- a cardiovascular accident, stroke or other similar traumatic event caused by exertion while participating in a Covered Event
- infection, except bacterial infection which results from the accidental ingestion of a contaminated substance or pyogenic infection
- which results from an accidental bodily Injury
- suicide or intentionally self-inflicted Injury while sane
- an act of declared or undeclared war
- participation in a riot or engagement in or attempt to commit a felony or being engaged in an illegal activity

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### Exclusions (including but not limited to):

- travel or flight in or descent from any aircraft, unless the Insured Person is a passenger for authorized group or team travel on a
- regularly scheduled flight on a commercial airline; or is a passenger on an aircraft chartered solely for the purpose of travel
- has a valid airworthiness certificate from the jurisdiction in which operated and which is being operate by a duly licensed pilot
- charges which exceed the Reasonable and Customary charges
- charges Incurred for dental work unless the Insured Person sustains a Disablement which results in damage to his or her natural teeth

### General Liability:

- Asbestos and Silica Exclusion
- Assault and Battery Exclusion
- Attendance Limitation Exclusion
- Employment-Related Practices Exclusion
- Fireworks, Explosives, Pyrotechnic Devices or Incendiary Devices Exclusion
- Fungus Exclusion
- Medical Payments Exclusion
- Nuclear Energy Liability Exclusion
- Radioactive Matter Exclusion
- Total Lead Exclusion
- Total Pollution Exclusion

### Program

#### Administrator:

Alliant Insurance Services  
100 Pine Street, 11<sup>th</sup> Floor  
San Francisco, CA 94111

Robert Leong, First Vice President  
Tel: (415) 403-1441  
Email: [rleong@alliant.com](mailto:rleong@alliant.com)

### Claims Reporting:

A-G Administrators  
Claims Department  
P. O. Box 979  
Valley Forge, PA 19482-0979  
Fax: 610-933-4122  
Phone: 610-933-0800  
Toll Free: 800-634-8628

Dan Beery, Account Manager  
[dberry@agadm.com](mailto:dberry@agadm.com)

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