



CSU Inland Marine Program July 1, 2014 – July 1, 2015

Insurer:

AGCS Marine Insurance Company

Policy No:

MXI98308874

Named Cover Entity:

California State University Risk Management Authority (CSURMA)

Coverage:

All Risk equipment floater for scheduled of equipment on file with the company

Limit:

\$10,000,000 Per Occurrence
\$500,000 Sublimit - Inland Transit

Deductible:

<u>Item:</u>	<u>Deductible:</u>	<u>Rate (per \$100 of value)</u>
Musical Instruments	\$1,000	0.665
Fine Arts	\$1,000	0.361
EDP (less than \$1mm)	\$1,000	0.779
EDP (greater than \$1mm)	\$10,000	0.15
Laptops	\$1,000	1.539
Camera Equipment	\$1,000	3.696
Office Equipment	\$1,000	0.779
Miscellaneous Equipment	\$1,000	0.779

Deductible applies against total loss from any one occurrence. The total to be deducted shall not exceed the largest deductible applicable.

Loss Valuation:

1. Property of Insured: replacement cost
2. Property of others: the Insured's interest and for the valuation consistent with the liability of the Insured.

Insuring Agreements:

Computer Form

1. Covered properties: EDP and media owned, leased, rented, or controlled by the Insured and for which the Insured is liable.
2. Perils Insured: all risk of direct physical loss or damage, except:
 - a. mechanical failure
 - b. dishonest acts
 - c. electrical disturbance

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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Commercial Article Floater

1. Covered properties: musical instruments, fine arts, camera equipment owned, leased, rented or controlled by the Insured and for which the Insured is liable.
2. Perils Insured: all risk of direct physical loss or damage, except:
 - a. wear and tear
 - b. hostile or warlike action, insurrection, rebellion
 - c. nuclear reaction, radiation, contamination
 - d. unexplained loss, mysterious disappearance
 - e. mechanical breakdown, latent defect
 - f. corrosion, rust
 - g. misappropriation, dishonest acts
 - h. earthquake, flood
 - i. as to Fine Arts: damage from repairing, restoration or retouching process; breakage, unless caused by an insured peril, or endorsed thereon

Property Not Covered

- Vehicles
- Watercraft
- Property rented or leased to others while away from your premises.
- Property while waterborne”, unless on transporting land conveyances aboard any regular ferry operation on inland waterways
- Any “Data” which cannot be replaced unless such items are covered for a specific amount per article and such items and values per article are endorsed onto this EDP policy.
- Accounts, bills, evidences of debt, money, valuable papers, records, abstracts, deeds, manuscripts or other documents except as they have been converted to Data Processing “Media” form, and then only in that form.
- Contraband or property in the course of illegal transportation or trade.

Exclusions (included but not limited to):

- Earth Movement
- Governmental Action
- Nuclear Hazard
- War And Military Action
- Water / Flood
- Fungi, Wet Rot And Dry Rot
- Virus, Bacterium Or Other Microorganism



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Comments / Conditions:

Fine Arts:

- a. must be packed/unpacked by competent packers
- b. declared/agreed value
- c. pair and set: full value of set

Musical Instruments:

- a. not played for remuneration, unless endorsed thereon

Claims Administrator:

AGCS Marine Insurance Company
Attn: FNOL Marine Claims Unit
One Progress Point Parkway
O'Fallon, MO 63368

Tel: 1-800-558-1606

Fax: 1-888-323-6450

Email: FNOLMarine@agcs.allianz.com

Claims Reporting:

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

Diana Walizada

Toll Free: (877) 725-7695

Direct: (415) 403-1453

Fax: (415) 403-1466

E-mail: dwalizada@alliant.com

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