



CSURMA Liability Program

COVERAGE SUMMARY

INSURER:

California State University Risk Management Authority (CSURMA) Self Insured Program

POLICY TERM:

July 1, 2016 to July 1, 2017

MOC NO:

CSURMA-LIAB-1617

**NAMED COVER ENTITY:**

California State University Risk Management Authority (CSURMA)

COVER MEMBERS:

1. California State University, Bakersfield
2. California State University, Chancellor's Office
3. California State University, Channel Islands
4. California State University, Chico
5. California State University, Dominguez Hills
6. California State University, East Bay
7. California State University, Fresno
8. California State University, Fullerton
9. Humboldt State University
10. California State University, Long Beach
11. California State University, Los Angeles
12. California Maritime Academy
13. California State University, Monterey Bay
14. California State University, Northridge
15. California State Polytechnic University, Pomona
16. California State University, Sacramento
17. California State University, San Bernardino
18. San Diego State University
19. San Francisco State University
20. San Jose State University
21. California Polytechnic State University, San Luis Obispo
22. California State University, San Marcos
23. Sonoma State University
24. California State University, Stanislaus

ADDITIONAL INSURED:

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

LIMITS:

\$5,000,000	Ultimate Net Loss for Each Member During the Policy Period; including Bodily Injury, Property Damage and Personal Injury
\$5,000,000	Completed Operations Hazard – Each Occurrence
\$5,000,000	Unfair Employment Practices Liability – Each Occurrence
\$5,000,000	Errors & Omissions, including Directors & Officers Liability – Each Occurrence
\$5,000,000	Employee Benefits Liability
\$5,000,000	Medical Mal Practice

QUESTIONS:**Robert Leong**

(415) 403-1441
rleong@alliant.com

Van Rin

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vrin@alliant.com

Hsan Htein

(415) 403-1452
hhtein@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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SELF-INSURED RETENTION:

\$35,000	Per Occurrence for Dorm Revenue Fund facilities, Student Health Center, Parking, and Continuing Education operations (All Campuses)
\$35,000	Per Occurrence For Only (CSU Bakersfield, CSU Channel Islands, California Maritime Academy, CSU Monterey Bay, CSU Stanislaus)
\$50,000	Per Occurrence For Only (Humboldt State University, CSU San Bernardino, CSU San Marcos)
\$100,000	Per Occurrence For Only (CSU Chancellor's Office, CSU Dominguez Hills, Sonoma State University)
\$250,000	Per Occurrence For Only (CSU Chico, CSU Fresno, CSU Fullerton, CSU Long Beach, CSU Los Angeles, CSPU Pomona, CPSU, San Luis Obispo)
\$500,000	Per Occurrence For Only (CSU East Bay, San Francisco State University)
\$750,000	Per Occurrence For Only (CSU Northridge, San Jose State University)
\$900,000	Per Occurrence For Only (CSU Sacramento, San Diego State University)

COVERED PARTIES:

1. Named Member
2. Elected / Appointed Officials; past or present
3. Employees
4. Volunteers (appointed), including students in community service programs for college credit – see Conditions in Memorandum of Coverage
5. Students in nursing training
6. Additional Covered Party (Additional Insured): automatic if required by contract – see conditions in Memorandum of Coverage

COVERAGES:

1. General Liability
2. Errors & Omissions, including Directors & Officers Liability
3. Employment Practices Liability including "back wages" but no including "forward wages"
4. Discrimination
5. Eminent Domain
6. Inverse Condemnation
7. Mobile Equipment
8. Sexual Harassment
9. Trampolines
10. Watercraft Liability, under 50 feet, or while on shore
11. Management of Construction Projects: covered for projects managed by the Chancellor's Office, campus or both

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EXCLUSIONS:

1. Aircraft: excluded, except static aircraft
2. Airfield
3. Asbestos: covered
4. Assault and Battery
5. Automobiles: excluded, except parking operations (NOTE: auto liability covered separately by the state's self-insurance plan)
6. Contractual Obligation; except for liability assumed in a contract or agreement
7. Electronic Communication; if known to be false
8. Employment Benefits (workers' compensation, disability benefits, etc.)
9. Employment Liability (bodily injury to any employee)
10. Fiduciary Liability; excluded, but will defend
11. Intentional Conduct
12. Lack of Occurrence
13. Lead
14. Medical Malpractice; limited coverage for your employees who are nurses, paramedics, EMTs, speech therapists, speech pathologists, nutritionists, psychologists, audiologists, or physical therapists
15. Nuclear Energy & Material: excluded, except use of radioactive materials in an instructional lab or sponsored research activity
16. Pollution: excluded, except "hostile" fire or if "sudden & accidental"
17. Refund of Taxes, Fees or Assessments, excluded but will defend
18. Silica
19. Subsidence
20. War
21. Watercraft, over 50 feet, or not on shore

HOW TO REPORT A CLAIM:

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PUBLIC ENTITY EXCESS LIABILITY:

Carrier: Ironshore Specialty Insurance Company
Policy No: 001090805
Limits: \$5,000,000 Excess of \$5,000,000

Carrier: Allied World Assurance Company
Policy No: 03102286
Limits: \$10,000,000 Excess of \$10,000,000

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