



Club Liability Insurance Program (CLIP)

COVERAGE SUMMARY

QUESTIONS:

Mimi Long
(415) 403-1423
mlong@alliant.com

Amy Lightner
(415) 403-1457
amy.lightner@alliant.com

Van Rin
(415) 403-1408
vrin@alliant.com



INSURER:
Lloyd's of London

POLICY TERM:
July 1, 2020 to
July 1, 2021

Policy No:
B1724WLS20A039

This is a "claims-made and reported" policy:

Claims are required to be discovered and reported within the policy period.

HOW TO REPORT A CLAIM:

CSURMAclaims@alliant.com

- OR -

Elaine (Kim) Tizon
(415) 403-1458
elaine.tizon@alliant.com

After Hours Reporting:

Robert Frey
415-403-1445 (Voice)
415-518-8490 (Cell)
rfrey@alliant.com

HOW TO REQUEST A CERTIFICATE OF INSURANCE:

1. Request a Certificate of Insurance within the Members Only section of WWW.CSURMA.ORG ... **OR**
2. Email the CSURMA specific COI request address: CSURMACOI@alliant.com ... **OR**
3. Email an Alliant staff member directly:

Van Rin
vrin@alliant.com
415-403-1408

La Shaunda Wallace
Lashaunda.wallace@alliant.com
415-403-1489

The Campus Risk Management Department will be asked to verify that the club is officially recognized by the CSU prior to submitting a request for a certificate of insurance;

Include an executed agreement with your request for an additional insured endorsement.

MEMBER ACTION REQUIRED:

1. All CSU Campuses, annually, will be asked to provide a list of all Student Clubs Officially Recognized along with the number of members in each club.
2. All CSU Campuses, annually, will be asked to provide a list that includes the name and number of members of each fraternal organization (excluding traditional social national organizations) as well as a brief description of their programs/activities.

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.



California State University Risk Management Authority

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COVERED ENTITIES:

1. California State University Risk Management Authority
2. California State University (CSU)
3. All campuses of the CSU
4. Board of Trustees of the CSU
5. Employees, Faculty, Staff of the CSU
6. Elected/Appointed Officials of the CSU
7. CSU Auxiliary Organizations, and their Employees, Officers, Directors, Volunteers and Agents
8. All Student Clubs Officially Recognized by the CSU
All members in Student Clubs Officially Recognized by the CSU

It is a requirement for CLIP coverage that all Officially Recognized Clubs be reported to the Program Administrator.

COVERAGE DESCRIPTION:

Provides General Liability Coverage for Officially Recognized Clubs (per Executive Order 1068*) of the California State University. Coverage provided for both on and off campus activities.

*<http://www.calstate.edu/eo/eo-1068.html>

LIMITS:

- \$1,000,000 Each Loss
- \$5,000,000 Aggregate for all Covered Parties, and not per student

DEDUCTIBLE / SELF-INSURED RETENTION:

\$0 Per Claim

EXCLUSION(S): *Including but not limited to:*

1. Automobile Liability
2. Alcohol furnished at Club Activities / Events (unless served by a licensed third party provider)
3. The activities of all fraternal organizations (men and women), even academic fraternal organizations are excluded at this time.
4. Hazing
5. Injuries to Participants while participating in athletic activities
6. Intentional Discrimination

NO EXCLUSION FOR:

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

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COVERAGE EXTENSIONS:

- Damage to Property of Others:** for damage caused accidentally by a Covered Party to the property of others at your location; \$1,000 per incident; \$100,000 aggregate
- 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
- Medical Payments:** reimbursement of medical expenses to others injured on your location; \$5,000 per incident; \$100,000 aggregate
- First Aid Expenses:** for expenses you incur in rendering first aid to others: \$1,000 per defendant; \$100,000 aggregate
- 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: \$1,000 per defendant; \$100,000 aggregate

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.

The Campus Risk Management department will be asked to verify that the club is officially recognized by the CSU prior to requesting a Certificate of Insurance.

The CLIP Insurer will indemnify and defend an additional insured third-party only if there is a written agreement requiring that the third-party be named as an additional insured.

Note: A requirement that the Student Club name the Campus and/or Auxiliary Organization as an additional insured is not necessary as these entities are already covered parties on the CLIP policy.

CONDITIONS:

- This is a "claims-made" policy. Coverage is only provided for claims which are both:
 - first made against the Insured during the Policy Period; and
 - reported to the Insurer as soon as practicable, but not later than three years after the Policy Period.

ANSWERS TO FREQUENTLY ASKED QUESTIONS:

- When an officially recognized athletic club hosts a sanctioned social event, coverage under this program will extend to the social activities of the club. Only the athletic events of the club are excluded.
- All Fraternal / Greek organizations are excluded from CLIP at this time. Our insurance carriers via Lloyds of London are not comfortable with this exposure and while we recognize that there are academic/philanthropic based Fraternal / Greek clubs, until we are able to get our insurers more comfortable with the program coverage is excluded. As the CLIP program matures and more underwriting data is received from the campuses we will continue to fine tune the program with the goal of making CLIP accessible to all officially recognized clubs, noting it is very unlikely we will ever get the insurers to agree to cover traditional Greek organizations. If there is Greek representation within the organization's / club's name, it cannot be covered.
- A requirement that the Student Club name the Campus and/or Auxiliary Organization as an additional insured is not necessary as these entities are already covered parties on the CLIP policy.

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