

Club Sports Insurance Program Coverage Summary

Insurance Policy Information:

Insurance Company.....Wellfleet Insurance Company, and Allied World Assurance Company
 A.M. Best Rating.....A++ XV; AXV
 Standard & Poor's Rating.....N/A
 State Covered Status.....Admitted
 Policy/Coverage Term.....October 1, 2024 – October 1, 2025
 Policy #.....MP0000827190 and 5077-1349-02

How to Report a Claim:

Accidental Medical Claims:

Send Claims and EOB's to:
CSUCLAIMS@HSRI.COM
 972-512-5600 Voice
 972-512-5820 Fax
 HEALTH SPECIAL RISK, INC. (HSR)
 4100 Medical Parkway
 Carrollton, TX 75007

General Liability Claims:

Preferred Method Email: SWClaims@AthensAdmin.com
 1-888-607-6642 Voice
 916-384-0965 Fax
 Mail:
 Athens Insurance Services, Inc.
 PO Box 4111
 Concord, CA 94524

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 an Alliant staff member directly:

La Shaunda Wallace (primary)
LaShaunda.Wallace@alliant.com
 415-403-1489

Tevea Him (secondary)
thim@alliant.com
 415-403-1416

Member Action Required:

1. Annually (in summer / fall), members will be asked to review and update their club sports / intramurals census report
2. Only those eligible sports listed on the census report will be considered to be covered activities

Covered Entities:

California State University Risk Management Authority (CSURMA), including:

1. California State University, Bakersfield
2. California State University, Channel Islands
3. California State University, Chico
4. California State University, Dominguez Hills
5. California State University, East Bay
6. California State University, Fresno
7. California State University, Fullerton
8. Associated Students Inc., CSU Fullerton (joined 9/26/16)
9. California Polytechnic Humboldt
10. Associated Students Inc., CSU Long Beach (joined 1/9/20)
11. California State University Maritime Academy
12. California State University, Monterey Bay
13. Associated Students Inc., California State University, Northridge
14. Associated Students Inc., CSPU Pomona (joined 3/6/15)
15. California State University, Sacramento
16. California State University, San Bernardino
17. Associated Students, San Diego State University
18. San Francisco State University
19. San Jose State University Student Union
20. California Polytechnic State University, San Luis Obispo
21. California State University, San Marcos
22. Sonoma State University
23. California State University, Stanislaus

Covered 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 your campus as a student organization

Coverage Territory:

United States of America

Coverage Limits:

Basic Accident Medical Coverage (Optional) / CSURMA Self Insured Pooled

1. Accident Medical Expense Benefit – Per Covered Accident \$30,000
2. Deductible – Student's Responsibility \$100
3. Benefit Period..... 52 weeks
4. Incurral Period 90 days

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

1. California State University Maritime Academy
2. California Polytechnic State University, San Luis Obispo

Accident Medical Coverage – Catastrophic / Wellfleet Insurance Company

1. Lifetime Benefit Limit..... \$5,000,000
2. Accidental Death & Dismemberment \$10,000
3. Deductible (Catastrophic Injury Only) \$30,000
4. Deductible (Basic Accident Medical & Catastrophic Injury) \$100

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 Wellfleet Insurance Company (A.M. Best rated A, XIV).

General Liability / Allied World Assurance Company

1. Per Occurrence \$1,000,000
2. General Aggregate \$3,000,000
3. Personal / Advertising Injury \$1,000,000
4. Products- Completed Operations Aggregate \$1,000,000
5. Damage to Property Rented to You
Medical Expenses Limit \$300,000 Excluded any one Person
6. Deductible \$0

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 Allied World Assurance Company (A.M. Best rated A+ XV).

Major Exclusions: (including but not limited to):

No benefits are payable for:

1. Intentionally self-inflicted injury, suicide, or any attempt thereof while sane or insane
2. Commission or attempt to commit a felony or assault
3. Commission of or active participation in a riot or insurrection
4. Bungee jumping, parachuting, skydiving, parasailing, hang-gliding
5. Declared or undeclared war or act of war
6. Participation in any motorized race or contest of speed
7. Travel in or any off-road motorized vehicle not requiring licensing as a motor vehicle
8. Sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food
9. Travel or activity outside of the United States or Canada
10. Voluntary ingestion of any narcotic, drug, poison, gas, or fumes, unless prescribed or taken under the direction of a Physician and taken in accordance with the prescribed dosage
11. The Covered Person's intoxication as determined according to the laws of the jurisdiction in which the Covered Accident occurred
12. Injuries compensable under Worker's Compensation law or similar law

General Liability:

1. Abuse or Molestation Exclusion
2. Asbestos and Silica Exclusion
3. Assault and Battery Exclusion
4. Attendance Limitation Exclusion
5. Employment-Related Practices Exclusion
6. Fireworks, Explosives, Pyrotechnic Devices, or Incendiary Devices Exclusion
7. Fungus Exclusion
8. Medical Payments Exclusion
9. Nuclear Energy Liability Exclusion
10. Radioactive Matter Exclusion
11. Total Lead Exclusion
12. Total Pollution Exclusion

Questions:

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vrin@alliant.com