Alliant Property Insurance Program (APIP) - AORMA Coverage Summary

Insurance Policy Information:

Insurance Company	Various Insurers
A.M. Best Rating	Various
Standard & Poor's Rating	Various
State Covered Status	Non-Admitted
Policy/Coverage Term	July 1, 2024 – July 1, 2025
Policy #	APIP2024 (Dec 29) 0060

How to Report a Claim:

First Notice of Claim should be reported to Alliant Insurance Services via telephone, fax, mail, or e-mail to our San Francisco Office:

Alliant Insurance Services
560 Mission Street, 6th Floor
Elaine Tizon
(415) 403-1458
Toll Free Voice: (877) 725-7695 / Fax: (415) 403-1466
Elaine.tizon@alliant.com

Copy to:

McLaren's Global Claims Services
18100 Von Karman Avenue, 10th Floor
Irvine, CA 92612
Attn: Sandra Doig
Voice: (949) 757-1413 / Fax: (949) 757-1692
Email: Sandra.doig@mclarens.com

Emergency or After Hours Reporting:

Robert Frey
Senior Vice President, Claims Manager
(415) 403-1445
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 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. During the fiscal year, members will be asked to notify Alliant when they add or delete locations from their property schedule. Changes should be reported to Yvonne Killian at yvonne.killian@alliant.com or Van Rin at vrin@alliant.com.
2. Annually (in the spring) members will be asked to review and update their property schedule.

Covered Entities: California State University Risk Management Authority - AORMA

Covered Description:

The AORMA Property Program insures all property of every description both real and personal (including improvements, betterment, and remodeling), of the Member, or property of others in the care, custody, or control of the Member, for which the Member is liable, or under obligation to insure – subject to all terms, conditions and exclusions.

Perils Covered:

All risk of direct physical loss or damage occurred during the policy period, subject to the policy exclusions.

Total Insured Values:

$2,577,575,276 as of June 26, 2024

Limits:

1. Per Occurrence: all Perils, Coverages (subject to policy exclusions) and all Named Insureds (as defined in the policy) combined, per Declaration, regardless of the number of Named Insureds, coverages, extensions of coverage, or perils insured, subject to the following per occurrence and/or aggregate sub-limits as noted below. $1,000,000,000
2. Flood Limit (included in CSURMA Campuses Limit) - Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage). .... Included
3. Per Occurrence (included in CSURMA Campuses Limit) and in the Annual Aggregate for scheduled locations in Flood Zones A & V (inclusive of all 100-year exposures). This Sub-limit does not increase the specific flood limit of liability for those Named Insured(s) that purchase this optional dedicated coverage. .... Included
4. Per Occurrence for losses to locations in Tier 1 and/or Tier 2 Counties and resulting from a Named Windstorm. .... Not Applicable
5. Earthquake Shock - Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage). .... Not Covered

6. Combined Business Interruption, Rental Income and Tuition Income (and related fees). However, if specific values for such coverage have not been reported as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc., this sub-limit amount is limited to $500,000 per Named Insured subject to maximum of $2,500,000 Per Occurrence, Per Declaration for Business Interruption, Rental Income and Tuition Income combined. Coverage for power generating plants is excluded, unless otherwise specified. $100,000,000

7. Extra Expense $50,000,000

8. $10,000,000 Miscellaneous Unnamed Locations for Named Insureds with total insurable values greater than or equal to $250,000,000 at time of binding or $5,000,000 Miscellaneous Unnamed Locations for Named Insureds with total insurable values less than $250,000,000 at time of binding excluding Earthquake coverage for Alaska and California locations. If Flood coverage is purchased for scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V. $10,000,000

9. Extended Period of Indemnity 180-Days

10. Unscheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf; however, replacement of trees, plants and shrubs will be limited to the actual size of the destroyed plant, tree or shrub at the time of the loss up to a maximum size of 25 gallons per item but not to exceed $25,000 per item for existing Named Insureds excluding Earthquake coverage for Alaska and California locations. If Flood coverage is purchased for scheduled locations, this extension includes Flood coverage for any location not situated in Flood Zones A or V. $1,000,000

11. Scheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf; however, replacement of trees, plants and shrubs will be limited to the actual size of the destroyed plant, tree or shrub at the time of the loss up to a maximum size of 25 gallons per item but not to exceed $25,000 per item. $5,000,000

12. *Automatic Acquisition*: Named Insured's Policy Limit of Liability if less than $50,000,000, Automatic Acquisition for 120 days except: $50,000,000

    Automatic Acquisition for 90 days for new sub-member and/or entity of an existing Pools, JPA or Group $25,000,000

    Automatic Acquisition for 90 days for Vacant properties $25,000,000

    Automatic Acquisition for 120 days for Licensed Vehicles $10,000,000

    Automatic Acquisition for 60 days for additional property and/or interests in Tier 1 Wind Counties, Parishes, and Independent Cities for the states of Virginia, North Carolina, South Carolina, Georgia, Alabama, Mississippi, Louisiana, Texas and/or situated anywhere within the states of Florida and Hawaii: $2,500,000

    The peril of Earthquake is excluded for the states of Alaska and California.

If Flood coverage is purchased for all scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.

13. Errors & Omissions - This extension does not increase any more specific limit stated elsewhere in this policy or Declarations. $50,000,000

14. Course of Construction and Additions (including new) for projects with completed values not exceeding the sub-limit shown. Projects valued greater than $15,000,000 require underwriting approval and a premium charge. $25,000,000

15. Money & Securities for named perils only as referenced within the policy, however fraudulent impersonation, fraudulent instruction, or similar events are excluded. $500,000

16. Unscheduled Fine Arts. $2,500,000

17. Accidental Contamination per occurrence and annual aggregate per Named Insured with $500,000 annual aggregate for all Named Insureds per Declaration. Coverage shall not attach or become insurance upon any property which at the time of loss is more specifically described and covered under any other policy form until the liability of such other insurance has first been exhausted and shall then cover only the excess of value of such property over and above the amount payable under such other insurance, whether collectible or not. $250,000

18. Unscheduled infrastructure including but not limited to tunnels, bridges, dams, catwalks (except those not for public use), roadways, highways, streets, sidewalks, culverts, channels, levees, dikes, berms, embankments, landfills (as more fully defined in the policy), docks, piers, wharves, street lights, traffic signals, meters, roadway or highway fencing (including guardrails), and all similar property unless a specific value has been declared. Unscheduled infrastructure coverage is excluded for the peril of Earthquake and excluded for Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters, providing said declaration provides funding for repairs. $750,000

19. Increased Cost of Construction due to the enforcement of building codes/ ordinance or law (includes All Risk and Boiler & Machinery) except $2,500,000 for vacant properties. $50,000,000

20. Transit - Physical Damage only. $25,000,000

21. Unscheduled Animals; not to exceed $50,000 per animal, per occurrence. $2,500,000

22. Unscheduled Watercraft up to 27 feet. $2,500,000

23. Per Occurrence for Off Premises Vehicle Physical Damage. .... Not Covered

24. Off Premises Services Interruption including Extra Expense resulting from a covered peril at non-owned/operated locations. $25,000,000

25. Per Occurrence Per Named Insured subject to an Annual Aggregate of $10,000,000 for Earthquake Shock on Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts combined for all Named Insured(s) in this Declaration combined that do not purchase optional dedicated Earthquake Shock coverage, and/or where specific values for such items are not covered for optional dedicated Earthquake Shock coverage as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc. $5,000,000

26. Per Occurrence Per Named Insured subject to an Annual Aggregate of $10,000,000 for Flood on Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts combined for all Named Insured(s) in this Declaration combined that do not purchase optional dedicated Flood coverage, and/or where specific values for such items are not covered for optional dedicated Flood coverage as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc. $5,000,000

27. Contingent Business Interruption, Contingent Extra Expense, Contingent Rental Values and Contingent Tuition Income separately. $3,000,000

28. Tax Revenue Interruption – Per Policy Provisions. However, if specific values for such coverage have not been reported as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc., this sub-limit amount is limited to $1,000,000 Per Occurrence – Per Policy Provisions. $3,000,000

29. Jewelry, Furs, Precious Metals and Precious Stones Separately. $500,000

30. Claims Preparation Expenses. $1,000,000

31. Expediting Expenses. $50,000,000

32. Personal Property Outside of the USA. $1,000,000

33. Per Occurrence Per Declaration Upgrade to Green Coverage subject to the lesser of, the cost of upgrade, an additional 25% of the applicable limit of liability shown in the schedule of values or this sub limit. .... Not Covered

34. Communicable Disease .... Not Covered

35. Unscheduled Vacant Building $2,500,000

36. Per Occurrence while in Storage and In Transit coverage subject to $10,000 Deductible for Unmanned Aircraft as more fully defined in the Policy. Not Covered while in Flight. $100,000

37. Per Occurrence with a $1,000,000 Annual Aggregate per Declaration for Mold/Fungus Resultant Damage as more fully defined in the policy. $100,000

38. Ingress/Egress Per Occurrence, Per Named Insured for the actual loss sustained during the period of time not exceeding 30 days when, as a direct result of physical loss or damage caused by a covered peril(s) specified by this Policy and occurring at property located within a 10-mile radius of

covered property, ingress to or egress from the covered property by this Policy is prevented. $100,000,000

39. Interruption by Civil Authority Per Occurrence, Per Named Insured for the actual loss sustained during the period of time not exceeding 30 days when, as a direct result of physical loss or damage caused by a covered peril(s) specified by this Policy and occurring at property located within a 10-mile radius of covered property, access to the covered property is specifically prohibited by order of a civil authority. $100,000,000

40. Electronic Data Processing Media. $10,000,000

Valuation:

1. Repair or Replacement Cost (RCV)
2. Actual Loss Sustained for Time Element Coverages
3. Contractor's Equipment /Vehicles either Replacement Cost (RCV) or Actual Cash Value (ACV) as declared by each insured. If not declared, valuation will default to Actual Cash Value (ACV)

Exclusions (Including but not limited to):

1. Seepage & Contamination - unless otherwise provided by the Pollution Liability Coverage per the Summary attached. If insured purchases such coverage.

2. Cost of Clean-up for Pollution - unless otherwise provided by the Pollution Liability Coverage per the Summary attached. If insured purchases such coverage.

3. Mold - as more fully described in the Master Policy Wording or otherwise provided when Pollution Liability Coverage is purchased, and as defined in the coverage Summary.

Deductibles:

1. "All Risk" Deductible - Per Occurrence, which will apply in the event a more specific deductible is not applicable to a loss. $100,000

Deductibles for Specific Perils and Coverages:

2. Per Occurrence for Flood Zones A & V (inclusive of all 100-year exposures). $500,000

3. All Flood Zones Per Occurrence excluding Flood Zones A & V. $100,000

4. Losses to locations in Tier 1 and/or 2 Counties and resulting from a Named Windstorm. .... Not Applicable

5. Earthquake Shock: If the stated deductible is a flat dollar amount, the deductible will apply on a Per Occurrence basis, unless otherwise stated. If the stated deductible is on a percentage basis, the deductible will apply Per Occurrence on a Per Unit basis, as defined in the policy form, subject to the minimum deductible per occurrence. .... Not Covered

6. Per Occurrence for Specially Trained Animals. $1,000

7. Per Vehicle or Item for Licensed Vehicles, Unlicensed Vehicles and Contractor's Equipment subject to $100,000 Maximum Per Occurrence, Per

Named Insured for the peril of Earthquake for Named Insured(s) who do not purchase dedicated Earthquake limits. $10,000

8. Per Occurrence Per Named Insured for this Declaration for Fine Arts for the peril of Earthquake for Named Insured(s) who do not purchase dedicated Earthquake limits. $50,000

9. Unscheduled infrastructure including but not limited to tunnels, bridges, dams, catwalks (except those not for public use), roadways, highways, streets, sidewalks, culverts, channels, levees, dikes, berms, embankments, landfills (as more fully defined in the policy), docks, piers, wharves, street lights, traffic signals, meters, roadway or highway fencing (including guardrails), and all similar property unless a specific value has been declared. Unscheduled infrastructure coverage is excluded for the peril of Earthquake and excluded for Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters, providing said declaration provides funding for repairs. $500,000

10. Per Vehicle or Item for Licensed Vehicles, Unlicensed Vehicles and Contractor's Equipment subject to $100,000 Maximum Per Occurrence, Per Named Insured for the peril of Flood for Named Insured(s) who do not purchase dedicated Flood limits. $10,000

11. Per Occurrence Per Named Insured for this Declaration for Fine Arts for the peril of Flood for Named Insured(s) who do not purchase dedicated Flood limits. $50,000

12. Waiting Period for Service Interruption for All Perils and Coverages. 24-Hours

13. Annual Tax Revenue Value per Location for Tax Interruption.. 2.5%

14. Waiting Period for Ingress/Egress 24-Hours

15. Waiting Period for Civil Authority 24-Hours

16. Per Occurrence for Off Premises Vehicle Physical Damage. If Off-Premises coverage is included/purchased, the stated deductible will apply to vehicle physical damage both on and off-premises on a Per Occurrence basis, unless otherwise stated. If Off-Premises coverage is not included, On-Premises/In-Yard coverage is subject to the All Risk (Basic) deductible. ....Not Covered

17. Per Occurrence for Contractor's Equipment. ....Per Schedule on File

18. Contactor's Equipment Valuation Basis .... Replacement Cost

19. Business Interruption Coverage is extended to include tuition fees ....Same as All-Risk

Member Deductibles:

All Risk Perils:

1. Except losses to Real Property $5,000

2. Losses to Real Property with Total Insurable Values of $10,000,000 or Less $5,000

3. Losses to Real Property with Total Insurable Values between $10,000,001 and $25,000,000 .... $10,000

4. Losses to Real Property with Total Insurable Values between $25,000,001 and $50,000,000 .... $25,000

5. Losses to Real Property with Total Insurable Values of $50,000,001 or more.......... $50,000

Public Entity Pollution Liability (see separate Pollution Liability coverage summary):

6. Each Pollution Incident After July 1, 2021 .... $250,000

7. Each Pollution Incident Prior to July 1, 2021 .... $500,000

Cyber Liability:

8. Retention Per Claim for each Member/Insured (see separate Cyber Liability coverage summary) $250,000

9. Waiting period for Dependent/Business Interruption Loss.......... 8-Hours

Special Terms and Conditions: coverage is provided:

10. Unscheduled Research Animals for Universities and Institutions of Higher Learning. $2,500,000

11. Business Interruption Coverage is extended to include tuition fees.

12. Limit or less based on the location TIV per schedule on file applicable to off-site campuses locations. Contact Alliant for further details $5,000,000

13. Flood limit for CSU San Bernardino & Cal Poly San Luis Obispo Campuses. Contact Alliant for further details. $5,000,000

Stand-Alone Coverages Limits:

1. Per Named Insured Per Occurrence subject to $200,000,000 Annual Aggregate of Declarations 1-14, 18-30, and 32-35 combined as respects Property Damage, Business Interruption, Rental Income and Extra Expense Combined for Terrorism (Primary Layer). $100,000,000

2. Per Occurrence Deductible for Primary Terrorism. $100,000

3. Per Named Insured for Terrorism (Excess Layer) subject to;.......... $600,000,000

4. Per Occurrence, All Named Insureds combined in Declarations 1-14, 18-21, 23-30 and 32-35 for Terrorism (Excess Layer) subject to; $1,100,000,000

5. Annual Aggregate shared by all Named Insureds combined in Declarations 1-14, 18-21, 23-30 and 32-35, as respects Property Damage, Business Interruption, Rental Income and Extra Expense combined for Terrorism (Excess Layer). $1,400,000,000

6. Per Occurrence Deductible for Excess Terrorism (Applies only if the Primary Terrorism Limit is exhausted). $500,000

7. Information Security & Privacy Insurance with Electronic Media Liability – See Separate Insurance Summary. .... Included

8. Per Occurrence, All Named Insureds are subject to an Annual Aggregate of $50,000,000 combined in Declarations 1-14, 18-30, and 32-35 for Personal and Real property for Cyber Attack Resultant Damage.. $25,000,000

9. Pollution Liability Insurance Coverage – See Separate Insurance Summary. .... Included

Questions:

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