Campus Liability Coverage Program
Coverage Summary

Insurance Coverage Information:

Insurance Company	California State University Risk Management Authority
A.M. Best Rating	N / A
Standard & Poor's Rating	N / A
Policy/Coverage Term	July 1, 2024 – July 1, 2025
Policy #	CSURMA-LIAB-2425

How to Report a Claim:

CSU Office of the Chancellor
401 Golden Shore, 5th Floor
Long Beach, CA 90802

Zachary Gifford
Director, Systemwide Risk Management & Public Safety
Direct: (562) 951-4568 / Fax: (562) 951-4859
zgifford@calstate.edu

Martha Guiditta
Risk Management
Direct: (562) 951-4580 / Fax: (562) 951-4859
mguiditta@calstate.edu

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)	Tevea Him (secondary)
LaShaunda.Wallace@alliant.com	thim@alliant.com
415-403-1489	415-403-1416

Named Cover Entity

California State University Risk Management Authority (CSURMA) - Campuses

Covered Members:

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

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. California State Polytechnic University, Humboldt
10. California State University, Long Beach
11. California State University, Los Angeles
12. California State University, 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

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

Limits:

1. Ultimate Net Loss for Each Member During the Policy Period; including Bodily Injury, Property Damage and Personal Injury $10,000,000

2.	Completed Operations Hazard – Each Occurrence	$10,000,000
3.	Unfair Employment Practices Liability – Each Occurrence	$10,000,000
4.	Errors & Omissions, including Directors & Officers Liability – Each Occurrence	$10,000,000
5.	Employee Benefits Liability	$10,000,000

Self-Insured Retention:

1.	Per Occurrence for Dorm Revenue Fund facilities, Student Health Center, Parking, and Continuing Education operations (All Campuses)	$50,000
2.	Per Occurrence for Only (CSU Bakersfield, CSU Maritime Academy, CSU Monterey Bay, CSU San Bernardino)	$50,000
3.	Per Occurrence for Only (CSU Channel Islands, Cal Poly State University Humboldt, CSU San Marcos, CSU Stanislaus, Chancellor's Office)	$100,000
4.	Per Occurrence for Only (CSU Chico, CSU Dominguez Hills, CSU Fresno, CSU Long Beach, CSU Los Angeles, Sonoma State University)	$250,000
5.	Per Occurrence for Only (CSPU Pomona, CPSU, CSU Sacramento, San Luis Obispo)	$500,000
6.	Per Occurrence for Only (CSU East Bay, CSU Fullerton, CSU Northridge, San Francisco State University)	$750,000
7.	Per Occurrence for Only (San Diego State University)	$900,000
8.	Per Occurrence for Only (San Jose State University)	$1,000,000

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 fifty (50) feet, or while on shore
11. Management of Construction Projects: covered for projects managed by the Chancellor's Office, Campus, or both

Endorsements & Exclusions (including but not limited to):

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. Defense only for fiduciary liability.
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 (see Medical Malpractice Summary.
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. Defense only for refund of taxes, fees, or assessments.
18. Silica.
19. Subsidence.
20. War.
21. Watercraft, over fifty (50) feet, or not on shore.

Questions:

Amy Lightner	**Van Rin**
415-403-1457	415-403-1408
Amy.Lighter@alliant.com	vrin@alliant.com