Club Liability Insurance Program (CLIP)
Coverage Summary

Insurance Policy Information:

Insurance Company	Lloyd's of London
A.M. Best Rating	N / R
Standard & Poor's Rating	N / R
State Covered Status	Non-Admitted
Policy/Coverage Term	July 1, 2024 – July 1, 2025
Policy #	B1820WLS23A039

This is a "claims-made and reported" policy. Claims are required to be discovered and reported within the policy period.

Coverage is only provided for claims which are both (1) first made against the insured during the policy period, and (2) reported to underwriters as soon practicable, but not more than 30 days after expiration of the policy. Coverage is only provided for claims arising from professional services which were rendered or incidents which occurred on or subsequent to the retroactive date and prior to the expiration of the policy period.

Retroactive Date: July 1, 2015

How to Report a Claim:

Notify your Claims Administrator:

Report claims within 30 days after the covered loss occurs or as soon as reasonably possible to;

Alliant Insurance Services, Inc.

560 Mission Street, 6th Floor, San Francisco, CA 94105

Elaine Tizon

elaine.tizon@alliant.com

Voice: (415) 403-1458 | Toll Free: (877) 725-7695 | Fax: (415) 403-1466

After Hours Reporting:

Robert Frey

rfrey@alliant.com

Mobile: 415-518-8490 | Voice: 415-403-1445

How to Request a Certificate of Insurance:

1. Request a Certificate of Insurance within the Members Only section of www.CSURMA.org … OR
2. 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;
3. Include an executed agreement with your request for an additional insured endorsement.
4. 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

Member Action Required:

1. All CSU Campuses, annually, will be asked to provide a list of all Student Clubs Officially Recognized with a brief description of their programs/activities, along with the number of members in each club. This includes the University Sponsored Organizations for Student Organizations Affiliated with National Scholastic Honor Societies as defined in the CSU's Student Activities Policy.

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
9. All members in Student Clubs Officially Recognized by the CSU
10. CSU Alumni Associations that are governed by "Article 15" in Title 5 (Article 15 of Subchapter 5 of Chapter 1 of Division 5 of Title 5 of the California Code of Regulations).

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

Covered Description:

Provides General Liability Coverage for Officially Recognized Clubs (per Executive Order 1068*) of the California State University and CSU Alumni Associations that are governed by "Article 15" in Title 5 (Article 15 of Subchapter 5 of Chapter 1 of Division 5 of Title 5 of the California Code of Regulations). Coverage provided for both on and off campus activities.

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

Limits / Sublimit / Deductible:

Coverage	Per Claim Limit	Aggregate Limit
General & Professional Liability inclusive of defense expenses	$ 1,000,000	$ 5,000,000
Fire Legal Liability, per proceeding	$ 25,000 per proceeding	$ 250,000
Medical Payment	$ 25,000 per person	$ 250,000
Defendant Expense Benefit	$ 25,000 per defendant	$ 250,000
Assault Coverage	$ 25,000 per proceeding	$ 250,000
First Aid Expenses	$ 25,000 per incident	$ 250,000
Damage to Property of Others	$ 25,000 per incident	$ 250,000
Abuse or Molestation	$ 1,000,000	$ 5,000,000
Deductible	$ 0	

Conditions:

1. Abuse or Molestation Endorsement.
2. Defendant Expense Benefit Extension.
3. Assault Extension
4. First Aid Extension.
5. Damage to Property of Others Extension.
6. No Claim Bonus Clause

Endorsements & Exclusions (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 social fraternal organizations (men and women) are excluded
4. Hazing
5. Injuries to Participants while participating in athletic activities
6. Intentional Discrimination
7. This is a “claims-made” policy. Coverage is only provided for claims which are both:
   a. first made against the Insured during the Policy Period; and
   b. reported to the Insurer as soon as practicable, but not later than three years after the Policy Period.

Additional Insureds:

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.

Frequently Asked Questions:

1. 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.
2. All social Fraternal / Greek organizations are excluded from CLIP.
3. University Sponsored Organizations for Student Organizations Affiliated with National Scholastic Honor Societies as defined in the CSU's Student Activities Policy are covered under CLIP.
4. 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.

Questions:

Stacey L. Weeks	Amy Lightner	Van Rin
415-403-1408	415-403-1457	415-403-1408
sweeks@alliant.com	Amy.Lighter@alliant.com	vrin@alliant.com