

Alliant Property Insurance Program (APIP) - Campus 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 – California State University, all Campuses and the Chancellor’s Office.

Covered Description:

The Campus 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:

\$30,877,250,367 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 - Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage); except a sublimit of 5,000,000 will apply for San Luis Obispo and \$5,000,000 for San Bernadino. This is part of the \$50,000,000 limit and not in addition. \$50,000,000
3. Per Occurrence and in the Annual Aggregate for scheduled locations in Flood Zones A & V (inclusive of all 100-year exposures) except a sublimit of 5,000,000 will apply for San Luis Obispo and \$5,000,000 for San Bernadino. This is part of the \$50,000,000 limit and not in addition. This Sub-limit does not increase the specific flood limit of liability for those Named Insured(s) that purchase this optional dedicated coverage..... \$50,000,000
4. Per Occurrence for losses to locations in Tier 1 and/or Tier 2 Counties and resulting from a Named Windstorm. \$10,000

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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. 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.
11. 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
12.	Scheduled Landscaping, trees, 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, subject to 110% of the scheduled values, whichever is greater.	\$5,000,000
13.	Scheduled Landfills, subject to 120% or the scheduled values, whichever is less.	\$5,000,000
14.	Errors & Omissions - This extension does not increase any more specific limit stated elsewhere in this policy or Declarations.	\$50,000,000
15.	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
16.	Money & Securities for named perils only as referenced within the policy, however fraudulent impersonation, fraudulent instruction, or similar events are excluded.....	\$500,000
17.	Unscheduled Fine Arts.....	\$2,500,000
18.	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
19.	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
20.	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
21.	Transit - Physical Damage only.	\$25,000,000
22.	Unscheduled Animals; not to exceed \$50,000 per animal, per occurrence.	\$2,500,000

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23. Unscheduled Watercraft up to 27 feet. \$2,500,000
24. Per Occurrence for Off Premises Vehicle Physical Damage..... Not Covered
25. Off Premises Services Interruption including Extra Expense resulting from a covered peril at non-owned/operated locations. \$25,000,000
26. 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
27. 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
28. Contingent Business Interruption, Contingent Extra Expense, Contingent Rental Values and Contingent Tuition Income separately..... \$3,000,000
29. 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
30. Jewelry, Furs, Precious Metals and Precious Stones Separately. \$500,000
31. Claims Preparation Expenses..... \$1,000,000
32. Expediting Expenses..... \$50,000,000
33. 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
34. 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
35. 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
36.	Electronic Data Processing Media.	\$10,000,000
37.	Personal Property Outside of the USA, including associated Business Interruption.	\$1,000,000
38.	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
39.	Communicable Disease.	Not Covered
40.	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
41.	Unscheduled Vacant Building.	\$2,500,000

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. Risk Pool Per Occurrence Deductible..... \$2,500,000
2. Risk Pool Annual Aggregate Deductible \$10,000,000
Earthquake, Flood, Wind & Hail, Wildfires, and ISO CAT losses do not erode the Annual Aggregate
3. Risk Pool Maintenance Deductible \$1,000,000

Deductibles for Specific Perils and Coverages:

4. Per Occurrence for Flood Zones A & V (inclusive of all 100-year exposures). \$2,500,000
5. All Flood Zones Per Occurrence excluding Flood Zones A & V. \$2,500,000
6. Losses to locations in Tier 1 and/or 2 Counties and resulting from a Named Windstorm. Not Applicable

7. 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
8. Per Occurrence for Specially Trained Animals. \$1,000
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 Earthquake for Named Insured(s) who do not purchase dedicated Earthquake limits. \$10,000
11. 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
12. 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
13. 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
14. Waiting Period for Service Interruption for All Perils and Coverages. 24-Hours
15. Annual Tax Revenue Value per Location for Tax Interruption. 2.5%
16. Waiting Period for Ingress/Egress 24-Hours
17. Waiting Period for Civil Authority 24-Hours
18. 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
19. Per Occurrence for Contractor's Equipment. \$100,000
20. Contactor's Equipment Valuation Basis Replacement Cost

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Special Terms and Conditions:

1. Library books excluding Rare and Collectible Books.....Included in Policy Limits
2. Limit for Unscheduled Research Animals for Universities and Institutions of Higher Learning..... \$2,500,000
3. Business Interruption Coverage is extended to include tuition feesSame as All-Risk
4. Limit of Liability for Off-Campus Locations (per schedule on file), subject to the scheduled values, whichever is less. \$5,000,000
5. Limit of Liability for all flood and water damage (except sprinkler leakage) losses for CSU San Bernardino and Cal Poly State University, San Luis Obispo \$5,000,000
6. 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
7. Per Occurrence Deductible for Primary Terrorism..... \$2,500,000
8. Per Named Insured for Terrorism (Excess Layer) subject to;..... \$600,000,000
9. 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
10. 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
11. Per Occurrence Deductible for Excess Terrorism (Applies only if the Primary Terrorism Limit is exhausted)..... \$500,000
12. Information Security & Privacy Insurance with Electronic Media Liability – See Separate Insurance Summary..... Included
13. 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
14. Pollution Liability Insurance Coverage – See Separate Insurance Summary. Included

Questions:

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