Deadly Weapon Response Program
Coverage Summary

Insurance Policy Information:

Insurance Company	Lloyd's of London
A.M. Best Rating	A XV
Standard & Poor's Rating	A+
State Covered Status	Non-Admitted
Policy/Coverage Term	July 1, 2024 – July 1, 2025
Policy #	PJ24000500007

This is a "claims-made and reported" policy:

1. This is a "claims-made" and "reported" 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 30 days after expiration of the policy or applicable extended reporting period (36 months, if purchased).
2. A claim is deemed to be first made against the insured only when the Director of Systemwide Risk Management first receives notice of the claim.

Retroactive Date: July 1, 2018

How to Report a Claim:

Event Responder:
CrisisRisk Strategies, LLC
492 Old Sackett Road
Rockhill, New York, 12775

Website: www.crisisrisk.com
Email: DWP@crisisrisk.com
Telephone: 860-677-3790

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

Coverage Description:

Third Party Bodily Injury Liability, First Party Property Damage, Business Interruption & Crisis Management for events occurring at a location appearing on your Schedule of Values on file with Alliant Insurance Services, Inc.

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.

Insureds:

California State University Risk Management Authority – Campuses and AORMA

Limits:

1. Each and Every Deadly Weapon Event including Claim Expense $1,000,000
2. Annual Aggregate (Shared by Members of CSURMA).. $5,000,000

Retention:

1. Each and Every Deadly Weapon Event including Claim Expense $10,000

Sub-Limits:

1. 1st Party Property Damage – Each and every event... $1,000,000
2. Crisis Management Services - specified in endorsement.. $250,000
3. Crisis Management Services – unspecified $25,000
4. Counseling Services ($15,000 per person maximum).. $500,000
5. Funeral Expenses ($15,000 per person maximum).. $500,000
6. Business Interruption $500,000
7. Demo/Clearance/Memorialization.. $500,000
8. Extra Expense.. $500,000
9. Threat... $500,000
10. Transit Extension – Bus, Coach, Train owned by insured and reported on schedule $500,000
11. Per Person for Medical Expenses with a $1,000,000 annual aggregate.............................. $25,000
12. Per Person Deadly Weapon Death and Dismemberment with a $1,000,000 annual aggregate $50,000
13. Circumstantial Costs for Prevention Services ($0 Deductible) .... Included

Endorsements:

1. Crisis Management Services
2. Circumstance Extension
3. Property Damage Extension

This insurance document is furnished to you as a matter of information for your convenience. It only summarizes the listed policy(ies) and is not intended to reflect all the terms and conditions or exclusions of such policy(ies). Moreover, the information contained in this document reflects coverage as of the effective date(s) this document was created and does not include subsequent changes. This document is not an insurance policy and does not amend, alter, or extend the coverage afforded by the listed policy(ies) and the policy(ies) listed are subject to all the terms, exclusions, and conditions of such policy(ies).

4. Counselling Services
5. Funeral Expenses
6. Short Rate Cancellation Table
7. Premium Payment Clause
8. Reinsurers Liability Clause
9. Lloyd's Privacy Policy
10. Sanction Limitation & Exclusion Clause
11. Notice of Terrorism Insurance Coverage
12. Business Interruption (if applicable)
13. Automatic Acquisitions limit – locations up to
14. $25,000,000
15. 90-day grace period for reporting of new locations
16. NEW 2024: Events hosted on insured property where insured has leased or loaned the location to any other entity or individual for over 2,500 attendees are excluded without additional underwriting and additional premium charge.
17. Offsite events coverage for K-12 School insureds (Field Trips) only – No Liability coverage applies.
18. E&O clause – to cover locations not exceeding $10,000,000 in value unintentionally not included in SOV provided to insurer
19. Crisis Management/Event Responder Fees do not erode policy limits
20. Crisis Services Provided by CrisisRisk at https://www.crisisrisk.com

Exclusions (Including but not Limited to):

1. Confiscation, nationalization, requisition or destruction of or damage to property by government, public or local authority.
2. Loss of market, loss of use or any other consequential loss at property physically lost or damaged.
3. Euthanasia.
4. Fraudulent Claims.
5. Any actual or alleged negligent act, error, omission, misstatement, misleading statement, neglect or breach of duty by the Directors or Officers, in the discharge of their duties solely in their capacity as Directors or Officers of the Named Insured.
6. Any vehicle not defined as a road vehicle.
7. Any weapon mounted (or designed to be mounted) on a vehicle.
8. Any weapon, device or substance delivered by an airborne weapon delivery system including, but not limited to, fixed wing aircraft, helicopter or drone.

9. Injury or death to any employees of any third party whom the Named insured has contracted for services.
10. Any claim or claims made by or on behalf of an Assailant.
11. Use or operation as a means to inflict harm of any computer, computer system, computer software, malicious code, computer virus or any other electronic system.
12. Workers Compensation.
13. Employment Practices.
14. Ionizing radiations or contamination by radioactivity from nuclear waste or fuel.
15. Radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor, assembly or component.
16. Mercy Killing(s).
17. Cross Suits.
18. Strikes, labor unrest, riots or civil commotion.
19. Suicide.
20. War, insurrection, civil commotion.
21. Mental injury or mental anguish related claim where no Bodily Injury occurred to claimant (Except as included by endorsement for counselling services).
22. Any weapon or device employing atomic or nuclear fission, fusion or other like reaction or force or matter.
23. Loss, injury or damage caused by or resulting from Named Insured’s recklessness or deliberate misconduct.
24. Chemical, biological, bio-chemical or electromagnetic weapons.
25. Nuclear reaction, radiation or contamination, however caused.
26. Any Pollutant or Contaminant however introduced or arisen.
27. NEW 2024: Swatting and any other fictitious event or hoax.
28. Property Damage in care, custody or control of Named Insured or person under contract (except as maybe provided by the 1st Party Property coverage).
29. Punitive or exemplary damages, sanctions or additional damages.
30. COVID19

Additional Exclusions Relating to Property & Business Interruption:

1. Land or land values.
2. Aircraft, watercraft or any vehicle licensed for highway use.
3. Animals.

4. Money, currency, checks, coins, stamps, securities, valuable papers, evidence of debt, precious stones, precious metals (unless forming an integral part of Insured Property), jewelry, furs, fine arts and antiques.
5. Electronic data.
6. Any property in Transit.
7. Increase in loss caused by suspension, lapse, cancellation of any lease, license, contract or order, unless loss results directly from the insured Interruption of Business.
8. Fines, penalties or damages incurred by or imposed upon the Named Insured at order of any Government Agency, Court or other Authority.

Questions:

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