



Liability Program - Campus Coverage Summary

Insurance Company	California State University Risk Management Authority (CSURMA)
A.M. Best Rating	N / A
Standard & Poor's Rating	N / A
State Covered Status	Admitted
Policy/Coverage Term	July 1, 2023 – July 1, 2024
Policy #	CSURMA-LIAB-1314

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)
LaShaunda.Wallace@alliant.com
415-403-1489

Tevea Him (secondary)
thim@alliant.com
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

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California State University Risk Management Authority

6. California State University, East Bay
7. California State University, Fresno
8. California State University, Fullerton
9. California Polytechnic 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:

Ultimate Net Loss for Each Member During the Policy Period; including Bodily Injury, Property Damage and Personal Injury	\$ 10,000,000
Completed Operations Hazard – Each Occurrence	\$ 10,000,000
Unfair Employment Practices Liability – Each Occurrence	\$ 10,000,000
Errors & Omissions, including Directors & Officers Liability – Each Occurrence	\$ 10,000,000
Employee Benefits Liability	\$ 10,000,000

Self-Insured Retention:

Per Occurrence for Dorm Revenue Fund facilities, Student Health Center, Parking, and Continuing Education operations (All Campuses)	\$ 50,000
Per Occurrence for Only (CSU Bakersfield, CSU Maritime Academy, CSU Monterey Bay, CSU San Bernardino)	\$ 50,000
Per Occurrence for Only (CSU Channel Islands, Cal Poly State University Humboldt, CSU San Marcos, CSU Stanislaus, Chancellor's Office)	\$ 100,000

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Per Occurrence for Only (CSU Chico, CSU Dominguez Hills, CSU Fresno, CSU Long Beach, CSU Los Angeles, Sonoma State University)	\$ 250,000
Per Occurrence for Only (CSPU Pomona, CPSU, CSU Sacramento, San Luis Obispo)	\$ 500,000
Per Occurrence for Only (CSU East Bay, CSU Fullerton, CSU Northridge, San Francisco State University)	\$ 750,000
Per Occurrence for Only (San Diego State University)	\$ 900,000
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
Management of Construction Projects: covered for projects managed by the Chancellor's Office, Campus, or
11. 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. Fiduciary Liability; excluded, but will defend
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. Refund of Taxes, Fees, or Assessments, excluded but will defend
18. Silica
19. Subsidence

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- 20. War
- 21. Watercraft, over fifty (50) feet, or not on shore

Public Entity Excess Liability:

Carrier: Everest Reinsurance Company
Policy No: FC10044208-2023
Limits: \$5,000,000 excess of \$10,000,000

Questions:

Amy Lightner

415-403-1457

Amy.Lightner@alliant.com

Van Rin

415-403-1408

vrin@alliant.com

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