

### QUESTIONS:

**Susan Leung**  
(415) 403-1435  
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**Mimi Long**  
(415) 403-1423  
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**Van Rin**  
(415) 403-1408  
[vrin@alliant.com](mailto:vrin@alliant.com)



### INSURERS:

Lloyd's of London  
Beazley Syndicate

AXA XL – Indian Harbor  
Insurance Company

Ironshore – Liberty  
Surplus Insurance  
Corporation

Tokio Marine – Houston  
Casualty Company

### POLICY TERM:

July 1, 2022 to  
July 1, 2023

### HOW TO REPORT A CLAIM:

IMMEDIATE NOTICE should be made to Beazley Breach Response of all potential claims and circumstances (assistance, and cooperation clause applies)

Claim notification under this policy is to:  
Beazley Breach Response  
[bbr.claims@beazley.com](mailto:bbr.claims@beazley.com)  
(866) 567-8570

#### Copy to:

Elaine Tizon  
Alliant Insurance Services  
560 Mission Street, 6th Floor  
(415) 403-1458  
Toll Free Voice: (877) 725-7695 / Fax: (415) 403-1466  
[Elaine.tizon@alliant.com](mailto:Elaine.tizon@alliant.com)

### Emergency or After Hours Reporting:

Robert Frey  
Senior Vice President, Claims Manager  
(415) 403-1445  
[rfrey@alliant.com](mailto: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](http://WWW.CSURMA.ORG) ... **OR**
2. Email the CSURMA specific COI request address: [CSURMACOI@alliant.com](mailto:CSURMACOI@alliant.com) ... **OR**
3. Email an Alliant staff member directly:

La Shaunda Wallace (primary)  
[LaShaunda.Wallace@alliant.com](mailto:LaShaunda.Wallace@alliant.com)  
415-403-1489

Tevea Him (alternate)  
[thim@alliant.com](mailto:thim@alliant.com)  
415-403-1416

*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;*

*Include an executed agreement with your request for an additional insured endorsement.*

### NAMED COVERED ENTITY:

California State University Risk Management Authority (CSURMA)  
CSURMA Auxiliary Organizations Risk Management Alliance (AORMA)

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### TOTAL PROGRAM LIMITS:

1,000,000	Notified Individuals with Beazley (includes credit monitoring and call center services) – Outside Member and Policy Aggregate Limit
\$2,500,000	Computer Expert Services, Legal Services, and Public Relations & Crisis Management Expenses - Outside of Member and Policy Aggregate Limit
\$12,000,000	Policy Limit, includes Additional Breach Response Costs Limit - within the Member and Policy Aggregate Limit.

### PRIMARY and EXCESS LAYERS:

#### Retention

- CSU Auxiliary Organizations - **\$15,000**
- CSU Campuses - **\$100,000**
- **8 Hour** waiting period for business interruption coverages (in addition to the monetary retention)

#### BBR Endorsement Retention

- Notified Individuals for Each Incident – Notification Services, Call Center Services, and Breach Resolution & Mitigation Services for each incident involving – **250 Notified Individuals**
- Legal Services (part of and not in addition to combined retention below) - **\$10,000**
- Computer Expert Services, Public Relations & Crisis Management Expenses Combined - **\$25,000**

<b>Insurer</b>	Lloyd's of London / Beazley Syndicate 2623/623
<b>Rating</b>	A.M. Best Rating: A XV / Standard and Poor's Rating: AA-
<b>Retroactive Date</b>	July 1, 2008
<b>Coverages and Limits w/Beazley</b>	Annual Policy and Program Aggregate for All Insureds and Members Combined for the APIP Cyber Program \$40,000,000
	Annual Aggregate each CSURMA/AORMA Member \$2,000,000

<b>Insurer</b>	AXA XL / Indian Harbor Insurance Company
<b>Rating</b>	A.M. Best Rating: A+ XV / Standard and Poor's Rating: AA-
<b>Retroactive Date</b>	Follows APIP Cyber
<b>Coverages and Limits w/AXA XL</b>	Annual Policy Aggregate for each CSURMA/AORMA Member and All Members Combined \$5,000,000

<b>Insurer</b>	Ironshore / Liberty Surplus Insurance Corporation
<b>Rating</b>	A.M. Best Rating: A XV / Standard and Poor's Rating: A
<b>Retroactive Date</b>	Follows APIP Cyber
<b>Coverages and Limits w/Ironshore</b>	Annual Policy Aggregate for each CSURMA/AORMA Member and All Members Combined \$2,000,000

<b>Insurer</b>	Tokio Marine / Houston Casualty Company
<b>Rating</b>	A.M. Best Rating: A XV / Standard and Poor's Rating: A
<b>Retroactive Date</b>	July 1, 2020
<b>Coverages and Limits w/ Tokio</b>	Annual Policy Aggregate for each CSURMA/AORMA Member and All Members Combined \$3,000,000

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### Specific Coverage Provisions / Definitions:

#### Breach Response

- **Breach Response** - Indemnifies the Insured/Member for Breach Response Costs incurred by the Insured/Member because of an actual or reasonably suspected Data Breach or Security Breach that the Insured first discovers during the Policy Period.

#### First Party Loss

- **Business Interruption Loss** - Indemnifies the Insured/Member for a Business Interruption Loss sustained as a result of a Security Breach or System Failure that the Insured first discovers during the Policy Period
- **Dependent Business Interruption Loss** - Indemnifies the Insured/Member for a Dependent Business Interruption Loss sustained as a result of a Security Breach or a System Failure that the Insured first discover during the Policy Period
- **Cyber Extortion Loss** - Indemnifies the Insured/Member for a Cyber Extortion Loss incurred as a result of an Extortion Threat first made against the Insured/Member during the Policy Period
- **Data Recovery Costs** - Indemnifies the Insured/Member for Data Recovery Costs incurred as a direct result of a Security Breach or System Failure that the Insured first discovers during the Policy Period

#### Liability

- **Data & Network Liability** - Pays Damages and Claims Expenses, which the Insured is legally obligated to pay because of any Claim first made against any Insured during the Policy Period for a Data Breach, a Security Breach, the Insured's failure to disclose a Data Breach or Security Breach, or failure of the Insured to comply with the part of a Privacy Policy that specifically is related to disclosure, access or procedures related to Personally Identifiable Information
- **Regulatory Defense & Penalties** - Pays Penalties and Claims Expenses, which the Insured is legally obligated to pay because of a Regulatory Proceeding first made against any Insured during the Policy Period for a Data Breach or a Security Breach
- **Payment Card Liabilities & Costs** - Indemnifies the Insured/Member for PCI Fines, Expenses and Costs which it is legally obligated to pay because of a Claim first made against any Insured during the Policy Period
- **Media Liability** - Pays Damages and Claims Expenses, which the Insured is legally obligated to pay because of any Claim first made against any Insured during the Policy Period for electronic Media Liability

#### e-Crime

- **e-Crime** - Indemnifies the Insured/Member for any direct financial loss sustained resulting from:
  - \*Fraudulent Instruction
  - \*Funds Transfer Fraud
  - \*Telephone Fraud
 That the Insured first discovers during the Policy Period.

#### Criminal Reward

- **Criminal Reward** - Indemnifies the Insured/Member for Criminal Reward Funds.
- **Reputational Loss** - Indemnifies the Insured Organization for Reputation Loss that the Insured Organization sustains solely as a result of an Adverse Media Event that occurs during the Policy Period, concerning: a Data Breach, Security Breach, or Extortion Threat that the Insured first discovers during the Policy Period
- **Computer Hardware Replacement Costs** - Part of the Extra Expense coverage. Extra Expense means reasonable and necessary expenses incurred by the Insured Organization during the Period of Restoration to minimize, reduce or avoid Income Loss, over and above those expenses the Insured Organization would have incurred had no Security Breach, System Failure, Dependent Security Breach or Dependent System Failure occurred; and includes reasonable and necessary expenses incurred by the Insured Organization to replace computers or any associated devices or equipment operated by, and either owned by or leased to, the Insured Organization that are unable to function as intended due to corruption or destruction of software or firmware directly resulting from a Security Breach

## COVERAGE SUMMARY

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- **Invoice Manipulation** - Indemnifies the Insured Organization for Direct Net Loss resulting directly from the Insured Organization's inability to collect Payment for any goods, products or services after such goods, products or services have been transferred to a third party, as a result of Invoice Manipulation that the Insured first discovers during the Policy Period. Invoice Manipulation means the release or distribution of any fraudulent invoice or fraudulent payment instruction to a third party as a direct result of a Security Breach or a Data Breach
- **Cryptojacking** - Indemnifies the Insured Organization for any direct financial loss sustained resulting from Cryptojacking that the Insured first discovers during the Policy Period. Cryptojacking means the Unauthorized Access or Use of Computer Systems to mine for Digital Currency that directly results in additional costs incurred by the Insured Organization for electricity, natural gas, oil, or internet.

### Exclusions (including but not limited to):

#### Coverage does not apply to any claim or loss from:

- Bodily Injury or Property Damage
- Trade Practices and Antitrust
- Gathering or Distribution of Information
- Prior Known Acts & Prior Noticed Claims
- Racketeering, Benefit Plans, Employment Liability & Discrimination
- Sale or Ownership of Securities & Violation of Securities Laws
- Criminal, Intentional or Fraudulent Acts
- Patent, Software Copyright, Misappropriation of Information
- Governmental Actions
- Other Insureds & Related Enterprises
- Trading Losses, Loss of Money & Discounts
- Media-Related Exposures – Contractual liability or obligation
- Nuclear Incident
- Radioactive Contamination
- Sanctions Limitation
- War and Civil War
- Asbestos, Pollution and Contamination
- First Party Loss – with respects: 1. seizure, nationalization, confiscation, or destruction of property of any governmental or public authority; 2. costs or expenses incurred by the Insured to remediate software program errors or vulnerabilities or update, replace, restore, assemble, repair or enhance data or Computer Systems to a level beyond that which existed prior to a Security Breach, Dependent Security Breach, Dependent System Failure or Extortion Threat; 3. failure of satellites or of power, utility, mechanical or telecommunications (including internet) infrastructure that are not under the Insured Organization's direct operational control; or 4. fire, flood, earthquake, eruption, explosion, lightning, wind, hail, tidal wave, landslide, act of God or other physical event