



CSURMA Liability Program

COVERAGE SUMMARY

QUESTIONS:

Amy Lightner
(415) 403-1457
Amy.lightner@alliant.com

Van Rin
(415) 403-1408
vrin@alliant.com



INSURER:
California State
University Risk
Management Authority
(CSURMA) Self Insured
Program

POLICY TERM:
July 1, 2021 to
July 1, 2022

MOC NO:
CSURMA-LIAB-2122

HOW TO REPORT A CLAIM:

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 the CSURMA specific COI request address: CSURMACOI@alliant.com ... **OR**
3. Email an Alliant staff member directly:

Van Rin
vrin@alliant.com
415-403-1408

NAMED COVER ENTITY:

California State University Risk Management Authority (CSURMA) – CAMPUSES

COVER MEMBERS:

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

While we believe this Summary of Insurance fairly represents the terms, conditions and exclusions found in your insurance policies, in the event of any differences between the policies themselves and this summary, the policy provision will direct any resolution. This summary is not intended to replace or supersede any of your insurance contracts.



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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:

- \$10,000,000 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

SELF-INSURED RETENTION:

- \$50,000 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, Cal Maritime, CSU Monterey Bay, CSU San Bernardino, CSU San Marcos, CSU Stanislaus)

- \$100,000 Per Occurrence For Only (CSU Channel Islands, CSU Fresno, Chancellor’s Office)
- \$250,000 Per Occurrence For Only (CSU Chico, CSU Dominguez Hills, Humboldt State University, CSU Long Beach, CSU Los Angeles, CSPU Pomona, CPSU, San Luis Obispo, Sonoma State University)
- \$500,000 Per Occurrence For Only (CSU Fullerton, CSU Sacramento, San Francisco State)
- \$750,000 Per Occurrence For Only (CSU East Bay, CSU Northridge)
- \$900,000 Per Occurrence For Only (San Diego State University)
- \$1,000,000 Per Occurrence For Only (San Jose State University)

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 50 feet, or while on shore
11. Management of Construction Projects: covered for projects managed by the Chancellor’s Office, campus or both

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EXCLUSIONS:

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
20. War
21. Watercraft, over 50 feet, or not on shore

PUBLIC ENTITY EXCESS LIABILITY:

Carrier: CSURMA Self-Insured Risk Pool
 Policy No: N/A
 Limits: \$5,000,000 Excess of \$5,000,000

Carrier: Everest Reinsurance Company
 Policy No: C10044208
 Limits: \$5,000,000 Excess of \$10,000,000