



Club Liability Insurance Program (CLIP) Coverage Summary

Insurance Company	Lloyd's of London
A.M. Best Rating	N / R
Standard & Poor's Rating	N / R
State Covered Status	Non-Admitted
Policy/Coverage Term	July 1, 2023 – July 1, 2024
Policy #	B1820WLS23A039

This is a “claims-made and reported” policy:

Claims are required to be discovered and reported within the policy period.

How to Report a Claim:

Notify your Claims Administrator:

Report claims within 30 days after the covered loss occurs or as soon as reasonably possible to;

Alliant Insurance Services, Inc.

560 Mission Street, 6th Floor, San Francisco, CA 94105

Elaine Tizon

elaine.tizon@alliant.com

Voice: (415) 403-1458 | Toll Free: (877) 725-7695 | Fax: (415) 403-1466

After Hours Reporting:

Robert Frey

rfrey@alliant.com

Mobile: 415-518-8490 | Voice: 415-403-1445

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

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.

Member Action Required:

1. All CSU Campuses, annually, will be asked to provide a list of all Student Clubs Officially Recognized along with the number of members in each club.
2. All CSU Campuses, annually, will be asked to provide a list that includes the name and number of members of each fraternal organization (excluding traditional social national organizations) as well as a brief description of their programs/activities.

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).



Covered Entities:

1. California State University Risk Management Authority
2. California State University (CSU)
3. All campuses of the CSU
4. Board of Trustees of the CSU
5. Employees, Faculty, Staff of the CSU
6. Elected/Appointed Officials of the CSU
7. CSU Auxiliary Organizations, and their Employees, Officers, Directors, Volunteers and Agents
8. All Student Clubs Officially Recognized by the CSU
9. All members in Student Clubs Officially Recognized by the CSU
10. CSU Alumni Associations that are governed by "Article 15" in Title 5 (Article 15 of Subchapter 5 of Chapter 1 of Division 5 of Title 5 of the California Code of Regulations).

It is a requirement for CLIP coverage that all Officially Recognized Clubs be reported to the Program Administrator.

Covered Description:

Provides General Liability Coverage for Officially Recognized Clubs (per Executive Order 1068*) of the California State University and CSU Alumni Associations that are governed by "Article 15" in Title 5 (Article 15 of Subchapter 5 of Chapter 1 of Division 5 of Title 5 of the California Code of Regulations). Coverage provided for both on and off campus activities.

*<http://www.calstate.edu/eo/eo-1068.html>

Limits / Sublimit / Deductible:

	Per Claim	Aggregate
General & Professional Liability inclusive of defense expenses	\$ 1,000,000	\$ 5,000,000
Fire Legal Liability, per proceeding	\$ 25,000 per proceeding	\$ 250,000
Medical Payment	\$ 25,000 per person	\$ 250,000
Defendant Expense Benefit	\$ 25,000 per defendant	\$ 250,000
Assault Coverage	\$ 25,000 per proceeding	\$ 250,000
First Aid Expenses	\$ 25,000 per incident	\$ 250,000
Damage to Property of Others	\$ 25,000 per incident	\$ 250,000
Abuse or Molestation	\$ 1,000,000	\$ 5,000,000
Deductible	\$ 0	

Retroactive Date:

July 1, 2015

Conditions:

1. Abuse or Molestation Endorsement.
2. Defendant Expense Benefit Extension.
3. Assault Extension
4. First Aid Extension.
5. Damage to Property of Others Extension.
6. No Claim Bonus Clause

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Endorsements & Exclusions (including but not limited to):

1. Automobile Liability
2. Alcohol furnished at Club Activities / Events (unless served by a licensed third party provider)
3. The activities of all fraternal organizations (men and women), even academic fraternal organizations are excluded at this time.
4. Hazing
5. Injuries to Participants while participating in athletic activities
6. Intentional Discrimination
7. This is a "claims-made" 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 three years after the Policy Period.

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.

The Campus Risk Management department will be asked to verify that the club is officially recognized by the CSU prior to requesting a Certificate of Insurance.

The CLIP Insurer will indemnify and defend an additional insured third-party only if there is a written agreement requiring that the third-party be named as an additional insured.

Note: A requirement that the Student Club name the Campus and/or Auxiliary Organization as an additional insured is not necessary as these entities are already covered parties on the CLIP policy.

Frequently Asked Questions:

1. When an officially recognized athletic club hosts a sanctioned social event, coverage under this program will extend to the social activities of the club. Only the athletic events of the club are excluded.
2. All Fraternal / Greek organizations are excluded from CLIP at this time. Our insurance carriers via Lloyds of London are not comfortable with this exposure and while we recognize that there are academic / philanthropic based Fraternal / Greek clubs, until we are able to get our insurers more at ease with the program, coverage is excluded. As the CLIP program matures and more underwriting data is received from the campuses, we will continue to fine tune the program with the goal of making CLIP accessible to all officially recognized clubs, noting it is very unlikely we will ever get the insurers to agree to cover traditional Greek organizations. If there is Greek representation within the organization's / club's name, it cannot be covered.
3. A requirement that the Student Club name the Campus and/or Auxiliary Organization as an additional insured is not necessary as these entities are already covered parties on the CLIP policy.

Questions:

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