



## Watercraft Program Coverage Summary

<b>Insurance Company</b>	Ascot Insurance Company
A.M. Best Rating	A, XIV
Standard & Poor's Rating	N/A
State Covered Status	Admitted
<b>Policy/Coverage Term</b>	July 1, 2023 – July 1, 2024
<b>Policy #</b>	MACR2310001546-04

### How to Report a Claim:

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

#### After Hours Reporting:

**Robert Frey**  
415-403-1445 (Voice)  
415-518-8490 (Cell)  
[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 an Alliant staff member directly:

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

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

### Member Action Required:

Annually members will be asked to provide an updated listing of all owned or operated vessels.

### Covered Entities:

1. Humboldt State University
2. California State University, Long Beach
3. California State University, Maritime Academy
4. San Francisco State University

### What This Policy Covers:

Provides Hull and Machinery Insurance, Protection and Indemnity Liability, and Collision and Towers Liability coverage. This is not blanket coverage; each vessel must be reported and scheduled on the policy

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**Coverage:**

**Vessels less than 50' in length** with usage within 15 miles of the campus (either by land or water), and not more than 2 miles offshore. Also, coverage is provided for land transport of vessels (not more than 450 miles from the main campus) and once there for a race or event coverage is provided within 15 miles of that location but not more than 2 miles offshore.

**Hull & Machinery Insurance**

% Rate of insured value - Per individual member

Vessels and Values - As Scheduled / Physical damage provided to scheduled vessel(s).

**Protection & Indemnity Liability**

\$1,000,000 limit

Provides coverage for Bodily Injury and Property Damage Liability - excluding damage while towing another vessel.

**Vessel Charge:** Per individual member

**Crew Charge:** Per individual member

\*No coverage is provided for injury to employees and/or crew of any member unless crew coverage was purchased at the rate listed above and purchased in advance of any loss or occurrence.

**Collision & Towers Liability** - Coverage for property damage caused by the insured vessel (including her tow) that collides with any other vessel, dock, breakwater, cable, or any other structure floating. Coverage is also provided if insured vessel strands her tow and/or causes it to collide with any other vessel, structure floating, or if it causes other loss or damage to her tow or to the freight or property on board.

**Vessels greater than 50' in length** and/or vessels that operate in waters more than 15 miles from their respective campus home base:

**Hull & Machinery Insurance**

1.33% of insured value

Vessels and Values - As Scheduled / Physical damage provided to scheduled vessel(s).

**Protection & Indemnity Liability**

\$1,000,000 limit

Provides coverage for Bodily Injury and Property Damage Liability - excluding damage while towing another vessel.

**Vessel Charge:** \$600 per vessel

**Crew Charge (Instructors/Teachers):** \$1,800 per crew

**Passenger Charge (Students):** \$36 per passenger

\*No coverage is provided for injury to employees and/or crew of any member unless crew coverage was purchased at the rate listed above and purchased in advance of any loss or occurrence.

**Collision & Towers Liability** - Coverage for property damage caused by the insured vessel (including her tow) that collides with any other vessel, dock, breakwater, cable, or any other structure floating. Coverage is also provided if insured vessel strands her tow and/or causes it to collide with any other vessel, structure floating, or if it causes other loss or damage to her tow or to the freight or property on board.

**Supplementary Coverages:**

1. Hull and Machinery Temporary Shoreside Coverage subject to a \$1,000 deductible.
2. Collision and Tower's Liability Safeguard of Property subject to a limit of up to \$2,500.
3. Protection & Indemnity Liability Medical Payments \$10,000 per person, per accident or occurrence subject to policy limit of liability per occurrence, excluding crew liabilities.

**Sublimit:**

Personal property while declared as part of and while on board scheduled vessel, excluding collision. Personal Property is defined as Business Personal Property, subject to declaration at time of attachment. Declaration is required at time of loss. (Business Personal Property are items used in the navigation of the vessel such as a rescue sled, radar, etc.) Personal Effects coverage can be found in section F. of Hull and Machinery Supplementary Coverages \$ 10,000

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**Deductible:**

Vessel Deductible	
Hull & Machinery Value	2% of value with
(All vessels, all values, each vessel separately insured)	\$ 1,000
	minimum
	(no deductible for
	total loss)*
Collision and Towers	\$ 2,500
Protection and Indemnity	\$ 2,500
Personal Effects	\$ 1,000
Trailers/Equipment	*same as Hull
Engines	*same as Hull
Debris Removal	\$ 2,500

**Deductible Wording:**

The Insured shall bear the deductible appearing in each section of the Policy herein. Provided in the event of a casualty involving two or more vessels and/or involving one vessel triggering two or more different coverages and/or two or more Insured's insured herein, it is agreed that only one deductible shall apply of which the highest applicable deductible shall apply.

**Program Enhancements:**

**Automatic Acquisition Clause**

There will be an Automatic Acquisition Clause for new vessels acquired. Quarterly reports of all vessel additions and deletions will be provided and an annual year end adjustment will take place.

**Charter Usage**

Chartered vessels can potentially be covered but underwriter approval and rating is required.

**Business Personal Property and/or equipment (used in on-going operation of vessel)**

Up to \$10,000 while on board vessel

**Equipment, engines, and trailers are under a separate property coverage (separate rate and separate deductible)**

If scheduled, up to items scheduled limit, subject to \$1,000 per incident deductible. If item included in hull value.

**Profit share**

10% return premium if loss ratio is 50% or less for term.

**Major Exclusion(s): (including but not limited to)**

1. All in water activities (where people are actually in the water itself) including, but not limited to swimming, snorkeling, diving, scuba, water or jet skiing, para or kite sailing, etc.
2. High speed boats (over 35 mph). Any vessels that go over 35 mph require underwriters' approval.
3. Any and all racing or competitive athletic activities and any student athletes participating in any sporting activity
4. Acts of Terrorism (individual member buy back endorsement available)
5. Institute Extended Radioactive Contamination
6. Radioactive Contamination
7. Chemical, Biological, Bio-Chemical, Electromagnetic Weapons
8. Punitive Damages
9. Institute Cyber Attack

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California State University Risk Management Authority

10. Health Hazard (Specific)
11. Employment-Related Practices
12. Nuclear Energy Liability

**Questions:**

**Amy Lightner**

415-403-1457

[Amy.Lightner@alliant.com](mailto:Amy.Lightner@alliant.com)

**Van Rin**

415-403-1408

[vrin@alliant.com](mailto:vrin@alliant.com)

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