



## Alliant Property Insurance Program (APIP) - Campuses Coverage Summary

<b>Insurance Company</b>	Various Insurers
A.M. Best Rating	Varies
Standard & Poor's Rating	Varies
State Covered Status	Non-Admitted
<b>Policy/Coverage Term</b>	July 1, 2023 – July 1, 2024
<b>Policy #</b>	APIP2023 (Dec 29) 0060

### How to Report a Claim:

First Notice of Claim should be reported to Alliant Insurance Services via telephone, fax, mail, or e-mail to our San Francisco Office:

Alliant Insurance Services  
560 Mission Street, 6th Floor

**Elaine Tizon**

(415) 403-1458

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

[Elaine.tizon@alliant.com](mailto:Elaine.tizon@alliant.com)

#### Copy to:

McLaren's Global Claims Services  
18100 Von Karman Avenue, 10<sup>th</sup> Floor  
Irvine, CA 92612

Attn: Sandra Doig

Voice: (949) 757-1413 / Fax: (949) 757-1692

Email: [Sandra.doig@mclarens.com](mailto:Sandra.doig@mclarens.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 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

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## Member Action Required:

- During the fiscal year, members will be asked to notify Alliant when they add or delete locations from their
1. property schedule. Changes should be reported to Yvonne Killian at [yvonne.killian@alliant.com](mailto:yvonne.killian@alliant.com) or Van Rin at [vrin@alliant.com](mailto:vrin@alliant.com).
  2. Annually (in the spring) members will be asked to review and update their property schedule.

## Covered Entities:

California State University Risk Management Authority - Campuses

## Covered 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. Cal Poly State University, 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
23. Sonoma State University
24. California State University, Stanislaus

## Covered Description:

The Campus Property Program insures all property of every description both real and personal (including improvements, betterment, and remodeling), of the Member, or property of others in the care, custody, or control of the Member, for which the Member is liable, or under obligation to insure – subject to all terms, conditions and exclusions.

## Perils Covered:

All risk of direct physical loss or damage occurred during the policy period, subject to the policy exclusions.

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**Total Insured Values:**

\$28,666,452,669 as of June 30, 2023

**Limits:**

\$1,000,000,000	Per Occurrence: all Perils, Coverages (subject to policy exclusions) and all Named Insureds (as defined in the policy) combined, per Declaration, regardless of the number of Named Insureds, coverages, extensions of coverage, or perils insured, subject to the following per occurrence and/or aggregate sub-limits as noted below.
\$50,000,000	<b>Except a sublimit of \$5,000,000 will apply for Cal Poly, San Luis Obispo and CSU San Bernadino.</b> This is part of the 50M Limit and not in addition to. Flood Limit - Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage).
\$10,000	Per Occurrence for losses to locations in Tier 1 and/or Tier 2 Counties and resulting from a Named Windstorm.
Not Covered	Earthquake Shock - Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage).
\$100,000,000	Combined Business Interruption, Rental Income and Tuition Income (and related fees). However, if specific values for such coverage have not been reported as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc., this sub-limit amount is limited to \$500,000 per Named Insured subject to maximum of \$2,500,000 Per Occurrence, Per Declaration for Business Interruption, Rental Income and Tuition Income combined. Coverage for power generating plants is excluded, unless otherwise specified.
\$50,000,000	Extra Expense.
\$10,000,000	Miscellaneous Unnamed Locations for existing Named Insured's excluding Earthquake coverage for Alaska and California locations. If Flood coverage is purchased for scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V. Vacant properties are sub-limited to \$2,500,000.
180 Days	Extended Period of Indemnity.
\$1,000,000	Unscheduled Landscaping, tees, sand traps, greens, athletic fields, and artificial turf and further subject to \$25,000 / 25 gallon maximum per item for existing Named Insureds excluding Earthquake coverage for Alaska and California locations. If Flood coverage is purchased for scheduled locations, this extension includes Flood coverage for any location not situated in Flood Zones A or V.
\$5,000,000	Or 110% of the scheduled values, whichever is greater, for Scheduled Landscaping, tees, sand traps, greens, athletic fields, and artificial turf and further subject to \$25,000 / 25 gallon maximum per item.
See Policy Provisions	\$50,000,000, or a Named Insured's Policy Limit of Liability if less than \$50,000,000, Automatic Acquisition for 120 days except: - \$25,000,000 Automatic Acquisition for 90 days for new sub-member and/or entity of an existing Pools, JPA or Group; - \$25,000,000 Automatic Acquisition for 90 days for Vacant properties; - \$10,000,000 Automatic Acquisition for 120 days for Licensed Vehicles; - \$2,500,000 Automatic Acquisition for 60 days for additional property and/or interests in Tier 1 Wind Counties, Parishes, and Independent Cities for the states of Virginia, North Carolina, South Carolina, Georgia, Alabama, Mississippi, Louisiana, Texas and/or situated anywhere within the states of Florida and Hawaii; - The peril of Earthquake is excluded for the states of Alaska and California; - If Flood coverage is purchased for all scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.
\$50,000,000	Errors & Omissions - This extension does not increase any more specific limit stated elsewhere in this policy or Declarations.

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California State University Risk Management Authority

\$25,000,000	Course of Construction and Additions (including new) for projects with completed values not exceeding the sub-limit shown. Projects valued greater than \$15,000,000 require underwriting approval and a premium charge.
\$500,000	Money & Securities for named perils only as referenced within the policy, however fraudulent impersonation, fraudulent instruction, or similar events are excluded.
\$2,500,000	Unscheduled Fine Arts.
\$250,000	Accidental Contamination per occurrence and annual aggregate per Named Insured with \$500,000 annual aggregate for all Named Insureds per Declaration.
\$750,000	Unscheduled infrastructure including but not limited to tunnels, bridges, dams, catwalks (except those not for public use), roadways, highways, streets, sidewalks, culverts, channels, levees, dikes, berms, embankments, landfills (as more fully defined in the policy), docks, piers, wharves, street lights, traffic signals, meters, roadway or highway fencing (including guardrails), and all similar property unless a specific value has been declared. Unscheduled infrastructure coverage is excluded for the peril of Earthquake and excluded for Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters, providing said declaration provides funding for repairs.
\$50,000,000	Increased Cost of Construction due to the enforcement of building codes/ ordinance or law (includes All Risk and Boiler & Machinery) except \$2,500,000 for vacant properties.
\$25,000,000	Transit - Physical Damage only.
\$2,500,000	Unscheduled Animals; not to exceed \$50,000 per animal, per occurrence.
\$2,500,000	Unscheduled Watercraft up to 27 feet.
Not Covered	Per Occurrence for Off Premises Vehicle Physical Damage.
\$25,000,000	Off Premises Services Interruption including Extra Expense resulting from a covered peril at non-owned/operated locations.
\$5,000,000	Per Occurrence Per Named Insured subject to an Annual Aggregate of \$10,000,000 for Earthquake Shock on Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts combined for all Named Insured(s) in this Declaration combined that do not purchase optional dedicated Earthquake Shock coverage, and/or where specific values for such items are not covered for optional dedicated Earthquake Shock coverage as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc.
\$5,000,000	Per Occurrence Per Named Insured subject to an Annual Aggregate of \$10,000,000 for Flood on Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts combined for all Named Insured(s) in this Declaration combined that do not purchase optional dedicated Flood coverage, and/or where specific values for such items are not covered for optional dedicated Flood coverage as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc.
\$3,000,000	Contingent Business Interruption, Contingent Extra Expense, Contingent Rental Values and Contingent Tuition Income separately.
\$3,000,000	Tax Revenue Interruption – Per Policy Provisions. However, if specific values for such coverage have not been reported as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc., this sub-limit amount is limited to \$1,000,000 Per Occurrence – Per Policy Provisions.
\$500,000	Jewelry, Furs, Precious Metals and Precious Stones Separately.
\$1,000,000	Claims Preparation Expenses.
\$50,000,000	Expediting Expenses.
\$1,000,000	Personal Property Outside of the USA.
Not Covered	Per Occurrence Per Declaration Upgrade to Green Coverage subject to the lesser of, the cost of upgrade, an additional 25% of the applicable limit of liability shown in the schedule of values or this sub limit.

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Not Covered	Communicable Disease
\$100,000	Per Occurrence while in Storage and In Transit coverage subject to \$10,000 Deductible for Unmanned Aircraft as more fully defined in the Policy. Not Covered while in Flight.
\$100,000	Per Occurrence with a \$1,000,000 Annual Aggregate per Declaration for Mold/Fungus Resultant Damage as more fully defined in the policy.
\$100,000,000	Ingress/Egress Per Occurrence, Per Named Insured for the actual loss sustained during the period of time not exceeding 30 days when, as a direct result of physical loss or damage caused by a covered peril(s) specified by this Policy and occurring at property located within a 10-mile radius of covered property, ingress to or egress from the covered property by this Policy is prevented.
\$100,000,000	Interruption by Civil Authority Per Occurrence, Per Named Insured for the actual loss sustained during the period of time not exceeding 30 days when, as a direct result of physical loss or damage caused by a covered peril(s) specified by this Policy and occurring at property located within a 10-mile radius of covered property, access to the covered property is specifically prohibited by order of a civil authority.
\$10,000,000	Electronic Data Processing Media.

**Valuation:**

- Repair or Replacement Cost (RCV)
- Actual Loss Sustained for Time Element Coverages
- Contractor’s Equipment /Vehicles either Replacement Cost (RCV) or Actual Cash Value (ACV) as declared by each insured. If not declared, valuation will default to Actual Cash Value (ACV)

**Exclusions (Including but not limited to):**

- Seepage & Contamination - unless otherwise provided by the Pollution Liability Coverage per the Summary attached. If, insured purchases such coverage.
- Cost of Clean-up for Pollution - unless otherwise provided by the Pollution Liability Coverage per the Summary attached. If, insured purchases such coverage.
- Mold - as more fully described in the Master Policy Wording or otherwise provided when Pollution Liability Coverage is purchased, and as defined in the coverage Summary.

**Deductibles:**

**JPA / Pool Per Occurrence Deductible:**

\$2,500,000	(except SDSU, Campus 86, Campus 99, CSU San Bernardino, and CPSU San Luis Obispo) The “JPA/Pool Basic Deductible” – when applicable will be in excess of a JPA or Pool member’s deductible amount unless a more specific deductible is applicable to a loss as noted in the Deductibles for Specific Perils and Coverages or Special Terms section below. The Named Insured(s) deductible amount will be agreed upon between the JPA or Pool and its members. The “JPA/Pool Basic Deductible” shown here, shall apply per occurrence. The company will not pay for loss or damage in any one occurrence until the amount of the loss or damage exceeds the applicable constituent members’ deductible and the “JPA/Pool Basic Deductible,” until the “JPA/Pool Annual Aggregate Amount” is exhausted.
\$10,000,000	(except SDSU, Campus 86, Campus 99, CSU San Bernardino, and CPSU San Luis Obispo) The “JPA/Pool Annual Aggregate Amount” - when applicable is the accumulation of payments made by the JPA or Pool that are categorized as “JPA/Pool Basic Deductibles” above. Once the annual aggregate amount is reached, all subsequent losses in chronological order are subject to the “JPA/Pool Maintenance Deductible” indicated below.

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The following property/coverage losses DO NOT erode the Annual Aggregate:

- Earthquake Losses DO NOT erode the Annual Aggregate
- Flood Losses DO NOT erode the Annual Aggregate
- Wind & Hail Losses DO NOT erode the Annual Aggregate
- Wildfires Losses DO NOT erode the Annual Aggregate
- ISO CAT Losses DO NOT erode the Annual Aggregate

**Deductibles:** continued

**JPA / Pool Maintenance Deductible:**

\$1,000,000 (except SDSU, Campus 86, Campus 99, CSU San Bernardino, and CPSU San Luis Obispo) Pool Maintenance Deductible applicable to each occurrence after the Annual Aggregate Deductible is reached. As with the “JPA/Pool Basic Deductible” this maintenance deductible will be applicable in excess of the applicable JPA or Pool constituent member’s deductible. The specific deductibles for Flood, Earthquake and Wind will always apply to losses caused by those perils regardless of if it is greater or less than the Pool Maintenance Deductible. The maintenance deductible does not apply to those items listed in the Deductibles for Specific Perils and Coverages or Special Terms & Conditions section below if those perils do not erode the annual aggregate deductible.

**Deductibles for Specific Perils and Coverages:**

- \$2,500,000 All Flood Zones Per Occurrence excluding Flood Zones A & V.
- \$2,500,000 Per Occurrence for Flood Zones A & V (inclusive of all 100-year exposures).
- Not Applicable Losses to locations in Tier 1 and/or 2 Counties and resulting from a Named Windstorm.
- Not Applicable Earthquake Shock: If the stated deductible is a flat dollar amount, the deductible will apply on a Per Occurrence basis, unless otherwise stated. If the stated deductible is on a percentage basis, the deductible will apply Per Occurrence on a Per Unit basis, as defined in the policy form, subject to the minimum deductible per occurrence.
- \$1,000 Per Occurrence for Specially Trained Animals.
- \$500,000 Unscheduled infrastructure including but not limited to tunnels, bridges, dams, catwalks (except those not for public use), roadways, highways, streets, sidewalks, culverts, channels, levees, dikes, berms, embankments, landfills (as more fully defined in the policy), docks, piers, wharves, street lights, traffic signals, meters, roadway or highway fencing (including guardrails), and all similar property unless a specific value has been declared. Unscheduled infrastructure coverage is excluded for the peril of Earthquake and excluded for Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters, providing said declaration provides funding for repairs.
- \$10,000 Per Vehicle or Item for Licensed Vehicles, Unlicensed Vehicles and Contractor's Equipment subject to \$100,000 Maximum Per Occurrence, Per Named Insured for the peril of Earthquake for Named Insured(s) who do not purchase dedicated Earthquake limits.
- \$50,000 Per Occurrence Per Named Insured for this Declaration for Fine Arts for the peril of Earthquake for Named Insured(s) who do not purchase dedicated Earthquake limits.
- \$10,000 Per Vehicle or Item for Licensed Vehicles, Unlicensed Vehicles and Contractor's Equipment subject to \$100,000 Maximum Per Occurrence, Per Named Insured for the peril of Flood for Named Insured(s) who do not purchase dedicated Flood limits.
- \$50,000 Per Occurrence Per Named Insured for this Declaration for Fine Arts for the peril of Flood for Named Insured(s) who do not purchase dedicated Flood limits.
- 24 Hours Waiting Period for Service Interruption for All Perils and Coverages.
- 2.5% of; Annual Tax Revenue Value per Location for Tax Interruption.
- 24 Hours Waiting Period for Ingress/Egress

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24 Hours	Waiting Period for Civil Authority
Not Covered	Per Occurrence for Off Premises Vehicle Physical Damage. If Off-Premises coverage is included/purchased, the stated deductible will apply to vehicle physical damage both on and off-premises on a Per Occurrence basis, unless otherwise stated. If Off-Premises coverage is not included, On-Premises/In-Yard coverage is subject to the All Risk (Basic) deductible.
\$100,000	(except SDSU, Campus 86 and Campus 99) per occurrence for Contractor's Equipment
Replacement Cost	Contactor's Equipment Valuation Basis
Same as All Risk	Library books excluding Rare and Collectible Books
Same as All Risk	Unscheduled Research Animals for Universities and Institutions of Higher Learning
Same as All Risk	Business Interruption Coverage is extended to include tuition fees as respects Universities attaching under Declaration 29

If two or more deductible amounts provided in the Declaration Page apply for a single occurrence the total to be deducted shall not exceed the largest per occurrence deductible amount applicable. (The Deductible amounts set forth below apply Per Occurrence unless indicated otherwise).

**Member Deductibles:**

- \$100,000 Per Occurrence – All Members (except as noted below)
- \$250,000 Per Occurrence – California State University, Dominguez Hills
- \$250,000 Per Occurrence – California State University, Monterey Bay
- \$500,000 Per Occurrence – California State University, Northridge
- \$1,000,000 Per Occurrence – San Diego State University (SDSU)
- \$5,000 - \$100,000 Per Occurrence – Campus 86 (Per file with company)
- \$5,000 - \$100,000 Per Occurrence – Campus 99 (Per file with company)

**Special Terms and Conditions:** *coverage is provided for...*

- \$2,500,000 for Unscheduled Research Animals for Universities and Institutions of Higher Learning.
- Business Interruption Coverage is extended to include tuition fees.
- Coverage is provided for Library Books excluding Rare & Collectible Books
- \$5,000,000 limit or less based on the location TIV per schedule on file applicable to off-site campuses locations

**Stand-Alone Coverages:**

- \$100,000,000 Per Named Insured Per Occurrence subject to \$200,000,000 Annual Aggregate of Declarations 1-14, 18-30 and 32-35 combined as respects Property Damage, Business Interruption, Rental Income and Extra Expense Combined for Terrorism (Primary Layer).
- \$2,500,000 (except for SDSU, Campus 86, Campus 99, CSU San Bernardino, and CPSU San Luis Obispo) Per Occurrence Deductible for Primary Terrorism.
- \$600,000,000 Per Named Insured for Terrorism (Excess Layer) subject to;
- \$1,100,000,000 Per Occurrence, All Named Insureds combined in Declarations 1-14, 18-21, 23-30 and 32-35 for Terrorism (Excess Layer) subject to;
- \$1,400,000,000 Annual Aggregate shared by all Named Insureds combined in Declarations 1-14, 18-21, 23-30 and 32-35, as respects Property Damage, Business Interruption, Rental Income and Extra Expense combined for Terrorism (Excess Layer).
- \$500,000 Per Occurrence Deductible for Excess Terrorism (Applies only if the Primary Terrorism Limit is exhausted).

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- Included Information Security & Privacy Insurance with Electronic Media Liability – See Separate Insurance Summary.  
\$250,000,000 Per Occurrence, All Named Insureds subject to an Annual Aggregate of \$50,000,000 combined in Declarations 1-14, 18-30, and 32-35 for Personal and Real property for Cyber Attack Resultant Damage.
- Included Pollution Liability Insurance Coverage – See Separate Insurance Summary.

**Questions:**

**Amy Lightner**

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**Van Rin**

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**Yvonne Killian**

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