



Alliant Deadly Weapon Response Program (ADWRP) Coverage Summary

Insurance Company	Underwriters at Lloyd's of London
Lloyds Consortium	Deadly Weapon Protection Consortium 9779 Comprising 100%:
	51.3800% Lloyd's Syndicate 2623 AFB
	11.1200% Lloyd's Syndicate 0623 AFB
	15.7600% Lloyd's Syndicate 1969 APL
	10.8700% Lloyd's Syndicate 1301 IGO
	10.8700% Lloyd's Syndicate 1686 AXS
A.M. Best Rating	A XV
Standard & Poor's Rating	AA-
State Covered Status	Non-Admitted
Policy/Coverage Term	July 1, 2023 – July 1, 2024
Policy #	PJ23000500007

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:

As soon as reasonably practicable, notify the **Event Responder** of all Deadly Weapon Event(s):

Event Responder:

CrisisRisk Strategies, LLC
492 Old Sackett Road
Rockhill, New York, 12775

Website: www.crisisrisk.com
Email: DWP@crisisrisk.com
Telephone: 860-677-3790

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

Claim Reporting Requirements:

This is a “claims-made” and “reported” policy. Coverage is only provided for claims which are both:

1. (1) first made against the Insured during the Policy Period; and
(2) reported to the Insurer as soon as practicable, but not later than 30 days after expiration of the policy or applicable extended reporting period (36 months, if purchased).

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).



2. A claim is deemed to be first made against the insured only when the Director of Systemwide Risk Management first receives notice of the claim.

Retroactive Date:

July 1, 2018

Coverage Description:

Third Party Bodily Injury Liability, First Party Property Damage, Business Interruption & Crisis Management for events occurring at a location appearing on your Schedule of Values on file with Alliant Insurance Services, Inc.

Insureds:

California State University Risk Management Authority – Campuses & AORMA

Limits:

Each and Every Deadly Weapon Event including Claim Expenses	\$ 1,000,000
Policy Annual Aggregate (Shared by Members of Pool/JPA)	\$ 5,000,000

Sub-Limits (included within, not in addition to the Limit of Liability & Aggregate):

Counselling Services - Each And Every Deadly Weapon Event	\$ 500,000
Funeral Expenses - Each And Every Deadly Weapon Event	\$ 500,000
Business Interruption - Each And Every Deadly Weapon Event	\$ 250,000
Demolition, Clearance, Memorialisation - Each And Every Deadly Weapon Event	\$ 250,000
Extra Expense - Each And Every Deadly Weapon Event	\$ 250,000
Threat - Each And Every Deadly Weapon Event	\$ 250,000
1st Party Property Damage - Each And Every Deadly Weapon Event	\$ 1,000,000
Medical Expenses	
Per Person	\$ 25,000
Annual Aggregate	\$ 1,000,000
Accidental Death and Dismemberment	
Per Person	\$ 50,000
Annual Aggregate	\$ 1,000,000
Conveyance in Transit (If Values Have Been Declared For Bus, Coach Or Train Owned, Leased By You, Or Provided To You)	
Each And Every Deadly Weapon Event	\$ 250,000
The Aggregate For Period	\$ 500,000

Deductible:

Each And Every Deadly Weapon Event Including Claim Expenses	\$ 10,000
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Endorsements (including but not limited to:

- Deadly Weapon & Security Vulnerability Post Underwriting Review
- Deadly Weapon Safety Action Plan Webinar
- Crisis Management Services
- Circumstance Extension
- Property Damage Extension
- Counselling Services
- Funeral Expenses

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California State University Risk Management Authority

- Sanction Limitation & Exclusion Clause
- Automatic Acquisitions limit – locations up to \$25,000,000
- 90 day grace period for reporting of new locations
- E&O clause – to cover locations not exceeding \$10,000,000 in value unintentionally not included in SOV provided to insurer
- Transit Extension - \$250,000 sublimit for event response fees associated with reported rolling stock values.
- Crisis Management/Event Responder Fees do not erode policy limits
- Crisis Services Provided by CrisisRisk: <https://www.crisisrisk.com/>

Exclusions (including but not limited to):

- Confiscation, nationalization, requisition or destruction of or damage to property by government, public or local authority
- Loss of market, loss of use or any other consequential loss at property physically lost or damaged
- Any explosive devices unless used in conjunction with a Deadly Weapon Event.
- Euthanasia
- Fraudulent Claims
- Any actual or alleged negligent act, error, omission, misstatement, misleading statement, neglect or breach of duty by the Directors or Officers, in the discharge of their duties solely in their capacity as Directors or Officers of the Named Insured
- Any vehicle not defined as a road vehicle
- Any weapon mounted (or designed to be mounted) on a vehicle
- Any weapon, device or substance delivered by an airborne weapon delivery system including, but not limited to, fixed wing aircraft, helicopter or drone
- Injury or death to any employees of any third party whom the Named insured has contracted for services
- Any claim or claims made by or on behalf of an Assailant
- Use or operation as a means to inflict harm of any computer, computer system, computer software, malicious code, computer virus or any other electronic system
- Workers Compensation
- Employment Practices
- Ionizing radiations or contamination by radioactivity from nuclear waste or fuel
- Radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor, assembly or component
- Mercy Killing(s)
- Punitive or exemplary damages, sanctions or additional damages
- Any Deadly Weapon Event that occurs at a Location(s) which has been specifically leased or loaned by the Named Insured to any other entity or individual to host a permitted event planned and ticketed for more than 500 attendees over the duration of the event, except with the prior written agreement of the Underwriters. Agreement to add any event as covered may incur additional premium.
- Punitive or exemplary damages, sanctions or additional damages
- COVID19
- Nuclear reaction, radiation or contamination, however caused

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Additional Exclusions Relating to Property & Business Interruption (including but not limited to):

- Land or land values
- Aircraft, watercraft or any vehicle licensed for highway use
- Animals
- Money, currency, checks, coins, stamps, securities, valuable papers, evidences of debt, precious stones, precious metals (unless forming an integral part of Insured Property), jewelry, furs, fine arts and antiques
- Electronic data
- Any property in Transit
- Increase in loss caused by suspension, lapse, cancellation of any lease, license, contract or order, unless loss results directly from the insured Interruption of Business
- Fines, penalties or damages incurred by or imposed upon the Named Insured at order of any Government Agency, Court or other Authority

Questions:

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