



Alliant Property Insurance Program (APIP) - AORMA Coverage Summary

Insurance Company	Various Insurers
A.M. Best Rating	Varies
Standard & Poor's Rating	Varies
State Covered Status	Non-Admitted
Policy/Coverage Term	July 1, 2023 – July 1, 2024
Policy #	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

Copy to:

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

Attn: Sandra Doig

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

Email: Sandra.doig@mclarens.com

Emergency or After Hours Reporting:

Robert Frey

Senior Vice President, Claims Manager

(415) 403-1445

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 ... **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

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).



Member Action Required:

1. During the fiscal year, members will be asked to notify Alliant when they add or delete locations from their property schedule. Changes should be reported to Yvonne Killian at yvonne.killian@alliant.com or Van Rin at 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 - AORMA

Covered Description:

The AORMA 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.

Total Insured Values:

\$2,381,195,228 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.
 - Included Flood Limit (included in CSURMA Campuses Limit) - Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage).
 - Included Per Occurrence (included in CSURMA Campuses Limit) and in the Annual Aggregate for scheduled locations in Flood Zones A & V (inclusive of all 100-year exposures). This Sub-limit does not increase the specific flood limit of liability for those Named Insured(s) that purchase this optional dedicated coverage.
 - Not Applicable 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.

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).



California State University Risk Management Authority

\$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: <ul style="list-style-type: none">- \$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.
\$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.

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).



California State University Risk Management Authority

\$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.
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)

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).



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:

“All Risk” Deductible:

\$100,000 Per Occurrence, which will apply in the event a more specific deductible is not applicable to a loss.

Deductibles for Specific Perils and Coverages:

\$500,000	Per Occurrence for Flood Zones A & V (inclusive of all 100-year exposures).
\$100,000	All Flood Zones Per Occurrence excluding Flood Zones A & V.
Not Applicable	for losses to locations in Tier 1 and/or 2 Counties and resulting from a Named Windstorm.
Not Covered	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.
\$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.
\$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 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 Hour	Waiting Period for Service Interruption for All Perils and Coverages.
2.5%	of Annual Tax Revenue Value per Location for Tax Interruption
24 Hour	Waiting Period for Ingress/Egress
24 Hour	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.

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).



Per Schedule on file	Per Occurrence for Contractor's Equipment.
Replacement Cost	Contactor's Equipment Valuation Basis
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

Member Deductibles:

All Risk Perils:

\$5,000	Except losses to Real Property
\$5,000	Losses to Real Property with Total Insurable Values of \$10,000,000 or Less
\$10,000	Losses to Real Property with Total Insurable Values between \$10,000,001 and \$25,000,000
\$25,000	Losses to Real Property with Total Insurable Values between \$25,000,001 and \$50,000,000
\$50,000	Losses to Real Property with Total Insurable Values of \$50,000,001 or more

Public Entity Pollution Liability (see separate Pollution Liability coverage summary):

\$250,000	Each Pollution Incident After July 1, 2021
\$500,000	Each Pollution Incident Prior to July 1, 2021

Deductibles: Continued

Cyber Liability:

\$250,000	Retention Per Claim for each Member/Insured (see separate Cyber Liability coverage summary)
8	Hour waiting period for Dependent/Business Interruption Loss

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.
- \$5,000,000 limit or less based on the location TIV per schedule on file applicable to off-site campuses locations. Contact Alliant for further details
- \$5,000,000 flood limit for CSU San Bernardino & Cal Poly San Luis Obispo Campuses. Contact Alliant for further details.

Stand-Alone Coverages: Limits

\$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).
\$100,000	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).
Included	Information Security & Privacy Insurance with Electronic Media Liability – See Separate Insurance Summary.

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).



California State University Risk Management Authority

\$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:

Mimi Long

415-403-1423

m.long@alliant.com

Van Rin

415-403-1408

van.rin@alliant.com

Yvonne Killian

916-643-2748

yvonne.killian@alliant.com

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).