



Liability Program - AORMA Coverage Summary

Insurance Company	CSURMA Auxiliary Organizations Risk Management Alliance (AORMA)
A.M. Best Rating	N / A
Standard & Poor's Rating	N / A
State Covered Status	Admitted
Policy/Coverage Term	July 1, 2023 – July 1, 2024
Policy #	AORMA-LIAB-2324

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;

Carl Warren & Company

PO Box 2411, Tustin, CA 92781

csurma@carlwarren.com

Shari Huff

shuff@carlwarren.com

657-622-4250

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:

Tevea Him (primary)

thim@alliant.com

415-403-1416

La Shaunda Wallace (secondary)

LaShaunda.Wallace@alliant.com

415-403-1489

Member Action Required:

1. Annually (in the fall) members will be asked to complete an application.
2. Annually (in the spring) members will be asked to review and update their schedule of owned autos and mobile equipment.
3. Annually (in the spring) members will be asked to review their current certificates of insurance, deleting those that no longer need to be reissued.

Covered Entities:

All of the CSU Auxiliary Organizations who have joined the CSURMA Joint Powers Authority (the Members):

Covered Parties:

1. When acting solely within the scope of their duties, office or employment for the Member, the governing board, officers, employees, and authorized individuals acting as volunteers
2. Any person using an auto with permission of the Member.

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California State University Risk Management Authority

3. Additional covered parties to whom the Member is obligated by virtue of any written contract to provide coverage
Any employee pension benefits or employee welfare benefits trust formed under U.S. Internal Revenue Code
4. Section 501(c)(9), including the Board of Trustees of the trust when acting solely within the scope of the duties, office, or employment for the trust
5. Auxiliaries Multiple Employer VEBA
6. Auxiliary Organizations Association

Coverage Description:

The AORMA Liability Program will pay on behalf of the Member those sums the Member shall be obligated to pay by reason of liability imposed by law because of bodily injury, property damage, errors or omissions, unfair employment practices liability, personal injury, or media wrongful acts.

Coverage:

1. General Liability
2. Automobile Liability (Owned, Non-owned, and Hired)
3. Errors & Omissions, including Directors & Officers Liability, and Media Wrongful Acts
4. Employment Practices Liability
5. Domestic Hired Automobile Physical Damage
6. Liquor Liability
7. Watercraft Liability, under 50 feet, or while on shore
8. Employee Benefits Liability
9. Fiduciary Liability

Limits / Sublimit / Deductible:

Any one Occurrence or Wrongful Act	\$ 5,000,000
Non-Salaried Employees (of the California State University) Auto Liability – Each Accident	\$ 5,000,000
Annual Aggregate	\$ 20,000,000
California Uninsured or Underinsured Motorist (Bodily Injury Only) – Each Accident	\$ 250,000
Domestic Hired Automobile Physical Damage – Each Accident	\$ 50,000
Fiduciary Liability, including Employee Benefits Liability Coverage (Claims Made Coverage Basis) – Each Occurrence	\$ 350,000
Funds, Grants or Appropriations (Defense Only) – Each Occurrence	\$ 250,000
Land Use (Defense Only) – Per Ultimate Net Loss	\$ 250,000
Nuclear Materials (Limited Coverage) – Each Occurrence	\$ 250,000
Mold – Each Occurrence	\$ 500,000
Mold – Aggregate for Each Member	\$ 850,000

Note: Additional Fiduciary Liability coverage limits up to \$5,000,000 is purchased through the Trustees E&O / Fiduciary Liability policy.

Deductible:

All coverages except;	\$ 0
Employment Practices Liability (all Member except as shown below)	\$ 25,000
• The Cal Poly Pomona Foundation, Inc., Associated Students of SFSU, and SJSU Research Foundation	\$ 50,000
• CSU Long Beach Research Foundation	\$ 75,000

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• Chico State Enterprises and SDSU Research Foundation	\$ 100,000
Non-Salaried Employees (of the California State University) Auto Liability – Each Occurrence	\$ 1,000,000
Domestic Hired Automobile Physical Damage – Comprehensive and Collision	\$ 1,000
Domestic Hired Automobile Physical Damage – Comprehensive and Collision when the use of the hired vehicle on a non-paved road violates the rental car agreement	\$ 5,000

Retroactive Dates:

Fiduciary Liability, including Employee Benefits Liability Coverage

1. Associated Students of California State University, Chico	July 1, 2005
2. California State University, Long Beach Research Foundation	July 1, 2008
3. Associated Students, California State University, Los Angeles, Inc	July 1, 2007
4. The University Corporation, CSU Northridge	October 1, 1991
5. University Student Union of California State University, Northridge	October 1, 1999
6. Capital Public Radio, Inc., CSU Sacramento	April 14, 2010
7. San Jose State University Research Foundation	July 1, 2002
8. Spartan Shops, Inc., San Jose State University	February 1, 1998
9. Auxiliaries Multiple Employer VEBA	July 1, 2010
10. All other Named Members	July 1, 2010

Endorsements & Exclusions (including but not limited to):

1. Aircraft
2. Asbestos
3. Aviation Activities
4. Bodily Injury to the Member's employees arising in the course of employment
5. Contractual Obligation; except for liability assumed in a contract or agreement
6. Dams
7. Employee Benefits Liability; except as provided under Fiduciary Liability Endorsement
8. Eminent Domain and Inverse Condemnation
9. ERISA; except as provided under Fiduciary Liability Endorsement
10. Fiduciary Liability; except as provided under Fiduciary Liability Endorsement
11. Funds, Grants, or Appropriations; but defense is provided up to \$250,000
12. Insolvency
13. Intentional Conduct
14. Lack of Occurrence
15. Land Use; but defense is provided up to \$250,000
16. Lead
17. Medical Malpractice; limited coverage is added back for your employees who are nurses, paramedics, EMTs, speech therapists, speech pathologists, nutritionists, psychologists, audiologists, phlebotomists, or physical therapists
18. Mold (limited coverage)
19. Non-Compensatory Amounts and/or Damages
20. Nuclear, except materials for instructional or research activities up to \$250,000
21. Office of Foreign Assets Control
22. Pollution

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- 23. Property Damage (ADA accommodations)
- 24. Silica
- 25. Subsidence
- 26. Terrorism
- 27. War
- 28. Watercraft 51 feet or over
- 29. Wrongful Acts (Exclusions):
 - a. Labor disputes or labor negotiations
 - b. Injunctions, equitable relief, non-monetary damages
 - c. Crime, dishonest, fraudulent, or malicious act
 - d. Illegal remuneration or willful violation of a penal statute; etc.
- 30. Media Wrongful Acts (Exclusions):
 - a. Infringement of any patent
 - b. Violation of any law or regulation regarding communication including telephone calls, facsimiles, and electronic mail
 - c. Illegal remuneration or willful violation of a penal statute; etc.
- 31. Fiduciary Liability (Exclusions):
 - a. Fines, Penalties or Taxes
 - b. Payments due under a benefit plan or trust, unless recovery is based on a covered wrongful act
 - c. Personal injury or bodily injury, contractual obligation, illegal remuneration or discrimination in violation of any law
Any wrongful act which was reported to a prior insurer, any wrongful act known to the insured prior to
 - d. inception of this policy or any deliberately fraudulent or dishonest act; willful violation of a statute or regulation

Reinsurance:

Note: AORMA’s pooled layer limit is \$500,000 per claim. Great American Insurance Company reinsures AORMA’s limit - \$4,500,000 excess of \$500,000.

*Great American Insurance Company – AM Best Rating A+ XV
Limit: \$2,250,000 part of \$4,500,000 excess of \$500,000
Certificate Number: 1827309*

Public Entity Excess Liability:

Carrier: Continental Indemnity Company
Limits: \$1,500,000 part of \$3,000,000 excess of \$5,000,000
Policy Number: JCI23NPX-01046-03

Carrier: Upland Specialty Insurance Company
Limits: \$1,500,000 part of \$3,000,000 excess of \$5,000,000
Policy Number: USXPE0373723

Carrier: SiriusPoint Bermuda Insurance Co. Ltd (Arcadian)
Limits: \$2,000,000 xs \$8,000,000
Policy Number: ARCGL127682023

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Carrier: Everest Re
Limits: \$5,000,000 excess of \$10,000,000
Policy Number: FC10044208-2023

Excess Fiduciary Liability:

Carrier: Lloyd's of London
Limits: \$4,650,000 Excess of \$350,000
Policy Number: B1820WLS23A023

Questions:

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