# Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP)
# Coverage Summary

## Insurance Policy Information:

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|---|---|
| Insurance Company | Lloyd's of London |
| A.M. Best Rating | A XV |
| Standard & Poor's Rating | NR |
| State Covered Status | Non-Admitted |
| Policy/Coverage Term | July 1, 2025 – July 1, 2026 |
| Policy # | B1820WLS25A038 |

**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:

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

**After Hours Reporting:**
Robert Frey
415-403-1445 (Voice)
415-518-8490 (Cell)
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

## Retroactive Date:

1. Limits up to $2,000,000 .......... June 30, 2007
2. With respect to Film and Media Students .......... April 1, 2007
3. Limits of $3,000,000 excess of $2,000,000 .......... July 1, 2015

## Coverage Description:

General Liability and Professional Liability of CSU enrolled students performing community service or volunteer work for academic credit; students enrolled in Service Learning, and students enrolled in radio, television or film credential programs of the CSU.

## Additional Insureds:

Any affiliate institution to whom the Named Insured is obligated by written agreement to provide such coverage as is afforded by this policy.

## Insureds:

1. California State University (CSU)
2. All campuses of the CSU
3. Employees, Faculty, Staff of the CSU
4. CSU Students enrolled in required credited coursework such as Service-Learning programs and other courses of the CSU where the internship experience is required by the course in which students earn academic units, but not including CSU students enrolled in Nursing, Allied Health, Social Work, or Education credential programs of the CSU (refer to SPLIP).

   **Enrolled Student means** students who are enrolled and in good standing while completing an internship and registered/enrolled in a course that requires the internship experience, including academic breaks during the **Policy Period** (including but not limited to those students enrolled in Credited Coursework Programs, HTM 515 courses or the STAR STEM Teacher and Researcher Program).

   **Enrolled Students** also include students: (a) who have not received a letter grade in a course (e.g., assigned an "Incomplete"), but remain registered for that course until the incomplete objectives are met, but for no more than one (1) year from the granting of the incomplete; and (b) while completing an externship for pay which externship forms part of their enrolled course.

## Limits:

1. Professional Liability - Each Claim inclusive of Defense Expenses ................................ $2,000,000
2. General Liability – Each Claims inclusive of Defense Expenses.................................... $2,000,000
3. Abuse or Molestation each abuse or molestation incident ............................................ $2,000,000
4. Combined Policy Aggregate Limit of Liability – Inclusive of Defense Expenses ................................................................................................................ $5,000,000
5. Fire Legal Liability – Per Proceeding / $250,000 Aggregate ............................................ $25,000
6. Medical Payments Per Person / $250,000 Aggregate ..................................................... $25,000
7. School Grievance/Academic Disciplinary Hearings Per Proceeding / $250,000 Aggregate.............................................................................................. $25,000
8. Defendant Expense Benefit Per Defendant / $250,000 Aggregate .................................... $25,000
9. Assault Coverage Per Proceeding / $250,000 Aggregate ............................................... $25,000
10. First Aid Expenses Per Incident / $250,000 Aggregate .................................................. $25,000
11. Damage to Property of Others Per Incident / $250,000 Aggregate ................................... $25,000

The combined policy aggregate limit of liability is an aggregate amount for all insureds and is not per student.

## Self-Insured Retention:

1. Each Claim inclusive of Defense Expenses........................................................................ $10,000
2. Aggregate........................................................................................................................ $40,000

## Exclusions *(including but not limited too)*:

### Core Policy Exclusions

1. Timing / Reporting - Incidents before the retroactive date or after policy expiration; claims made or reported late; prior known incidents; and, matters covered under prior insurance or self-insurance.
2. Coverage Section Mismatch - Professional Liability claims arising from General Liability incidents; General Liability claims arising from Professional Liability incidents.
3. Injury or damage expected or intended by the insured *(except reasonable force or appropriate treatment).*
4. Dishonest, unlawful, criminal, fraudulent, or malicious acts.
5. Alteration, modification, or destruction of medical records.
6. Obligations under workers' compensation, disability, or similar laws.
7. Claims between an insured and current or former employee.
8. Pollution / Waste disposal sites, storage, or related operations.
9. Nuclear fuel, nuclear waste, reactors, or radioactive contamination.
10. Mold / Organic Pathogens.
11. Asbestos
12. Lead Paint
13. Silica

### Abuse and Molestation Endorsement – Exclusions (Section IV)

14. Any individual who committed or is alleged to have committed abuse.
15. Knowingly failing to prevent expected or intended abuse.
16. Intentionally failing to notify proper authorities (Defense obligation remains until legal determination is made.)

### Medical Payments Extension – Exclusions

17. Injury to an Insured.
18. Injury to Workers or Contractors.
19. Workers' Compensation Injuries.
20. Athletic Participation Injuries.

### Cyber and Data Breach Exclusion (Healthcare Liability)

21. Cyber Acts or Cyber Incidents.
22. Data Breaches.
23. Costs to prevent, respond to, or remediate cyber events.

### Terrorism Limitation

24. Acts of Terrorism.

California State University Risk Management Authority

## Comments / Conditions:

1. CSU students performing community service or volunteer work for academic credit and students enrolled in radio, television or film academic programs of the CSU are covered by the Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP)
2. Other CSU Students enrolled in Nursing, Allied Health, Social Work, or Education credential programs of the CSU who also perform community service or volunteer work for academic credit are covered by this Student Professional Liability Insurance Program (SPLIP) at no additional premium. Please refer to SPLIP summary for details

## Questions:


| **Amy Lightner** | **Van Rin** |
|---|---|
| 415-403-1457 | 415-403-1408 |
| Amy.Lighter@alliant.com | vrin@alliant.com |