Medical Malpractice Coverage
Coverage Summary

Insurance Policy Information:

Insurance Company	California State University Risk Management Authority (CSURMA) Lloyds of London
A.M. Best Rating	N/R
Standard & Poor's Rating	N/R
State Covered Status	Non-Admitted
Policy/Coverage Term	July 1, 2025 – July 1, 2026
Policy #	B1820WLS25A030

How to Report a Claim:

CSU Office of the Chancellor
401 Golden Shore, 5th Floor
Long Beach, CA 90802

Zachary Gifford,
Director, Systemwide Risk Management & Public Safety
Direct: (562) 951-4568 / Fax: (562) 951-4859
zgifford@calstate.edu

Martha Guiditta
Risk Management
Direct: (562) 951-4580 / Fax: (562) 951-4859
mguiditta@calstate.edu

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)	Tevea Him (secondary)
LaShaunda.Wallace@alliant.com	thim@alliant.com
415-403-1489	415-403-1416

Named Insured:

California State University Risk Management Authority (CSURMA) – All Campuses

Coverage:

Professional Liability for CSU Medical Professionals, including Employed Physicians

Coverage Description:

Covers Professional Liability of Medical Professionals employed by CSU and its campuses for services performed by Medical Professionals that are within the course and scope of their duties as an employee while serving at the Student Health Center on a campus of the CSU

Medical Professional Liability means the rendering or failure to render:

1. Medical, surgical, dental, x-ray, or nursing service or treatment, or the furnishing of food or beverages in connection therewith;
2. Any service or treatment related to physical or mental health or of a professional nature; or
3. Any cosmetic or tonsorial service or treatment.
4. The furnishing of or dispensing of drugs or medical, dental, or surgical supplies or appliances.
5. The immediate and emergency care given to an ill or injured person before regular medical aid can be obtained; i.e., "first aid."

Medical Professionals mean physicians, physician assistants, nurses, paramedics, emergency medical technicians, speech therapists, speech pathologists, nutritionists, psychologists, audiologists, pharmacists, dentists, optometrists, chiropractors, and their assistants, or physical therapists.

Coverage Territory:

Worldwide, suit must be brought to United States of America

Coverage Limits:

1. Primary – Risk Pool - Each Occurrence $5,000,000
2. Excess – Each Claim / Annual Aggregate $10,000,000

Self-Insured Retention:

1. Per Occurrence for Only (CSU Bakersfield, CSU Maritime Academy, CSU Monterey Bay, CSU San Bernardino) $50,000
2. Per Occurrence for Only (CSU Channel Islands, Cal Poly State University Humboldt, CSU San Marcos, CSU Stanislaus, Chancellor's Office) $100,000
3. Per Occurrence for Only (CSU Chico, CSU Dominguez Hills, CSU Fresno, CSU Long Beach, CSU Los Angeles, Sonoma State University) $250,000
4. Per Occurrence for Only (CSPU Pomona, CSU Sacramento, CPSU San Luis Obispo) $500,000
5. Per Occurrence for Only (CSU East Bay, CSU Fullerton, CSU Northridge, San Francisco State University) $750,000
6. Per Occurrence for Only (San Diego State University) $900,000
7. Per Occurrence for Only (San Jose State University) $1,000,000

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

1. Physical Sexual Abuse
2. Invasive Surgery
3. Obstetrics
4. Dentistry
5. Services performed outside the course and scope of employment, including Private Practice

Questions:

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415-403-1457	415-403-1408
Amy.Lightner@alliant.com	vrin@alliant.com