

Club Sports Insurance Program Coverage Summary

Insurance Policy Information:

Insurance Company	Wellfleet Insurance Company, and Allied World Assurance Company
A.M. Best Rating	A++ XV; AXV
Standard & Poor's Rating	N/A
State Covered Status	Admitted
Policy/Coverage Term	October 1, 2025 – October 1, 2026
Policy #	MP0000871166 and 5077-1349-03

How to Report a Claim:

Accidental Medical Claims:

Send Claims and EOB's to:

CSUCLAIMS@HSRI.COM

972-512-5600 Voice

972-512-5820 Fax

HEALTH SPECIAL RISK, INC. (HSR)

4100 Medical Parkway

Carrollton, TX 75007

General Liability Claims:

Preferred Method Email: SWClaims@AthensAdmin.com

1-888-607-6642 Voice

916-384-0965 Fax

Mail:

Athens Insurance Services, Inc.

PO Box 4111

Concord, CA 94524

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

Member Action Required:

1. Annually (in summer / fall), members will be asked to review and update their club sports / intramurals census report
2. Only those eligible sports listed on the census report will be considered to be covered activities

Covered Entities:

California State University Risk Management Authority (CSURMA), including:

CSU Campuses:

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).

1. California State University, Bakersfield
2. California State University, Channel Islands
3. California State University, Chico
4. California State University, Dominguez Hills
5. California State University, East Bay
6. California State University, Fresno
7. California State University, Fullerton
8. California Polytechnic Humboldt
9. California State University Maritime Academy
10. California State University, Monterey Bay
11. California State University, Sacramento
12. California State University, San Bernardino
13. San Francisco State University
14. San Jose State University Student Union
15. California Polytechnic State University, San Luis Obispo
16. California State University, San Marcos
17. Sonoma State University
18. California State University, Stanislaus

CSU Auxiliary Organizations:

19. Associated Students Inc., California State Polytechnic University, Pomona
20. Associated Students, California State University, Long Beach
21. Associated Students, San Diego State University
22. Associated Students Inc., California State University, Northridge, Inc.
23. The Associated Students of the California Maritime Academy
24. The Student Union of San Jose State University

Covered Parties:

All enrolled students who are participants in Policyholder supervised and sponsored club sports activities. Eligible persons include all students associated with the approved club sports per campus of the California State University System

Covered Activities:

This program is designed to cover students participating in your campus' club sports programs, including Intramural and Recreational sports clubs that are officially recognized by your campus as a student organization

Coverage Territory:

United States of America

Coverage Limits:

Basic Accident Medical Coverage (Optional) / CSURMA Self Insured Pooled

1. Accident Medical Expense Benefit – Per Covered Accident \$30,000
2. Deductible – Student's Responsibility \$100
3. Benefit Period..... 52 weeks

4. Incurral Period 90 days

Note: All Members above participate in the Basic Accident Medical Coverage (CSURMA Self Insured Pooled) except:

1. California State University Maritime Academy
2. California Polytechnic State University, San Luis Obispo

Accident Medical Coverage – Catastrophic / Wellfleet Insurance Company

1. Lifetime Benefit Limit..... \$5,000,000
2. Accidental Death & Dismemberment \$10,000
3. Deductible (Catastrophic Injury Only) \$30,000
4. Deductible (Basic Accident Medical & Catastrophic Injury) \$100

Pays covered medical and dental expenses incurred by club members for accidental injuries sustained while participating in covered sport activities. The Basic limit of \$30,000 is provided by the CSURMA Risk Pool and is supplemented with \$5,000,000 Catastrophic Injury Insurance provided by Wellfleet Insurance Company (A.M. Best rated A, XIV).

General Liability / Allied World Assurance Company

1. Per Occurrence \$1,000,000
2. General Aggregate \$3,000,000
3. Personal / Advertising Injury \$1,000,000
4. Products- Completed Operations Aggregate \$1,000,000
5. Damage to Premises Rented to You \$300,0000
6. Medical Expenses Limit Excluded
7. Deductible \$0

Investigates, defends, and pays on behalf of enrolled student organizations liability for covered Bodily Injury and/or Property Damage to a third-party (not including Automobile Liability) arising from covered club sport activities. Coverage includes on-campus and off-campus events of the student organization and its members, subject to all terms of the insurance policy. The insurance is provided by Allied World Assurance Company (A.M. Best rated A+ XV).

Major Exclusions: *(including but not limited to):*

No benefits are payable for:

1. Intentionally self-inflicted injury, suicide, or any attempt thereat while sane or insane
2. Commission or attempt to commit a felony or assault
3. Commission of or active participation in a riot or insurrection
4. Bungee jumping, parachuting, skydiving, parasailing, hang-gliding
5. Declared or undeclared war or act of war
6. Participation in any motorized race or contest of speed
7. Travel in or any off-road motorized vehicle not requiring licensing as a motor vehicle

8. Sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food
9. Travel or activity outside of the United States or Canada
10. Voluntary ingestion of any narcotic, drug, poison, gas, or fumes, unless prescribed or taken under the direction of a Physician and taken in accordance with the prescribed dosage
11. The Covered Person's intoxication as determined according to the laws of the jurisdiction in which the Covered Accident occurred
12. Injuries compensable under Worker's Compensation law or similar law

General Liability:

1. Communicable disease
2. Employment-related practices
3. Pollution
4. Fungi or bacteria
5. Silica
6. Carnivals, circuses and fairs
7. Asbestos
8. Employee Retirement Income Security Act (ERISA)
9. Lead
10. Radioactive matter
11. Professional liability (with limited exception for medical personnel listed as additional insured)
12. Administration of drugs, steroids, or performance enhancers
13. Fireworks, Explosives, Pyrotechnic Devices, or Incendiary Devices
14. Aircraft, auto or watercraft (exception for watercraft used in, or while in practice for, or while being prepared for, any sanctioned pre-arranged racing or speed contest)
15. Sports trainer
16. Cross suits (insured vs. insured)
17. Abuse and sexual molestation
18. Neurodegenerative Injury
19. Assault and/or battery
20. Anti-stacking limitation
21. Waiver and release not obtained (bodily injury to a participant is excluded if you fail receive a waiver and release)
22. Employers' liability
23. Fungus Exclusion

- 24. Medical Payments Exclusion
- 25. Nuclear Energy Liability Exclusion
- 26. Radioactive Matter Exclusion
- 27. Total Lead Exclusion
- 28. Total Pollution Exclusion

Questions:

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