

Campus Liability Coverage Program Coverage Summary

Insurance Coverage Information:

Insurance Company	California State University Risk Management Authority
A.M. Best Rating	N / A
Standard & Poor's Rating	N / A
Policy/Coverage Term	July 1, 2025 – July 1, 2026
Policy #	CSURMA-LIAB-2526

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)
LaShaunda.Wallace@alliant.com
415-403-1489

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

Named Cover Entity

California State University Risk Management Authority (CSURMA) - Campuses

Covered Members:

California State University Risk Management Authority (CSURMA), including all CSU Campuses.

Covered Parties:

1. Named Members.
2. Elected / Appointed Officials; past or present.
3. Employees.

4. Volunteers (appointed), including students in community service programs for college credit – see Conditions in Memorandum of Coverage.
5. Students in nursing training.
6. Additional Covered Party (Additional Insured): automatic if required by contract – see conditions in Memorandum of Coverage.

Limits:

1. Ultimate Net Loss for Each Member During the Policy Period; including Bodily Injury, Property Damage and Personal Injury \$10,000,000
2. Completed Operations Hazard – Each Occurrence \$10,000,000
3. Unfair Employment Practices Liability – Each Occurrence..... \$10,000,000
4. Errors & Omissions, including Directors & Officers Liability – Each Occurrence..... \$10,000,000
5. Employee Benefits Liability \$10,000,000

Self-Insured Retention:

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

Coverages:

1. General Liability.
2. Errors & Omissions, including Directors & Officers Liability.
3. Employment Practices Liability including “back wages” but no including “forward wages”.
4. Discrimination.

5. Eminent Domain.
6. Inverse Condemnation.
7. Mobile Equipment.
8. Sexual Harassment.
9. Trampolines.
10. Watercraft Liability, under fifty (50) feet, or while on shore.
11. Management of Construction Projects: covered for projects managed by the Chancellor's Office, Campus, or both.

Endorsements & Exclusions: *(including but not limited to)*

1. Aircraft: excluded, except static aircraft.
2. Airfield.
3. Asbestos: covered.
4. Assault and Battery.
5. Automobiles: excluded, except parking operations (NOTE: auto liability covered separately by the state's self-insurance plan).
6. Contractual Obligation; except for liability assumed in a contract or agreement.
7. Electronic Communication, if known to be false.
8. Employment Benefits (workers' compensation, disability benefits, etc.)
9. Employment Liability (bodily injury to any employee).
10. Defense only for fiduciary liability.
11. Intentional Conduct.
12. Lack of Occurrence.
13. Lead.
14. Medical Malpractice; limited coverage for your employees who are nurses, paramedics, EMTs, speech therapists, speech pathologists, nutritionists, psychologists, audiologists, or physical therapists (see Medical Malpractice Summary).
15. Nuclear Energy & Material: excluded, except use of radioactive materials in an instructional lab or sponsored research activity.
16. Pollution: excluded, except "hostile" fire or if "sudden & accidental".
17. Defense only for refund of taxes, fees, or assessments.
18. Silica.
19. Subsidence.
20. War.
21. Watercraft, over fifty (50) feet, or not on shore.



Questions:

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