# Terrorism Liability
# Coverage Summary

## Insurance Policy Information:

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|---|---|
| Insurance Company | Certain Underwriters at 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, 2027 |
| Policy # | 01MRTR0000217-02 |

**This is a claims-made policy which applies only to claims first made against the Insured during the Policy Period or 90-days after expiration.**

This policy is not subject to the terms and conditions of any other insurance. It should be read carefully by the Insured.

## How to Report a Claim:

In the event of a claim, it is recommended that you immediately contact the claim representative for instructions specific to your situation and send an email to:

**MRSGClaims@Munichre.com**
Cyndee Garrecht
Cyndee.grbrecht@roanokegroup.com
847-969-8251 – Direct
847-594-2220 - Mobile

**COPY TO:**

**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

## 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 |

## Covered Entities:

California State University Risk Management Authority

*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).*

## Coverage:

Bodily injury or property damage resulting solely and directly from an act or acts of Terrorism. For the purpose of this Insurance, an act of terrorism means an act, including the use of force or violence, of any person or group(s) of persons, whether action alone or on behalf of or in connection with any organization(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

## Limits / Sublimit / Deductible:

1. Each Occurrence Limit........................................................................................ $50,000,000
2. Aggregate Limit ................................................................................................. $50,000,000
3. Deductible each Occurrence.................................................................................. $2,500,000

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

1. Nuclear detonation, reaction, radiation or radioactive contamination.
2. War, invasion or warlike operations.
3. Seizure or illegal occupation unless caused directly by an act of terrorism.
4. Confiscation, requisition, detention, legal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives the Insured of the use or value of its property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade.
5. Loss, injury or damage directly or indirectly arising from or in consequence of the discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant of toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment or loss, injury or damage directly or indirectly arising from chemical or biological release or exposure of any kind, However, notwithstanding the above and subject to all other terms, conditions and exclusions of this policy, coverage shall be given for damages on account of Bodily Injury and/or Property Damage, and for the costs of cleaning up pollutants or contaminants, arising out of an occurrence as defined herein in respect of a discharge of pollutants or contaminants immediately, solely and directly caused by an act of Terrorism, and only where the pollutants or contaminants were present at the location of an act of Terrorism prior to such act.
6. Loss, injury or damage by attacks by electronic means including computer hacking or the introduction of any form of computer virus.
7. Loss, injury or damage caused by vandals or other persons acting maliciously or by way of protest or strikes, riots or civil commotion unless caused directly by an act of Terrorism.
8. Loss, injury or damage resulting from delay or loss of markets, failure to supply goods or services, or failure to perform, however, caused or arising, and despite any preceding loss insured hereunder.
9. Loss or damage caused by cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies, telecommunications or services of any type.
10. Loss or increased costs as a result of threat or hoax, in the absence of physical damage due to an act of terrorism.
11. Bodily Injury to employees or contract workers of the Assured or arising under any workers' compensation, unemployment compensation or disability laws, statutes, or regulations;

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12. Bodily Injury or Property Damage arising out of discrimination or humiliation;
13. Loss or damage to property
    a. owned, leased, rented or occupied by the Insured;
    b. in the care, custody or control of the Insured;
14. For fines, penalties, punitive damages, exemplary damages, or any additional damages resulting from the multiplication of compensatory damages;
15. Mental injury, anguish or shock where no bodily injury has occurred to the claimant;
16. For Bodily Injury and/or Property Damage directly or indirectly relating to the actual, alleged or threatened presence of asbestos in any form;
17. For any claims or circumstances disclosed on the Application for this insurance.
18. Radioactive contamination, chemical, biological and electromagnetic weapons.
19. Cyber attack.
20. Communicable disease.

## Questions:


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


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