continued from: **BFTLIP Summary:**

Background:

Existing general liability and workers' compensation insurance coverage may not provide adequate protection against litigation brought in foreign countries or for injury or illness incurred by faculty or staff in foreign countries. Foreign travel
insurance provides critical primary coverage for otherwise uninsured exposures for the University, which includes;

- *General Liability:* Policy provides coverage for injury to participants and for legal action outside the U.S. up to $5,000,000
- *Automobile Liability Coverage:* The foreign travel program provides $1,000,000 foreign commercial auto liability primary coverage for hired and non-owned (by the University) standard passenger vehicles and their operation (no deductible) additional features include: Excess Hired Auto Physical Damage Any One Occurrence - $100,000; Excess Medical Payments Each Person - $25,000; Excess Medical Payments Each Accident - $25,000.
- *Workers' Compensation:* Foreign Travel Insurance provides $1,000,000 primary coverage for: employees and legal permanent residents, employees who are not citizens of the country of their workplace and for employees while traveling outside the country of their workplace who are not citizens of the country of their workplace.
- *Primary Accident and Sickness: Accidental death and dismemberment* - $100,000 (and pays 100% of reasonable and customary in-hospital and outpatient charges).
- *Medical Coverage Limit* - $25,000 (includes a $50 deductible) and includes emergency medical access to qualified, English-speaking physicians, verifies benefits and coordinates claims anywhere in the world. Dental (expenses from accident/injury) - $1,000.

Student Professional Liability Insurance Program (SPLIP)

Fee-based medical professional liability and educator's errors and omissions liability for students in the nursing/allied health program and in the teaching credential program who are required by third-party institutions (hospitals, K-12 schools) to provide professional liability insurance for participation in affiliation programs.

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

Provides, as part of the general education program, general liability insurance for students performing community service or volunteer work for academic credit, and for students enrolled in the Entertainment and Media Internship Program.

Standard Insurance Provisions for University Contracts:

Executive Order 829 dated July 11, 2002 from the Chancellor's Office requires that for certain contracts vendors must secure the appropriate insurance up to the limits for that category of work. The only exception would be when a risk identification and evaluation is conducted by the Risk Management Office to amend the standard practices to use either higher or lower limits. The types of contracts covered by this order are: Public Works Construction, Service Agreements, Hazardous Substance and Waste Removal Services, Campus Facilities and Property Lease, Auxiliary Operation Agreements, and Student Placement Agreements.

Under the terms and conditions of a contract or agreement for services, the contractor, consultant, or vendor must be required to show evidence of adequate insurance coverage by furnishing to Cal State L.A. a certificate or certificates of insurance that include additional insured endorsements. Questions pertaining to any aspect of insurance for the university and/or methods of risk reduction/mitigation should be directed to the Risk Management Office at ext. 3-3534, or ext. 3-3527.

Remember . . .
proper coverage can alleviate the burden of an unexpected loss.

For additional resources go to:

- CSU-use of university and private vehicles policy guideline @ **www.calstate.edu/HRAdm/Policies/csumv__policy_guideline.pdf**
- Government Claim Form @ **www.boc.ca.gov/docs/forms/claims/GCClaimForm.pdf**
- Department of General Services @ **www.dgs.ca.gov/default.htm**
- CSU Risk Management Authority's website @ **www.csurma.org/**



Office of Risk Management

CSULA is a member of an annually renewable liability program that funds losses for the following exposures:

Property, General Liability (Errors and Omissions), Workers' Compensation, Student Travel Accident Policy, Special Event, Vendor/Contractor, International Travel, Inland Marine, Professional Liability and Student Academic Field Experience for Credit Liability, Insurance programs.

Property Insurance:

Liability Limit: $500,000,000 blanket buildings and contents limit.

Deductibles:

Program A – Bond Funded Facilities

- $100,000 per occurrence "All Risk" and
- $100,000 per flood occurrence

Program B – Non-Bond Funded Facilities

- $100,000 per occurrence "All Risk" and
- $100,000 per flood occurrence.

Exclusions: Earthquake shock is not covered.

General Liability Insurance (Errors and Omissions):

Policy aggregate limit: $15,000,000 per occurrence.

Deductible:

$250,000 per occurrence campus wide.

Deductible:

$250,000 for Dorm Revenue Fund Facilities, Student Health Center, Parking and Extended Education Operations.

Covers past or current elected or appointed officials, employees or appointed volunteers (duly registered) whether or not compensated while in an official capacity of the University. Nonmember organizations that include but are not limited to the following: auxiliary organizations (excluding grant-related activities), alumni associations and volunteer university support groups are not covered under this policy.

Workers' Compensation (WC) Program:

Provides statutory coverage (Coverage A) and employers' liability coverage (Coverage B).

- The limits of liability for Coverage A are as mandated by statute.
- Coverage B liability limit is $12,000,000.

Exclusions include:

- serious and willful misconduct;
- knowingly employing someone in violation of the law;
- failing to comply with a health or safety law or regulation;
- in violation of WC law, employer discharged, coerced, or knowingly discriminated against any employee;
- violation or failure to comply with a WC law.

Student Travel Accident Insurance Summary:

Medical expense benefits provided under this policy are excess insurance. No expense is covered if covered by another health care plan in the absence of this insurance. This policy pays after any other health care plan, regardless of any coordination of benefits provisions in the other plans.

Eligibility:

Any (California State University) student, including students enrolled only in extended education programs of the California State University. Students are insured if injuries occur while away from campus, while traveling to or from, and while participating in a school-sponsored activity, which includes travel or participation in activities away from campus which:

- are a mandatory part of a course requirement; or
- are sponsored by a University auxiliary organization (including but not limited to Associated Student associations) or other recognized student organization or club; and
- includes travel to or from intercollgiate athletic events away from campus, but does not include participation in such events or practices.

Coverage and Benefits:

- Medical Expense Limit: $10,000 maximum per covered person, per covered accident.
- Accidental Loss of Life, Limb or Sight: Up to $10,000.
- Medical Expenses up to $10,000 for medical services.



Special Event Insurance Requirements:

In the event that the third party wishing to lease a campus facility cannot provide proof of required insurance, they may purchase insurance coverage from the university. Insurance costs are based on the type of activity number of days for which the campus facility will be used and the number of people participating in the activity. The Office of Risk Management and Environmental Health and Safety will determine insurance cost and upon receipt of payment issue *Certificates of Insurance* to the lessee. There is a zero deductible for Special Event insurance and associated costs are based on a prescribed schedule. California State University, Los Angeles will be named as 'additional insured' on the policy/certificate with an additional insured endorsement from the off-campus insurer.

Inland Marine Insurance:

Limits of Liability (see policy for declarations): Not to exceed $7,500,000, all limits and deductibles are per occurrence. The policy covers such items as: musical instruments, fine arts, art gallery exhibitions, electronic data processing equipment (edp), camera equipment and other miscellaneous equipment for standard perils such as fire and theft. Purchase can be made at any time and the cost of the insurance is borne by the requesting department, college or administrative unit.

Vendor/Contractor Program; Standard Insurance Provisions for University Contracts:

Executive Order 849, dated February 5, 2003, a Chancellor's Office mandate requires for certain contracts vendors must secure the appropriate insurance up to the limits for that category of work. The only exception would be when a risk identification and evaluation is conducted by the Risk Management Office to amend the standard practices to use either higher or lower limits. The types of contracts covered by this order are: Public Works Construction, Service Agreements, Hazardous Substance and Waste Removal Services, Campus Facilities and Property Lease, Auxiliary Operation Agreements, and Student Placement Agreements.

Blanket Foreign Travel Liability Insurace Program Summary:

The University has purchased a blanket foreign travel liability insurance program for traveling faculty, staff, and students participating in academic related activities. It addresses the financing of losses related to foreign travel and is intended for short-term foreign travel.