CSURMA Property Program

COVERAGE SUMMARY

INSURER:
Alliant Property Insurance Program (APIP) – Various Insurers

POLICY TERM:
July 1, 2016 to July 1, 2017

POLICY NO:
017471590/03 (Dec 05)



QUESTIONS:

Robert Leong
(415) 403-1441
rleong@alliant.com

Van Rin
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Hsan Htein
(415) 403-1452
hhtein@alliant.com

COVERED ENTITY:

California State University Risk Management Authority – Campuses

COVERAGE:

The CSURMA Property Program insures physical damage to buildings and other specified structures. Building contents (furnishings, equipment, etc.) may also be covered as may be required by bond covenants.

COVER MEMBERS:

1. California State University, Bakersfield
2. California State University, Chancellor's Office
3. California State University, Channel Islands
4. California State University, Chico
5. California State University, Dominguez Hills
6. California State University, East Bay
7. California State University, Fresno
8. California State University, Fullerton
9. Humboldt State University
10. California State University, Long Beach
11. California State University, Los Angeles
12. California Maritime Academy
13. California State University, Monterey Bay
14. California State University, Northridge
15. California State Polytechnic University, Pomona
16. California State University, Sacramento
17. California State University, San Bernardino
18. San Diego State University
19. San Francisco State University
20. San Jose State University
21. California Polytechnic State University, San Luis Obispo
22. California State University, San Marcos
23. Sonoma State University
24. California State University, Stanislaus

PERILS COVERED:

All risk of direct physical loss or damage occurred during the policy period, subject to the policy exclusions.

MEMBER DEDUCTIBLE:

$100,000	Per Occurrence – All Members (except as noted below)
$1,000,000	Per Occurrence – San Diego State University (SDSU)
$5,000 - $100,000	Per Occurrence – Campus 99 (Per file with company)
$50,000	Cyber Liability – Members w/ TIV up to $500,000,000 at the time of loss
$100,000	Cyber Liability – Members w/ TIV greater than $500,000,000 at time of loss

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	Public Entity Pollution Liability
$50,000	Per Pollution Condition – CSU (for the first $5,000,000 of the loss)
$75,000	Per Pollution Condition – CSU (for losses in excess of $5,000,000 up to $7,000,000)
3 Days	Per Pollution Condition - Business Interruption
$100,000	Per Pollution Condition - Catastrophe Management Expense
	The deductibles below apply separately and are not combined with other deductibles when calculating the largest per occurrence deductible:
$250,000	Flood - Zones A & V
$100,000	Flood - All Other Zones
$50,000	Earthquake - Fine Arts
$10,000	Earthquake – Vehicles and Contractors Equipment – Per Vehicle / Item
$100,000	Earthquake – Vehicles and Contractors Equipment – Maximum
$50,000	Flood – Fine Arts
$10,000	Flood – Vehicles and Contractors Equipment – Per Vehicle / Item
$100,000	Flood – Vehicles and Contractors Equipment – Maximum

LIMITS:

$1,000,000,000	Per Occurrence
$50,000,000	Flood Limit
$100,000,000	Boiler and Machinery Limit
$2,500,000	Unscheduled Research Animals for Universities
$2,000,000	Cyber Liability – Annual Aggregate, Each Insured
$20,000,000	Cyber Liability – Annual Aggregate, Per Policy

SUB-LIMITS:

$100,000,000	Combined Business Interruption, Rental Income, Tax Interruption *(for scheduled locations – for unscheduled locations - $500,000 per member, $2,500,000 per occurrence, $5,000,000 per occurrence for Tax Interruption)*
	Combined Business Interruption, Rental Income, Tax Interruption *(for unscheduled locations)*
180 Days	*Extended Period of Indemnity*
$50,000,000	Extra Expense
$25,000,000	Miscellaneous Unnamed Location
$25,000,000	Automatic Acquisition – subject to policy limitations
$1,000,000	Unscheduled Landscaping
$5,000,000	Scheduled Landscaping
$50,000,000	Errors & Omissions
$25,000,000	Course of Construction and Additions
$2,500,000	Money & Securities
$2,500,000	Unscheduled Fine Arts
$250,000	Accidental Contamination
$500,000	Tunnels, Bridges, Streets
$50,000,000	Increased Cost of Construction
$25,000,000	Transit
$2,500,000	Unscheduled Animals; $50,000 per Animal
$2,500,000	Unscheduled Watercraft; up to 27 feet
$25,000,000	Off Premises Services Interruption including Extra Expense *($10,000,000 for Boiler and Machinery)*
$3,000,000	Contingent Business Interruption, Contingent Rental Values

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SUB-LIMITS (CONT.):

$5,000,000	Earthquake for Licensed Vehicles, Unlicensed Vehicles, Contractors Equipment and Fine Arts
$5,000,000	Flood for Licensed Vehicles, Unlicensed Vehicles, Contractors Equipment and Fine Arts
$1,000,000	Claim Preparation Expenses
$50,000,000	Expediting Expenses
$500,000	Furs, Jewelry, Precious Metals and Precious Stones
$1,300,000	Terrorism Annual Aggregate (shared by all members)
$1,000,000	Personal Property Outside the U.S.A.
	Public Entity Pollution Liability
$7,000,000	Per Pollution Condition (Covered under two separate policies)
$7,000,000	Per Pool Aggregate
$7,000,000	Business Income & Extra Expense
$500,000	Catastrophe Management Expense
$4,500,000	Fungi and Legionella
	Cyber Liability
$2,000,000	Information Security & Privacy Liability - Aggregate
$500,000	Privacy Notification Costs - Aggregate
$2,000,000	Penalties for Regulatory Defense and Penalties - Aggregate
$100,000	PCI Fines and Penalties
$2,000,000	Website Media Content Liability – Aggregate
$2,000,000	Cyber Extortion Loss – Aggregate

MAJOR PERILS EXCLUDED:

Consult the policy for a complete list of peril excluded.

1. Moths, vermin, termites, inherent vice, latent defect, faulty materials, error in design, faulty workmanship, wear and tear
2. Normal settling, shrinkage or expansion
3. Delay or loss of market
4. Inventory shortage, dishonest acts of employees
5. Damage to personal property from shrinkage, evaporation, loss of weight, leakage, breakage of fragile articles, marring, scratching, exposure to light or change in color, texture or flavor, unless caused by named perils
6. Damage to personal property in the open caused by rain, sleet or snow
7. War
8. Earthquake

LOSS VALUATION BASIS:

Repair or Replacement Cost
Actual Loss Sustained for Time Element Coverages
Contractor's Equipment / either Replacement Cost or Actual Cash Value (ACV) as declared by each member. If not declared, valuation will default to Actual Cash Value (ACV).

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PUBLIC ENTITY POLLUTION LIABILITY SUMMARY – ATTACHED

CYBER LIABILITY SUMMARY – ATTACHED

BOILER AND MACHINERY SUMMARY - ATTACHED

HOW TO REPORT A CLAIM:

Notify Alliant:

Michelle Maffei
(415) 403-1418
mmaffei@alliant.com

Elaine Kim
(415) 403-1458
ekim@alliant.com

After Hours Reporting:

Robert Frey
(415) 403-1445
(415) 518-8490 (Cell)
rfrey@alliant.com

cc McLaren's Young:

Cathryn O'Meara
(949) 757-1413
(949) 757-1692 (Fax)
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