

CSURMA

California State University Risk Management Authority

AORMA Liability Program

COVERAGE SUMMARY

INSURER:

Auxiliary Organization
Risk Management
Alliance (AORMA)

POLICY TERM:

July 1, 2015 to
July 1, 2016

**QUESTIONS:****Mimi Long**

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COVERAGE:

The AORMA Liability Program will pay on behalf of the Member those sums the Member shall be obligated to pay by reason of liability imposed by law because of bodily injury, property damage, errors or omissions, unfair employment practices liability, personal injury or media wrongful acts.

THE PARTIES COVERED:

1. All of the CSU Auxiliary Organizations who have joined the CSURMA Joint Powers Authority (the Members)
2. When acting solely within the scope of their duties, office or employment for the Member, the governing board, officers, employees and authorized individuals acting as volunteers
3. Any person using an auto with permission of the Member.
4. Additional covered parties to whom the Member is obligated by virtue of any written contract to provide coverage
5. Any employee pension benefits or employee welfare benefits trust formed under U.S. Internal Revenue Code Section 501(c)(9), including the Board of Trustees of the trust when acting solely within the scope of the duties, office or employment for the trust
6. Auxiliaries Multiple Employer VEBA
7. Auxiliary Organizations Association

LIMITS:

\$5,000,000	Ultimate Net Loss for Each Member During the Policy Period; including Bodily Injury, Property Damage and Personal Injury
\$20,000,000	General Aggregate - Annual Aggregate for Each Member
\$5,000,000	Completed Operations Hazard - Each Occurrence
\$5,000,000	Unfair Employment Practices Liability - Each Occurrence
\$5,000,000	Errors & Omissions, including Directors & Officers Liability, and Media Wrongful Acts - Each Occurrence
\$5,000	Medical Payments - Per Any One Person
\$5,000,000	Non-Salaried Employees (of the California State University) Auto Liability - Each Occurrence
\$5,000,000	Automobile Liability - Each Accident
\$250,000	California Uninsured or Underinsured Motorist (Bodily Injury Only) - Each Accident
\$50,000	Domestic Hired Automobile Physical Damage - Each Accident
\$350,000	Fiduciary Liability, including Employee Benefits Liability Coverage (Claims Made Coverage Basis) - Each Occurrence
\$250,000	Funds, Grants or Appropriations (Defense Only) - Each Occurrence
\$250,000	Land Use (Defense Only) - Per Ultimate Net Loss
\$250,000	Nuclear Materials (Limited Coverage) - Each Occurrence
\$600,000	Mold - Each Occurrence for Each Member
\$850,000	Mold - Aggregate for Each Member

Note: AORMA's pooled layer limit is \$350,000 per claim. General Reinsurance Corporation reinsures AORMA's limit - \$4,650,000 excess of \$350,000.

While we believe this Summary of Insurance fairly represents the terms, conditions and exclusions found in your insurance policies, in the event of any differences between the policies themselves and this summary, the policy provision will direct any resolution. This summary is not intended to replace or supersede any of your insurance contracts.



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DEDUCTIBLE:

\$0	Bodily Injury, Property Damage and Personal Injury
\$25,000	Unfair Employment Practices Liability (all Members except as noted below)
\$50,000	Unfair Employment Practices Liability (CSU East Bay Foundation, Cal State L.A. University Auxiliary Services, Inc., Cal Poly Corporation, University Enterprises, Inc., CSU Sacramento)
\$75,000	Unfair Employment Practices Liability (California State University, Fresno Foundation, The California State University, Long Beach Research Foundation, San Jose State University Research Foundation)
\$100,000	Unfair Employment Practices Liability (Cal Poly Pomona Foundation, Inc., San Diego State University Research Foundation)
\$0	Errors and Omissions, including Directors & Officers Liability, and Media Wrongful Acts
\$0	Employee Benefits Liability Coverage
\$0	Medical Payments
\$1,000,000	Non-Salaried Employees (of the California State University) Auto Liability - Each Occurrence
\$0	California Uninsured or Underinsured Motorists (Bodily Injury Only)
\$1,000	Domestic Hired Automobile Physical Damage - Comprehensive and Collision
\$5,000	Domestic Hired Automobile Physical Damage - Comprehensive and Collision when the use of the hired vehicle on a non-paved road violates the rental car agreement
\$0	Fiduciary Liability

RETROACTIVE DATES:

Fiduciary Liability, including Employee Benefits Liability Coverage

7/01/05	Associated Students of CSU Chico
7/01/08	CSU Long Beach Research Foundation
7/01/07	Associated Students Inc. CSU Los Angeles
10/01/91	The University Corporation, CSU Northridge
10/01/99	University Student Union, CSU Northridge
4/15/10	Capital Public Radio, CSU Sacramento
7/01/02	San Jose University Research Foundation
2/01/98	Spartan Shops, Inc.
7/01/10	Auxiliaries Multiple Employer VEBA
7/01/10	All other insureds

WHAT'S COVERED:

1. General Liability
2. Automobile Liability (Owned, Non-owned, and Hired)
3. Errors & Omissions, including Directors & Officers Liability, and Media Wrongful Acts
4. Employment Practices Liability
5. Domestic Hired Automobile Physical Damage
6. Liquor Liability
7. Watercraft Liability, under 50 feet, or while on shore
8. Employee Benefits Liability
9. Fiduciary Liability

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EXCLUSIONS:

1. Aircraft (the exclusion does not apply to Unmanned Aerial Vehicles)
2. Asbestos
3. Assault and Battery
4. Aviation Activities
5. Contractual Obligation; except for liability assumed in a contract or agreement
6. Cyber Liability
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. ERISA; except as provided under Fiduciary Liability Endorsement
11. Fiduciary Liability; except as provided under Fiduciary Liability Endorsement
12. Fines, Penalties, Sanctions, Taxes or Fees
13. Funds, Grants, or Appropriations; but defense is provided up to \$250,000
14. Intentional Conduct
15. Lack of Occurrence
16. Land Use; but defense is provided up to \$250,000
17. Lead
18. Medical Malpractice; limited coverage is added back for your employees who are nurses, paramedics, EMTs, speech therapists, speech pathologists, nutritionists, psychologists, audiologists, phlebotomists or physical therapists
19. Mold; limited coverage up to \$600,000 per occurrence and \$850,000 aggregate, per member (*additional Mold Coverage is included in the AORMA Property Program*)
20. Nuclear, except materials for instructional or research activities up to \$250,000
21. Limited Time Element Pollution (*additional Pollution Coverage is included in the AORMA Property Program*)
22. Silica
23. Subsidence
24. War
25. Watercraft, over 50 feet, or not on shore

Errors and Omissions (Exclusions):

1. Bodily Injury, Property Damage, Employment Practices Liability or Personal Injury
2. Refund of Taxes, Fees or Assessments
3. Illegal remuneration or willful violation of a penal statute; etc.
4. Faulty bid specifications or plans, failure to award a contract; failure to perform or breach of a contractual obligation
5. Destruction or disappearance of tangible property
6. Breach of contractual obligation

Media Wrongful Acts (Exclusions):

1. Infringement of any patent
2. Violation of any law or regulation regarding communication including telephone calls, facsimiles and electronic mail
3. Illegal remuneration or willful violation of a penal statute; etc.

Fiduciary Liability (Exclusions):

1. Fines, Penalties or Taxes
2. Payments due under a benefit plan or trust, unless recovery is based on a covered wrongful act
3. Personal injury or bodily injury, contractual obligation, illegal remuneration or discrimination in violation of any law
Any wrongful act which was reported to a prior insurer, any wrongful act known to the insured prior to inception of this policy or any deliberately fraudulent or dishonest act; willful violation of a statute or regulation



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PUBLIC ENTITY EXCESS LIABILITY:

Carrier: Ironshore Specialty Insurance Company
Limits: \$5,000,000 Excess of \$5,000,000

Carrier: Allied World Assurance Company
Limits: \$10,000,000 Excess of \$10,000,000

EXCESS FIDUCIARY LIABILITY:

Carrier: Lloyd's of London
Limits: \$4,650,000 Excess of \$350,000

HOW TO REPORT A CLAIM:

Carl Warren & Co.
Mauri McGuire
(805) 650-7020 x1003
mmcquire@carlwarren.com

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