



California State University Risk Management Authority

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

## COVERAGE SUMMARY

### QUESTIONS:

**Amy Lightner**  
(415) 403-1457  
[amy.lightner@alliant.com](mailto:amy.lightner@alliant.com)

**Van Rin**  
(415) 403-1408  
[vrin@alliant.com](mailto:vrin@alliant.com)



**INSURER:**  
Lloyd's of London

**POLICY TERM:**  
July 1, 2021 to  
July 1, 2022

**POLICY NO:**  
B1724WLS21A038  
Primary  
UA21LH595W5X  
Excess

### This is a "claims-made and reported" policy:

Claims are required to be discovered and reported within the policy period.

### HOW TO REPORT A CLAIM:

**[CSURMAclaims@alliant.com](mailto:CSURMAclaims@alliant.com)**

- OR -

**Elaine (Kim) Tizon**  
(415) 403-1458  
[elaine.tizon@alliant.com](mailto:elaine.tizon@alliant.com)

### After Hours Reporting:

**Robert Frey**  
415-403-1445 (Voice)  
415-518-8490 (Cell)  
[rfrey@alliant.com](mailto:rfrey@alliant.com)

### CLAIM REPORTING REQUIREMENTS:

1. This is a "claims-made" and "reported" policy. Coverage is only provided for claims which are both:
  - (1) first made against the Insured during the Policy Period; and
  - (2) reported to the Insurer as soon as practicable, but not later than 30 days after expiration of the policy or applicable extended reporting period (36 months, if purchased).
2. A claim is deemed to be first made against the insured only when the Director of Systemwide Risk Management first receives notice of the claim.

### RETROACTIVE DATE:

August 1, 2003	Limits up to \$2,000,000
June 30, 2007	With respect to Film and Media Students
April 1, 2007	Limits of \$3,000,000 excess of \$2,000,000
July 1, 2015	

### COVERAGE DESCRIPTION:

General Liability and Professional Liability of CSU enrolled students performing community service or volunteer work for academic credit; and students enrolled in radio, television or film credential programs of the CSU.

### ADDITIONAL INSUREDS:

Any affiliate institution to whom the Named Insured is obligated by written agreement to provide such coverage as is afforded by this policy.

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### INSUREDS:

1. California State University (CSU)
2. All campuses of the CSU
3. Employees, Faculty, Staff of the CSU
4. CSU Students enrolled in required credited coursework such as Service Learning programs and other courses of the CSU where the internship experience is required by the course in which students earn academic units, but not including CSU students enrolled in Nursing, Allied Health, Social Work, or Education credential programs of the CSU (refer to SPLIP).

**Enrolled Student means** students who are enrolled and in good standing while completing an internship and registered/enrolled in a course that requires the internship experience, including academic breaks during the **Policy Period** (including but not limited to those students enrolled in Credited Coursework Programs, HTM 515 courses or the STAR STEM Teacher and Researcher Program).

**Enrolled Students** also include students: (a) who have not received a letter grade in a course (e.g., assigned an "Incomplete"), but remain registered for that course until the incomplete objectives are met, but for no more than one (1) year from the granting of the incomplete; and (b) while completing an externship for pay which externship forms part of their enrolled course.

### LIMITS:

- \$2,000,000 Professional Liability - Each Claim inclusive of Defense Expenses
- \$2,000,000 General Liability - Each Claims inclusive of Defense Expenses
- \$25,000 Fire Legal Liability - Per Proceeding USD \$250,000 Aggregate
- \$4,000,000 Combined Policy Aggregate Limit of Liability - Aggregate inclusive of Defense Expenses

The combined policy aggregate limit of liability is an aggregate amount for all insureds and is not per student.

- \$25,000 Medical Payments Per Person / \$250,000 Aggregate
- \$25,000 School Grievance/Academic Disciplinary Hearings Per Proceeding / \$250,000 Aggregate
- \$25,000 Defendant Expense Benefit Per Defendant / \$250,000 Aggregate
- \$25,000 Assault Coverage Per Proceeding / \$250,000 Aggregate
- \$25,000 First Aid Expenses Per Incident / \$250,000 Aggregate
- \$2,000,000 Abuse or Molestation each abuse or molestation incident / \$4,000,000 Aggregate

### DEDUCTIBLE:

- \$10,000 Each Claim inclusive of Defense Expenses
- \$40,000 Aggregate

### NO EXCLUSION FOR:

1. Sexual Harassment
2. Abuse or Molestation
3. Corporal Punishment

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### COMMENTS / CONDITIONS:

1. CSU students performing community service or volunteer work for academic credit and students enrolled in radio, television or film academic programs of the CSU are covered by the Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP)
2. Other CSU Students enrolled in Nursing, Allied Health, Social Work, or Education credential programs of the CSU who also perform community service or volunteer work for academic credit are covered by this Student Professional Liability Insurance Program (SPLIP) at no additional premium. Please refer to SPLIP summary for details

### SERVICE LEARNING COURSES (INCLUDING NOT LIMITED TO):

- |                                      |  |
|--------------------------------------|--|
| Accounting                           | Human Services                           |
| Afro American Studies                | Humanities                               |
| Agricultural Education               | Hutchins School                          |
| Agricultural Mechanics               | Industrial Arts                          |
| Animal Science                       | Information Systems                      |
| Anthropology                         | Inter,Multi Studies                      |
| Apparel Merchandising and Management | Japanese                                 |
| Art                                  | Jewish Studies                           |
| Asn, Eur Arm/American Studies        | Journalism                               |
| Biology                              | Landscape Architecture                   |
| Broadcast Communication Arts         | Liberal Arts                             |
| Business                             | Liberal Studies                          |
| Chemistry                            | Library Science                          |
| Child Development                    | Linguistics                              |
| Chinese                              | Management                               |
| City and Regional Planning           | Marketing                                |
| Communications                       | Mathematics                              |
| Community Services                   | Mexican American Stds                    |
| Computer Sciences                    | Music                                    |
| Creative Arts                        | Native American Studies                  |
| Creative Writing                     | Natural Resources                        |
| Criminology                          | Philosophy                               |
| Curriculum and Instruction           | Physical Education                       |
| Dance                                | Police Science                           |
| Design and Industry                  | Political Science                        |
| Drama                                | Public Administration                    |
| English                              | Public Relations                         |
| Environmental Studies                | Quantitative Methods                     |
| Foreign Languages                    | Radio Television                         |
| French                               | Small College                            |
| Geography                            | Social Science                           |
| Geology                              | Sociology                                |
| Gerontology                          | Spanish                                  |
| Government                           | Special Major                            |
| History                              | Tutorials, General, Experiential Studies |
| Holistic Health                      | Urban Studies                            |
| Home Economics                       | Women's Studies                          |
| Hotel and Restaurant Management      | World Business                           |
| Human Development                    |  |

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The following course work are **not covered** under this Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP), but are covered under the Student Professional Liability Insurance Program (SPLIP):

### NURSING, ALLIED HEALTH, SOCIAL WORK, INCLUDING:

- |                                     |                      |
|-------------------------------------|----------------------|
| Audiology                           | Occupational Therapy |
| Counseling                          | Physical Therapy     |
| Food and Nutrition                  | Psychology           |
| Health Professions                  | Recreation Therapy   |
| Kinesiology and Exercise Physiology | Social Work          |
| Nursing                             | Speech Therapy       |
| Audiology                           | Occupational Therapy |
| Counseling                          | Physical Therapy     |
| Food and Nutrition                  | Psychology           |

### EDUCATION / TEACHING PROFESSIONS, INCLUDING:

- Education
- Education Psychology
- Elementary Education
- Secondary Education
- Special Education

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