Club Sports Insurance Program

COVERAGE SUMMARY

QUESTIONS:

Stacey Weeks
(415) 403-1448
sweeks@alliant.com

Van Rin
(415) 403-1408
vrin@alliant.com

Amy Lightner
(415) 403-1457
Amy.lightner@alliant.com

INSURER:
CSURMA (Self Insured Pooled)

Wellfleet Insurance Company

Vantapro Specialty Insurance Company

POLICY TERM:
August 1, 2022 to August 1, 2023

HOW TO REPORT A CLAIM: *Claim for attached*

Accidental Medical Claims
Send Claims and EOB's to:

CSUCLAIMS@HSRI.COM
972-512-5600 Voice
972-512-5820 Fax

HEALTH SPECIAL RISK, INC. (HSR)
4100 Medical Parkway
Carrollton, TX 75007

General Liability Claims:
Preferred Method Email: SWClaims@AthensAdmin.com
Telephone: 1-888-607-6642
Fax: 916-384-0965

Mail:
Athens Insurance Services, Inc.
PO Box 4111
Concord, CA 94524

MEMBER ACTION REQUIRED:

1. Annually (in summer / fall), members will be asked to review and update their club sports / intramurals census report
2. Only those eligible sports listed on the census report will be considered to be covered activities

COVERED ENTITIES:

1. California State University, Bakersfield
2. California State University, Channel Islands
3. California State University, Chico
4. California State University, Dominguez Hills
5. California State University, East Bay
6. California State University, Fresno
7. California State University, Fullerton
8. Associated Students Inc., CSU Fullerton (joined 9/26/16)
9. Humboldt State University
10. Associated Students Inc., CSU Long Beach (joined 1/9/20)
11. California State University Maritime Academy
12. California State University, Monterey Bay
13. Associated Students Inc., California State University, Northridge
14. Associated Students Inc., CSPU Pomona (joined 3/6/15)
15. California State University, Sacramento
16. California State University, San Bernardino
17. Associated Students, San Diego State University
18. San Francisco State University
19. San Jose State University Student Union
20. California Polytechnic State University, San Luis Obispo
21. California State University, San Marcos
22. Sonoma State University
23. California State University, Stanislaus

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).

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COVERED PARTIES:

All enrolled students who are participants in Policyholder supervised and sponsored club sports activities. Eligible persons include all students associated with the approved club sports per campus of the California State University System

COVERED ACTIVITIES:

This program is designed to cover students participating in your campus' club sports programs, including Intramural and Recreational sports clubs that are officially recognized by your campus as a student organization.

COVERAGE TERRITORY:

United States of America

COVERAGE LIMITS:

CSURMA Self Insured Pooled

Basic Accident Medical Coverage (Optional)

$30,000	Accident Medical Expense Benefit – Per Covered Accident
$100	Deductible – Student's Responsibility
52 weeks	Benefit Period
90 days	Incurral Period

Note: All Members above participate in the Basic Accident Medical Coverage (CSURMA Self Insured Pooled) except:

California State University, Chico
California State University Maritime Academy
California Polytechnic State University, San Luis Obispo

QBE Insurance Corporation

Accident Medical Coverage - Catastrophic

$5,000,000	Lifetime Benefit Limit
$10,000	Accidental Death & Dismemberment
$30,000	Deductible (Catastrophic Injury Only)
$100	Deductible (Basic Accident Medical & Catastrophic Injury)

Pays covered medical and dental expenses incurred by club members for accidental injuries sustained while participating in covered sport activities. The Basic limit of $30,000 is provided by the CSURMA Risk Pool, and is supplemented with $5,000,000 Catastrophic Injury Insurance provided by Wellfleet Insurance Company (A.M. Best rated A, XIV).

Vantapro Specialty Insurance Company

General Liability

$1,000,000	Per Occurrence
$3,000,000	General Aggregate
$1,000,000	Personal / Advertising Injury
$1,000,000	Products- Completed Operations Aggregate
$300,000	Damage to Property Rented to You
Excluded any one Person	Medical Expenses Limit
$0	Deductible

Investigates, defends and pays on behalf of enrolled student organizations liability for covered Bodily Injury and/or Property Damage to a third-party (not including Automobile Liability) arising from covered club sport activities. Coverage includes on-campus and off-campus events of the student organization and its members, subject to all terms of the insurance policy. The insurance is provided by Vantapro Specialty Insurance Company (A.M. Best rated A+ XV).

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MAJOR EXCLUSIONS: *Including but not limited to:*

No benefits are payable for:

1. intentionally self-inflicted injury, suicide or any attempt thereat while sane or insane
2. commission or attempt to commit a felony or assault
3. commission of or active participation in a riot or insurrection
4. bungee jumping, parachuting, skydiving, parasailing, hang-gliding
5. declared or undeclared war or act of war
6. participation in any motorized race or contest of speed
7. travel in or any off-road motorized vehicle not requiring licensing as a motor vehicle
8. sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food
9. travel or activity outside of the United States or Canada
10. voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless prescribed or taken under the direction of a Physician and taken in accordance with the prescribed dosage
11. the Covered Person's intoxication as determined according to the laws of the jurisdiction in which the Covered Accident occurred
12. in juries compensable under Worker's Compensation law or similar law

General Liability:

1. abuse or Molestation Exclusion
2. asbestos and Silica Exclusion
3. assault and Battery Exclusion
4. attendance Limitation Exclusion
5. employment-Related Practices Exclusion
6. fireworks, Explosives, Pyrotechnic Devices or Incendiary Devices Exclusion
7. fungus Exclusion
8. medical Payments Exclusion
9. nuclear Energy Liability Exclusion
10. radioactive Matter Exclusion
11. total Lead Exclusion
12. total Pollution Exclusion

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