



# Deadly Weapon Response Program

## COVERAGE SUMMARY

### QUESTIONS:

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**INSURER:**  
Lloyd's of London  
Active Shooter Consortium  
9779

**POLICY NO.**  
PJ21000500007

**A.M. BEST RATING:**  
A (Excellent)  
XV (\$2Billion or greater)

**S&P RATING:**  
A+

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

**RETROACTIVE DATE:**  
July 1, 2018

### 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:

As soon as reasonably practicable, notify the **Event Responder** of all Deadly Weapon Event(s):

#### Event Responder:

CrisisRisk Strategies, LLC  
492 Old Sackett Road  
Rockhill, New York, 12775  
Website: [www.crisisrisk.com](http://www.crisisrisk.com)  
Email: [DWP@crisisrisk.com](mailto:DWP@crisisrisk.com)  
Telephone: 860-667-3790

### COVERED ENTITIES:

California State University Risk Management Authority, the California State University, and its Auxiliary Organizations.

### COVERED DESCRIPTION:

Third Party Bodily Injury Liability, First Party Property Damage, Business Interruption & Crisis Management for events occurring at a location appearing on your Schedule of Values on file with Alliant Insurance Services, Inc.

### COVERAGE TERMS:

See the 2021-2022 Alliant Deadly Weapon Response Program – Evidence of Coverage attached.

*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.*

**2021-2022 ALLIANT DEADLY WEAPON RESPONSE PROGRAM**  
**EVIDENCE OF COVERAGE**

|   |   |
|---|---|
| <b>INSURED</b>                            | California State University Risk Management Authority - Campuses and AORMA  |
| <b>INSURANCE COMPANY:</b>                 | Underwriters at Lloyd's of London   |
| <b>A.M. BEST RATING:</b>                  | A (Excellent) XV; Greater than \$2,000,000,000  |
| <b>STANDARD AND POOR'S RATING:</b>        | A+, Strong Financial Security   |
| <b>STATE LICENSE STATUS:</b>              | Non-Admitted  |
| <b>POLICY TERM:</b>                       | July 1, 2021 – July 1, 2022   |
| <b>POLICY NUMBER:</b>                     | PJ21000500007   |
| <b>COVERAGE FORM:</b>                     | Claims Made & Reported  |
| <b>COVERAGE TYPE:</b>                     | Third Party Bodily Injury Liability, First Party Property Damage, Business Interruption & Crisis Management for events occurring at a location appearing on your Schedule of Values on file with Alliant Insurance Services, Inc. |
| <b>LIMITS:</b>                            |   |
| Per Occurrence                            | \$ 1,000,000  |
| Aggregate (Shared by Members of Pool/JPA) | \$ 5,000,000  |
| <b>DEDUCTIBLE:</b>                        | \$10,000 Each Event including Claims Expenses   |
| <b>RETROACTIVE DATE:</b>                  | 7/1/2018  |

ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP) PROPOSAL – CONTINUED

**SUB-LIMITS:**

(Each Sublimit is part of the Overall Limit of Liability and not in addition to it)

|            |   |
|------------|---|
| \$ 250,000 | Crisis Management Services - specified in endorsement                           |
| \$ 250,000 | Crisis Management Services – unspecified  |
| \$ 250,000 | Counseling Services (\$15,000 per person maximum)                               |
| \$ 250,000 | Funeral Expenses (\$1M Aggregate; \$15,000 per person maximum)                  |
| \$ 250,000 | Business Interruption   |
| \$ 250,000 | Demo/Clearance/Memorialization  |
| \$ 250,000 | Extra Expense   |
| \$ 250,000 | Threat  |
| \$ 25,000  | Per Person for Medical Expenses with a \$500,000 annual aggregate               |
| \$ 50,000  | Per Person Accidental Death and Dismemberment with a \$500,000 annual aggregate |
| Included   | Circumstantial Costs for Prevention Services (\$0 Deductible)                   |

**ENDORSEMENTS:**

(Including But Not Limited To)

- Deadly Weapon & Security Vulnerability Post Underwriting Review
- Deadly Weapon Safety Action Plan Seminar
- Crisis Management Services
- Circumstance Extension
- Property Damage Extension
- Counselling Services
- Funeral Expenses
- Short Rate Cancellation Table
- Premium Payment Clause
- Reinsurers Liability Clause
- Lloyd’s Privacy Policy
- Sanction Limitation & Exclusion Clause
- Notice of Terrorism Insurance Coverage
- Business Interruption (*if applicable*)
- Automatic Acquisitions limit – locations up to \$25,000,000
- 90 day grace period for reporting of new locations

## ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP) PROPOSAL – CONTINUED

### ENDORSEMENTS - CONTINUED:

(Including But Not Limited To)

### EXCLUSIONS:

(Including But Not Limited To)

- Offsite events coverage for K-12 School insureds (Field Trips) only – No Liability coverage applies.
- E&O clause – to cover locations not exceeding \$10,000,000 in value unintentionally not included in SOV provided to insurer
- **Crisis Management/Event Responder Fees** *do not erode policy limits*
- **Crisis Services Provided by CrisisRisk:**  
<https://www.crisisrisk.com/>
- Confiscation, nationalization, requisition or destruction of or damage to property by government, public or local authority
- Loss of market, loss of use or any other consequential loss at property physically lost or damaged
- Any explosive devices unless used in conjunction with a Deadly Weapon Event.
- Euthanasia
- Fraudulent Claims
- Any actual or alleged negligent act, error, omission, misstatement, misleading statement, neglect or breach of duty by the Directors or Officers, in the discharge of their duties solely in their capacity as Directors or Officers of the Named Insured
- Any vehicle not defined as a road vehicle
- Any weapon mounted (or designed to be mounted) on a vehicle
- Any weapon, device or substance delivered by an airborne weapon delivery system including, but not limited to, fixed wing aircraft, helicopter or drone
- Injury or death to any employees of any third party whom the Named insured has contracted for services.
- Any claim or claims made by or on behalf of an Assailant.

## ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP) PROPOSAL – CONTINUED

### **EXCLUSIONS - CONTINUED:** (Including But Not Limited To)

- Use or operation as a means to inflict harm of any computer, computer system, computer software, malicious code, computer virus or any other electronic system.
- Workers Compensation
- Employment Practices
- Ionizing radiations or contamination by radioactivity from nuclear waste or fuel
- Radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor, assembly or component
- Mercy Killing(s)
- Cross Suits
- Strikes, labor unrest, riots or civil commotion
- Suicide
- War, insurrection, civil commotion
- Mental injury or mental anguish related claim where no Bodily Injury occurred to claimant (Except as included by endorsement for counselling services)
- Any weapon or device employing atomic or nuclear fission, fusion or other like reaction or force or matter
- Loss, injury or damage caused by or resulting from Named Insured's recklessness or deliberate misconduct
- Chemical, biological, bio-chemical or electromagnetic weapon
- Nuclear reaction, radiation or contamination, however caused
- Any Pollutant or Contaminant however introduced or arisen
- Property Damage in care, custody or control of Named Insured or person under contract (except as maybe provided by the 1<sup>st</sup> Party Property coverage)
- Punitive or exemplary damages, sanctions or additional damages

## ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP) PROPOSAL – CONTINUED

### **EXCLUSIONS - CONTINUED:**

(Including But Not Limited To)

### **ADDITIONAL EXCLUSIONS RELATING TO PROPERTY & BUSINESS INTERRUPTION:**

(Including But Not Limited To)

- 
- COVID19
- Any Deadly Weapon Event that occurs at a Location(s) which has been specifically leased or loaned by the Named Insured to any other entity or individual to host a permitted event planned and ticketed for more than 500 attendees over the duration of the event, except with the prior written agreement of the Underwriters. Agreement to add any event as covered may incur additional premium.
- Land or land values
- Aircraft, watercraft or any vehicle licensed for highway use
- Animals
- Money, currency, checks, coins, stamps, securities, valuable papers, evidences of debt, precious stones, precious metals (unless forming an integral part of Insured Property), jewelry, furs, fine arts and antiques
- Electronic data
- Any property in Transit
- Increase in loss caused by suspension, lapse, cancellation of any lease, license, contract or order, unless loss results directly from the insured Interruption of Business
- Fines, penalties or damages incurred by or imposed upon the Named Insured at order of any Government Agency, Court or other Authority