

FTIP continued...

- *Emergency Medical Evacuation:*
 - 100% of Covered Expense
- *Repatriation of Remains Benefit:*
 - 100% of Covered Expense
- *Emergency Reunion:*
 - \$5,000 Benefit Maximum
- *Political Evacuation & Repatriation Benefit War Risk Coverage:*
 - \$2,000,000
- *Accidental Death and Dismemberment Benefit*
 - \$100,000
- *Trip Cancellation*
 - \$2,500 Benefit Maximum
- *Trip Interruption Benefit*
 - \$2,500 Benefit Maximum

Student Professional Liability Insurance Program (SPLIP)

Fee-based medical professional liability and educator's errors and omissions liability for students enrolled in Nursing, Allied, Health, Social Work, or Education credential programs of the CSU used when required by third-party institutions (hospitals, K-12 schools) to provide professional liability insurance for participation in affiliation programs.

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

Provides, as part of the general education program, general liability insurance for students performing community service or volunteer work for academic credit and for students enrolled in the Entertainment and Media Internship Program.

Standard Insurance Provisions for University Contracts:

Executive Order 849 dated February 2003 from the Chancellor's Office requires that for certain contracts vendors must secure the appropriate insurance up to the limits for that category of work. The only exception would be when a risk identification and evaluation is conducted by the Risk Management Office to amend the standard practices to use either higher or lower limits. The types of contracts covered by this order are: Public Works Construction, Service Agreements, Hazardous Substance and Waste Removal Services, Campus

Facilities and Property Lease, Auxiliary Operation Agreements, and Student Placement Agreements.

Under the terms and conditions of a contract or agreement for services, the contractor, consultant, or vendor must be required to show evidence of adequate insurance coverage by furnishing to Cal State Stanislaus a certificate or certificates of insurance that include additional insured endorsements. Questions pertaining to any aspect of insurance for the university and/or methods of risk reduction/mitigation should be directed to Safety & Risk Management at risk@csustan.edu.

Remember...

Proper coverage can alleviate the burden of an unexpected loss.

For additional resources go to:

- CSU-use of university and private vehicles policy guideline at www.calstate.edu/HRAAdm/Policies/csumv_policy_guideline.pdf
- To make a claim: calstate.edu/risk_management/claims/
- CSU Risk Management Authority's website at www.csurma.org



University Insurance Programs

Safety & Risk Management
University Police Department
One University Circle
Turlock, California 95382

CSU Stanislaus is a member of the CSU Risk Management Authority (CSURMA) self insurance pool that funds losses for the following exposures: *Property, General Liability (Errors and Omissions), Workers' Compensation, Student Travel Accident Policy, Special Event, Vendor/Contractor, International Travel, Inland Marine, Professional liability and Student Academic Field Experience for Credit Liability, Insurance programs.*

Property Insurance:

Liability Limit: \$1 billion blanket buildings and contents limit.

Deductibles:

Program A – Bond funded Facilities

- \$100,000 per occurrence “All Risk” and
- \$500,000 per flood occurrence

Program B – Non-Bond Funded Facilities

- \$100,000 per occurrence “All Risk” and
- \$100,000 per flood occurrence

Exclusions: Earthquake shock is not covered

General Liability Insurance (Errors and Omissions):

Policy aggregate limit: \$15,000,000 per occurrence.

Deductible:

\$35,000 per occurrence campus wide.

Deductible:

\$35,000 for Dorm Revenue fund Facilities, Student Health Center, Parking and Extended Education Operations.

Covers past or current elected or appointed officials, employees or appointed volunteers (duly registered) whether or not compensated while in an official capacity of the University. Nonmember organizations that include but are not limited to the following: auxiliary organizations (excluding grant-related activities), alumni associations and volunteer university support groups are not covered under this policy.

Workers' Compensation (WC) Program:

Provides statutory coverage (Coverage A) and employers' liability coverage (Coverage B).

- The limits of liability for Coverage A are as mandated by statute.
- Coverage B liability limit is \$12,000,000.

Exclusions include:

- serious and willful misconduct;
- knowingly employing someone in violation of the law;
- failing to comply with a health or safety law or regulation;
- in violation of WC law, employer discharged, coerced, or knowingly discriminated against any employee;
- violation or failure to comply with a WC law.

Student Travel Accident Insurance Summary:

Medical expense benefits provided under this policy are excess insurance. No expense is covered if covered by another health care plan in the absence of this insurance. This policy pays after any other health care plan, regardless of any coordination of benefits provisions in the other plans.

Eligibility:

Any (California State University) student, including students enrolled only in extended education programs of the California State University. Students are insured if injuries occur while away from campus, while traveling to or from, and while participating in a school-sponsored activity, which includes travel or participation in activities away from campus which:

- Are a mandatory part of a course requirement; or
- Are sponsored by a University auxiliary organization (including but not limited to Associated Student associations) or other recognized student organization or club; and
- Includes travel to or from intercollegiate athletic events away from campus, but does not include participation in such events or practices.

Coverage and Benefits:

- Medical Expense Limit: \$10,000 maximum per covered person, per covered accident.
- Accidental Loss of Life, Limb or Sight: Up to \$10,000

Special Event Insurance Requirements:

In the event that the third party wishing to lease a campus facility cannot provide proof of required insurance, they may purchase insurance coverage from the university. Insurance costs are based on the type of activity number of days for which campus facility will be used and the number of people participating in the

activity. The Office of Safety & Risk Management will determine insurance cost and upon receipt of payment issue *Certificates of Insurance* to the lessee. There is a zero deductible for Special Event insurance and associated costs are based on a prescribed schedule. California State University, Stanislaus will be named as 'additional insured' on the policy/certificate with an additional insured endorsement from the off-campus insurer.

Inland Marine Insurance:

Limits of Liability (see policy for declarations): Not to exceed \$7,500,000, all limits and deductibles are per occurrence. The policy covers such items as: musical instruments, fine arts, art gallery exhibitions, electronic data processing equipment, camera equipment and other miscellaneous equipment for standard perils such as fire and theft. Purchase can be made at any time and the cost of the insurance is borne by the requesting department, college or administrative unit.

Foreign Travel Insurance Program (FTIP):

The University has purchased a blanket foreign travel liability insurance program for traveling faculty, staff, and students participating in academic related activities. It addresses the financing of losses related to foreign travel and is intended for short-term foreign travel.

Existing general liability and workers' compensation insurance coverage may not provide adequate protection against litigation brought in foreign countries. Foreign travel insurance provides critical primary coverage for otherwise uninsured exposures for the University, which includes:

- *Primary General Liability:*
 - \$5,000,000
- *Contingent Automobile Liability Coverage:*
 - \$1,000,000
- *Employers Liability:*
 - \$1,000,000
- *Primary Medical Expense:*
 - \$250,000 - Employee/Student (Primary Med Expense)
 - \$50,000 - Spouse/Dependent (Primary/Med Expense)
- *Emergency Medical Benefits*
 - Up to \$10,000