

Property Insurance:

Liability limit: \$500,000,000 blanket buildings and contents limit.

Deductibles:

Program A:

- Bond Funded Facilities
 - \$100,000 per occurrence “All Risk” and
 - \$100,000 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, 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, Extended Studies (CERF), and other self-funded 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. Non-member organizations may 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 it would be 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 studies 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 short-sponsored activity, which includes travel or participating in activities away from campus which:

- Are a mandatory part of course requirements; 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.
- Medical Expenses up to \$10,000 for medical services includes hospital stays, medical or surgical treatment by a doctor, and services of licensed or graduate nurses.
- Dental care, as needed.

Special Event Insurance Requirements:

In the event that a third party wishing to lease a campus facility cannot meet the campus insurance requirements, they may purchase insurance coverage from the university. Insurance costs are based on the type of activity for which the campus facility will be used and the number of people participating in the activity. The Office of Risk Management & Safety determines the insurance cost, receives payment and issues a Certificate of Insurance to the lessee. There is a zero deductible for Special Event insurance. Costs are based on a prescribed schedule. Cal State San Marcos is named as ‘additional insured’ on the policy/certificate with an additional insured endorsement from the off-campus insurer. Also, when determined necessary by the campus, Nominee (campus units) coverage is available for campus events.

Foreign Travel Liability Insurance Program (FTLIP) Summary:

This insurance is available for purchase by 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.

Background:

Existing general liability and workers’ compensation insurance coverage may not provide adequate protection against litigation brought in foreign countries or for injury or illness experienced by faculty or staff in foreign countries. FTLIP provides critical primary coverage for otherwise uninsured exposures for the University, which includes:

1) General Liability:

Existing university general liability financing provides coverage up to \$1,000,000 general aggregate limit and FTLIP primary coverage for the University with a zero deductible.

2) Automobile Liability Coverage:

Existing university automobile liability financing provides coverage that is not limited to the USA. FTLIP provides \$1,000,000 foreign commercial auto liability primary coverage for hired and non-owned (by the University) standard passenger vehicles and their operating with a zero deductible.

3) Workers' Compensation:

FTLIP provides \$1,000,000 primary coverage for employees with a zero deductible.

Cost of Coverage:

The FTLIP is provided as a package, which includes all coverage and services for a premium that is based upon factors that include the destination, number of participants, and number of days of travel. Coverage is subject to a minimum premium of \$500 per trip. The cost of this insurance premium is the responsibility of the requesting academic department or administrative unit and is **not automatically applied to foreign travelers**. Additionally, FTLIP provides accident and sickness medical services coverage for students participating in the foreign travel insurance program, excess of any primary coverage they may have. Since FTLIP coverage is a pay-as-you-go program, you must contact Risk Management & Safety at ext. 4502 for further assistance.

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 (EDP), 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. The deductible rates start at \$500.

Standard Insurance Provisions for University

Contracts:

Chancellor's Office Executive Order 849, dated February 5, 2003, requires that for certain contracts vendors must secure the appropriate insurance up to the limits for that category of work. Exceptions to these requirements may be approved following the campus' Insurance Requirements for Contracts policy and procedure to amend the standard practices to use either higher or lower limits. The types of contracts covered by this E.O. 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 provide evidence of adequate insurance coverage by furnishing to Cal State San Marcos a certificate or certificates of insurance accompanied by additional insured endorsements. Questions pertaining to any aspect of insurance for the University or methods of risk reduction or mitigation should be directed to Risk Management & Safety at ext. 4502.

For additional resources go to:

- CSU-use of university and private vehicles policy guide @ http://www.csurma.org/access/member_stateveh.shtml
- Government Claim Form @ <http://www.boc.ca.gov/GovClms.htm>
- Department of General Services @ <http://www.dgs.ca.gov/default.htm>
- CSU Risk Management Authority's website @ <http://www.csurma.org/>



Risk Management & Safety's Mission:

Contributing to a total learning environment by providing support, guidance, and leadership, promoting safety, and preserving the human and physical resources of the campus community.

Location.....Craven Hall, ste. 3106
Telephone.....(760) 750-4502
Facsimile(760) 750-3208
URL.....<http://www.csusm.edu/rms/>
Email.....riskmanagement@csusm.edu

UNIVERSITY INSURANCE PROGRAMS

RISK MANAGEMENT & SAFETY OFFICE

Cal State San Marcos is a member of an annually renewable liability program that funds losses for the following exposures:

Property, General Liability (Errors and Omissions), Workers' Compensation, Student Travel Accident Policy, Foreign Travel Liability, Inland Marine, and Boiler and Machinery.