INSURER:
Alliant Property Insurance Program (APIP) – Various Insurers

POLICY TERM:
July 1, 2016 to July 1, 2017

POLICY NO:
017471590/03 (Dec 05)

COVERED ENTITY:
California State University Risk Management Authority – Campuses

COVERAGE:
The CSURMA Property Program insures physical damage to buildings and other specified structures. Building contents (furnishings, equipment, etc.) may also be covered as may be required by bond covenants.

COVER MEMBERS:
1. California State University, Bakersfield
2. California State University, Chancellor’s Office
3. California State University, Channel Islands
4. California State University, Chico
5. California State University, Dominguez Hills
6. California State University, East Bay
7. California State University, Fresno
8. California State University, Fullerton
9. Humboldt State University
10. California State University, Long Beach
11. California State University, Los Angeles
12. California Maritime Academy
13. California State University, Monterey Bay
14. California State University, Northridge
15. California State Polytechnic University, Pomona
16. California State University, Sacramento
17. California State University, San Bernardino
18. San Diego State University
19. San Francisco State University
20. San Jose State University
21. California Polytechnic State University, San Luis Obispo
22. California State University, San Marcos
23. Sonoma State University
24. California State University, Stanislaus

PERILS COVERED:
All risk of direct physical loss or damage occurred during the policy period, subject to the policy exclusions.

MEMBER DEDUCTIBLE:

- **$100,000** Per Occurrence – All Members (except as noted below)
- **$1,000,000** Per Occurrence – San Diego State University (SDSU)
- **$5,000** Per Occurrence – Campus 99 (Per file with company)
- **$100,000** Cyber Liability – Members w/ TIV up to $500,000,000 at the time of loss
- **$50,000** Cyber Liability – Members w/ TIV greater than $500,000,000 at time of loss
- **$100,000** Cyber Liability – Members w/ TIV greater than $500,000,000 at time of loss

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.
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CSURMA Property Program

COVERAGE SUMMARY

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SUB-LIMITS (CONT.):
- $5,000,000 Earthquake for Licensed Vehicles, Unlicensed Vehicles, Contractors Equipment and Fine Arts
- $5,000,000 Flood for Licensed Vehicles, Unlicensed Vehicles, Contractors Equipment and Fine Arts
- $1,000,000 Claim Preparation Expenses
- $50,000,000 Expediting Expenses
- $500,000 Furs, Jewelry, Precious Metals and Precious Stones
- $1,300,000 Terrorism Annual Aggregate (shared by all members)
- $1,000,000 Personal Property Outside the U.S.A.
- $7,000,000 Per Pollution Condition (Covered under two separate policies)
- $7,000,000 Per Pool Aggregate
- $7,000,000 Business Income & Extra Expense
- $500,000 Catastrophe Management Expense
- $4,500,000 Fungi and Legionella
- $2,000,000 Information Security & Privacy Liability - Aggregate
- $500,000 Privacy Notification Costs - Aggregate
- $2,000,000 Penalties for Regulatory Defense and Penalties - Aggregate
- $100,000 PCI Fines and Penalties
- $2,000,000 Website Media Content Liability – Aggregate
- $2,000,000 Cyber Extortion Loss – Aggregate

MAJOR PERILS EXCLUDED:
Consult the policy for a complete list of peril excluded.
1. Moths, vermin, termites, inherent vice, latent defect, faulty materials, error in design, faulty workmanship, wear and tear
2. Normal settling, shrinkage or expansion
3. Delay or loss of market
4. Inventory shortage, dishonest acts of employees
5. Damage to personal property from shrinkage, evaporation, loss of weight, leakage, breakage of fragile articles, marring, scratching, exposure to light or change in color, texture or flavor, unless caused by named perils
6. Damage to personal property in the open caused by rain, sleet or snow
7. War
8. Earthquake

LOSS VALUATION BASIS:
Repair or Replacement Cost
Actual Loss Sustained for Time Element Coverages
Contractor’s Equipment / either Replacement Cost or Actual Cash Value (ACV) as declared by each member. If not declared, valuation will default to Actual Cash Value (ACV).

QUESTIONS:
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