Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP)
July 1, 2014 – July 1, 2015

Insurer:
Lloyd’s of London

Insureds:
- California State University (CSU)
- All campuses of the CSU
- Employees, Faculty, Staff of the CSU
- CSU Students enrolled in Nursing, Allied Health, Social Work, or Education credential programs of the CSU

*Enrolled Students mean students who are enrolled and in good standing while completing an internship and registered/enrolled in a course that requires the internship experience, including academic breaks during the policy period. Enrolled Students also include students who have not received a letter grade in a course (e.g., assigned an “Incomplete”), but remain registered for that course until the Incomplete objectives are met, but for no more than one (1) year from the granting of the Incomplete.

Additional Insureds:
Any affiliate institution to whom the Named Insured is obligated by written agreement to provide such coverage as is afforded by this policy.

Coverage:
A. General Liability
B. Professional Liability

Coverage Description:
Covers General Liability and Professional Liability of CSU enrolled students performing community service or volunteer work for academic credit; and students enrolled in radio, television or film credential programs of the CSU.

Limits:
$2,000,000 Each Loss
$4,000,000 Aggregate for all Covered Parties, and not per student

Member’s Deductible:
$0 Per Claim

Premium Rate:
$5.00 per student performing community service or volunteer work for academic credit and/or students in Radio, Television or Film academic programs.
This flat rate is non-refundable, and is not subject to a prorate premium return if student is enrolled for less than one year.

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.
Coverage Extension:
1. Legal Representation: defense cost included for covered claims.
2. Personal Injury Liability: protects up to the Coverage Limits against covered claims arising from charges of privacy violation, libel, slander, assault & battery, and other alleged personal injuries.
3. School Grievance/Academic Disciplinary Hearings: reimburses for expenses incurred for defense of a school grievance or academic disciplinary hearing or proceeding; $5,000 per proceeding; $100,000 aggregate.
4. Damage to Property of Others: for damage caused accidentally by a Covered Party to the property of others at your location; $5,000 per incident; $100,000 aggregate.
5. Assault Coverage: covers your medical expenses or reimburses you for damage to your property if you are assaulted at your location; $5,000 per incident; $100,000 aggregate.
6. Medical Payments: reimbursement of medical expenses to others injured on your location; $5,000 per incident; $100,000 aggregate.
7. First Aid Expenses: for expenses you incur in rendering first aid to others; $5,000 per defendant; $100,000 aggregate.
8. Defendant Expense Benefit: reimburses you for lost wages and other expenses incurred when you attend a required trial, hearing or proceeding as a defendant in a covered claim; $5,000 per defendant; $100,000 aggregate.

No Exclusion for:
- Sexual Harassment
- Abuse or Molestation
- Corporal Punishment

Comments / Conditions:
1. This is a “claims-made” policy. Coverage is only provided for claims which are both: (1) first made against the Insured during the Policy Period; and (2) reported to the Carrier as soon as practicable, but not later than 3 years after the Policy Period. Coverage is only provided for claims arising from Professional Services which are rendered or Incidents which occurred during the Policy Period.
2. CSU students performing community service or volunteer work for academic credit and students enrolled in radio, television or film academic programs of the CSU are covered by the Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP).
3. Other CSU Students enrolled in Nursing, Allied Health, Social Work, or Education credential programs of the CSU who also perform community service or volunteer work for academic credit are covered by this Student Professional Liability Insurance Program (SPLIP) at no additional premium. Please refer to SPLIP summary for details.

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SERVICE LEARNING COURSES, Including but not limited to:

Accounting
Afro American Studies
Agricultural Education
Agricultural Mechanics
Animal Science
Anthropology
Apparel Merchandising and Management
Art
Asn, Eur Arm/American Studies
Biology
Broadcast Communication Arts
Business
Chemistry
Child Development
Chinese
City and Regional Planning
Communications
Community Services
Computer Sciences
Creative Arts
Creative Writing
Criminology
Curriculum and Instruction
Dance
Design and Industry
Drama
English
Environmental Studies
Foreign Languages
French
Geography
Geology
Gerontology
Government
History
Holistic Health
Home Economics
Hotel and Restaurant Management
Human Development
Human Services
Humanities
Hutchins School
Industrial Arts
Information Systems
Inter,Multi Studies
Japanese
Jewish Studies
Journalism
Landscape Architecture
Liberal Arts
Liberal Studies
Library Science
Linguistics
Management
Marketing
Mathematics
Mexican American Stds
Music
Native American Studies
Natural Resources
Philosophy
Physical Education
Police Science
Political Science
Public Administration
Public Relations
Quantitative Methods
Radio Television
Small College
Social Science
Sociology
Spanish
Special Major
Tutorials, General, Experiential Studies
Urban Studies
Women's Studies
World Business

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The following course work are not covered under this Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP), but are covered under the Student Professional Liability Insurance Program (SPLIP):

**NURSING, ALLIED HEALTH, SOCIAL WORK, including:**

- Audiology
- Counseling
- Food and Nutrition
- Health Professions
- Kinesiology and Exercise Physiology
- Nursing
- Occupational Therapy
- Physical Therapy
- Psychology
- Recreation Therapy
- Social Work
- Speech Therapy

**EDUCATION, TEACHING PROFESSIONS, including:**

- Education
- Education Psychology
- Elementary Education
- Secondary Education
- Special Education

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