Student Professional Liability Insurance Program (SPLIP)

COVERAGE SUMMARY

INSURER:
Lloyd’s of London

POLICY TERM:
July 1, 2015 to July 1, 2016

INSURED:
1. California State University (CSU)
2. All campuses of the CSU
3. Employees, Faculty, Staff of the CSU
4. 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 INSURED:
Any affiliate institution to whom the Named Insured is obligated by written agreement to provide such coverage as is afforded by this policy.

COVERAGES:
1. General Liability
2. Professional Liability
3. Educator’s Errors & Omissions Liability

COVERAGE DESCRIPTION:
Covers General Liability and Professional Liability of CSU students enrolled in a Health Profession practicum, Social Welfare program, Social Work program, or Education Credential program of the CSU who are required by a host institution to obtain general liability and/or professional liability insurance for participation in the institution’s affiliation program.

COVERAGE TERRITORY:
Worldwide, suit must be brought to USA

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:
$20.00 per student in Nursing, Allied Health, Social Work, or Education
This flat rate is non-refundable, and is not subject to a prorate premium return if student is enrolled for less than one year.

QUESTIONS:
Robert Leong
(415) 403-1441
rleong@alliant.com

Van Rin
(415) 403-1408
vrin@alliant.com

Hsan Htein
(415) 403-1452
hhtein@alliant.com

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.
Student Professional Liability Insurance Program (SPLIP)

COVERAGE SUMMARY

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:

1. Sexual Harassment
2. Abuse or Molestation
3. 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. 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.
3. Other 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 separately covered by the Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP). Please refer to SAFECLIP summary for details.

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.
**Student Professional Liability Insurance Program (SPLIP)**

**COVERAGE SUMMARY**

<table>
<thead>
<tr>
<th>NURSING PROFESSIONS:</th>
<th>ALLIED HEALTH PROFESSIONS:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Case Manager</td>
<td>Electrologist</td>
</tr>
<tr>
<td>Geriatric Nursing Assistant</td>
<td>EMT- Paramedic</td>
</tr>
<tr>
<td>Nurses Aide - Facility Setting</td>
<td>EMT- Basic/Intermediate</td>
</tr>
<tr>
<td>Nurses Aide - In-home Setting</td>
<td>EMT- Volunteer</td>
</tr>
<tr>
<td>Nursing Assistant - Facility Setting</td>
<td>Enterostomal Therapist</td>
</tr>
<tr>
<td>Nursing Assistant - In-home Setting</td>
<td>Exercise Physiologist</td>
</tr>
<tr>
<td>Home Health Aide</td>
<td>Health Educator</td>
</tr>
<tr>
<td>LPN/LVN</td>
<td>Histologic Technician</td>
</tr>
<tr>
<td>Nurse - Anesthetists</td>
<td>Hospital Pharmacy Technician</td>
</tr>
<tr>
<td>Nurse - Midwives</td>
<td>Kinesiologist/Kinesiotherapist</td>
</tr>
<tr>
<td>Registered Nurse</td>
<td>Laboratory Aide</td>
</tr>
<tr>
<td></td>
<td>Massage Therapist</td>
</tr>
<tr>
<td></td>
<td>Medical Assistant</td>
</tr>
<tr>
<td></td>
<td>Medical Laboratory Technician</td>
</tr>
<tr>
<td></td>
<td>Medical Records Administrator</td>
</tr>
<tr>
<td></td>
<td>Medical Technician</td>
</tr>
<tr>
<td></td>
<td>Medical Technician Assistant</td>
</tr>
<tr>
<td></td>
<td>Mental Retardation Worker</td>
</tr>
<tr>
<td></td>
<td>Music Therapist</td>
</tr>
<tr>
<td></td>
<td>Nuclear Medical Technician</td>
</tr>
<tr>
<td></td>
<td>Nutritionist</td>
</tr>
<tr>
<td></td>
<td>Occupational Therapist</td>
</tr>
<tr>
<td></td>
<td>Occupational Therapist Assistant</td>
</tr>
<tr>
<td></td>
<td>Rehabilitation Assistant</td>
</tr>
<tr>
<td></td>
<td>Rehabilitation Therapist</td>
</tr>
<tr>
<td></td>
<td>Respiratory Care Practitioner</td>
</tr>
<tr>
<td></td>
<td>Respiratory Therapist</td>
</tr>
<tr>
<td></td>
<td>Respiratory Therapist Technician</td>
</tr>
<tr>
<td></td>
<td>Speech Hearing Therapist</td>
</tr>
<tr>
<td></td>
<td>Speech Language Pathologist</td>
</tr>
<tr>
<td></td>
<td>Sports Medicine Instructor</td>
</tr>
<tr>
<td></td>
<td>Sports Medicine Therapist</td>
</tr>
<tr>
<td></td>
<td>Surgical Technician</td>
</tr>
<tr>
<td></td>
<td>Vascular Technologists</td>
</tr>
<tr>
<td></td>
<td>X-Ray Machine Operator</td>
</tr>
</tbody>
</table>

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.
Student Professional Liability Insurance Program (SPLIP)

COVERAGE SUMMARY

SOCIAL WORK / SOCIAL WELFARE PROFESSIONS:
- Alcohol/Drug Counselor
- Bodywork Counselor
- Career Counselor
- Case Manager
- Clinical Counselor
- Counselor Educator
- Forensic Counselor
- Genetic Counselor
- Licensed Professional Clinical Counselor
- Licensed Professional Counselor
- Life Coach Counselor
- Marriage/Family Counselor
- Mental Health Counselor
- Pastoral Counselor
- Psychological Counselor
- Rehabilitation Counselor
- Social Worker

EDUCATION / TEACHING PROFESSIONS:

School Administration:
- Admittance
- Desegregation
- Enrollment
- Expulsion
- Extracurricular Activities
- Integration

Educational Instruction:
- Career Guidance
- Guidance Counseling
- School Counselor
- Student Consumerism
- Teaching Assistants

HOW TO REPORT A CLAIM:

Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, CA 94111-5101

Bob Frey
415-403-1445
rfrey@alliant.com

Martin Fox-Foster
415-403-1417
mfox-foster@alliant.com

AND

Mendes & Mount LLP
750 7th Avenue
New York, NY 10019

Ray Trismen
212-261-8392
Raymond.trismen@mendes.com

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.