



## STUDENT ACADEMIC FIELD EXPERIENCE for CREDIT LIABILITY INSURANCE PROGRAM (SAFECLIP)

### Coverage Summary

*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.*

**Named Insured:** The California State University (CSU), all campuses

**Carrier:** Lloyd's, London

**Policy #:** B0146LDUSA1104001

**Coverage Period:** July 1, 2011 to July 1, 2012

**Insureds:** California State University (CSU)  
All campuses of the CSU  
Employees, Faculty, Staff of the CSU  
CSU Students enrolled in required credited coursework.

\*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.

#### NOTES:

1. 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.
2. 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.

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|                             |   |
|-----------------------------|---|
| <i>Coverage:</i>            | A. General Liability<br>B. Professional Liability   |
| <i>Cost:</i>                | \$5.00 per student performing community service or volunteer work for academic credit and/or students in Radio, Television or Film academic programs.<br><br>This flat rate is non-refundable, and is not subject to a prorate premium return if student is enrolled for less than one year.  |
| <i>Coverage Limits:</i>     | \$1,000,000 each Loss<br>\$2,000,000 Aggregate for all Covered Parties, and not per student.  |
| <i>Member's Deductible:</i> | None  |
| <i>Description:</i>         | 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.   |
| <i>Coverage Extensions:</i> | <ol style="list-style-type: none"><li>1. <b>Legal Representation:</b> defense cost included for covered claims.</li><li>2. <b>Personal Injury Liability:</b> protects up to the Coverage Limits against covered claims arising from charges of privacy violation, libel, slander, assault &amp; battery, and other alleged personal injuries.</li><li>3. <b>School Grievance/ Academic Disciplinary Hearings:</b> reimburses for expenses incurred for defense of a school grievance or academic disciplinary hearing or proceeding; \$5,000 per proceeding; \$100,000 aggregate.</li></ol> |

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*Coverage  
Extensions (cont'd):*

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

*Claims/Incident  
Reporting:*

Enrolled Student shall immediately provide written notice of any incident which may result in a claim under this policy to:

Office of Systemwide Risk Management  
The California State University  
Office of the Chancellor  
401 Golden Shore Blvd., 5<sup>th</sup> Floor  
Long Beach, CA 90802-4210

Phone: 562-951-4580  
Fax: 562-951-4859

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**SERVICE LEARNING COURSES, including but not limited to:**

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

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

**EDUCATION, TEACHING PROFESSIONS, including:**

Education  
Education Psychology  
Elementary Education  
Secondary Education  
Special Education

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