



## STUDENT PROFESSIONAL LIABILITY INSURANCE PROGRAM (SPLIP)

### 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 #:** B0146LDUSA1104000

**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 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.

#### 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>Additional Insureds:</i>	Any affiliate institution to whom the Named Insured is obligated by written agreement to provide such coverage as is afforded by this policy.
<i>Coverage:</i>	A. General Liability B. Professional Liability C. Educator's Errors & Omissions Liability
<i>Cost:</i>	\$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.
<i>Coverage Limits:</i>	\$1,000,000 each Loss \$3,000,000 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 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.
<i>Coverage Extensions:</i>	<ol style="list-style-type: none"><li><b>Legal Representation:</b> defense cost included for covered claims.</li><li><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><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.  
**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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**COVERED PROFESSIONS, including but not limited to:  
NURSING PROFESSIONS**

Case Manager	Nurse Practitioner:
Geriatric Nursing Assistant	Geriatric/Adult/Family Planning-GYN
Nurses Aide - Facility Setting	OB-GYN/Acute Critical Care OB-GYN
Nurses Aide - In-home Setting	Pediatric/Neonatal/Family Practice/Acute Care
Nursing Assistant - Facility Setting	Psychiatric
Nursing Assistant - In-home Setting	
Home Health Aide	
LPN/LVN	
Nurse - Anesthetists	
Nurse - Midwives	
Registered Nurse	

**ALLIED HEALTH PROFESSIONS**

Art Therapist	Electrologist
Athletic Trainer	EMT- Paramedic
Audiologist	EMT- Basic/Intermediate
Blood Bank Technician	EMT- Volunteer
Bio-Medical Technician	Enterostomal Therapist
Cardiographic Technician	Exercise Physiologist
Cardiology Technician	Health Educator
Case Manager	Histologic Technician
Certified Laboratory Technician	Hospital Pharmacy Technician
Certified Medical Assistant	Kinesiologist/Kinesiotherapist
Certified Occupational Therapy Assistant	Laboratory Aide
Chiropractic Assistant	Massage Therapist
Circulation Technician	Medical Assistant
Clinical Laboratory Technician	Medical Laboratory Technician
Community Health Assistant	Medical Records Administrator
Community Health Technician	Medical Records Technician
Corrective Therapist	Medical Technician
Dance Therapist	Medical Technician Assistant
Dental Hygienist	Mental Retardation Worker
Diagnostic Medical Sonographer	Music Therapist
Dialysis Technician	Nuclear Medical Technician
Dietitian	Nutritionist
EEG (Electroencephalogram) Technician	Occupational Therapist
EKG (Electrocardiogram) Technician	Occupational Therapist Assistant

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**ALLIED HEALTH PROFESSIONS (cont.)**

Optometry Assistant/Technician	Rehabilitation Assistant
Orthopedic Assistant	Rehabilitation Therapist
Pedorthist	Respiratory Care Practitioner
Perfusionist	Respiratory Care Provider
Personal Trainer	Respiratory Therapist
Pharmacist	Respiratory Therapist Technician
Pharmacist Technician	Speech Hearing Therapist
Physical Therapist	Speech Language Pathologist
Physical Therapist Assistant	Sports Medicine Instructor
Physician Assistant Podiatric Assistant	Sports Medicine Therapist
Psychologist	Surgical Technician
Radiation Therapist	Vascular Technologists
Radiological Technician	X-Ray Machine Operator
Recreation Therapist	

**SOCIAL WORK / SOCIAL WELFARE PROFESSIONS**

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

**EDUCATION / TEACHING PROFESSIONS**

School Administration:

Admittance  
Desegregation  
Enrollment  
Expulsion  
Extracurricular Activities  
Integration

Educational Instruction:

Career Guidance  
Guidance Counseling  
School Counselor  
Student Consumerism  
Teaching Assistants

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