



Student Professional Liability Insurance Program (SPLIP)

COVERAGE SUMMARY

INSURER:

Lloyd's of London

POLICY TERM:

July 1, 2018 to
July 1, 2019

POLICY NO:

B0621PCSUR000418

**INSUREDS:**

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 INSUREDS:

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.

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 prorated 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

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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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; \$25,000 per proceeding; \$250,000 aggregate
4. **Damage to Property of Others:** for damage caused accidentally by a Covered Party to the property of others at your location; \$25,000 per incident; \$250,000 aggregate
5. **Assault Coverage:** covers your medical expenses or reimburses you for damage to your property if you are assaulted at your location; \$25,000 per incident; \$250,000 aggregate
6. **Medical Payments:** reimbursement of medical expenses to others injured on your location; \$25,000 per incident; \$250,000 aggregate
7. **First Aid Expenses:** for expenses you incur in rendering first aid to others: \$25,000 per defendant; \$250,000 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: \$25,000 per defendant; \$250,000 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.

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NURSING PROFESSIONS:

Case Manager
Geriatric Nursing Assistant
Nurses Aide - Facility Setting
Nurses Aide - In-home Setting
Nursing Assistant - Facility Setting
Nursing Assistant - In-home Setting
Home Health Aide
LPN/LVN
Nurse - Anesthetists
Nurse - Midwives
Registered Nurse

Nurse Practitioner:
Geriatric/Adult/Family Planning-GYN
OB-GYN/Acute Critical Care OB-GYN
Pediatric/Neonatal/Family Practice/Acute Care
Psychiatric

ALLIED HEALTH PROFESSIONS:

Art Therapist
Athletic Trainer
Audiologist
Blood Bank Technician
Bio-Medical Technician
Cardiographic Technician
Cardiology Technician
Case Manager
Certified Laboratory Technician
Certified Medical Assistant
Certified Occupational Therapy Assistant
Chiropractic Assistant
Circulation Technician
Clinical Laboratory Technician
Community Health Assistant
Community Health Technician
Corrective Therapist
Dance Therapist
Dental Hygienist
Diagnostic Medical Sonographer
Dialysis Technician
Dietitian
EEG (Electroencephalogram) Technician
EKG (Electrocardiogram) Technician
Optometry Assistant/Technician
Orthopedic Assistant
Podiatrist
Perfusionist
Personal Trainer
Pharmacist
Pharmacist Technician
Physical Therapist
Physical Therapist Assistant
Physician Assistant Podiatric Assistant
Psychologist
Radiation Therapist
Radiological Technician
Recreation Therapist

Electrologist
EMT- Paramedic
EMT- Basic/Intermediate
EMT- Volunteer
Enterostomal Therapist
Exercise Physiologist
Health Educator
Histologic Technician
Hospital Pharmacy Technician
Kinesiologist/Kinesiotherapist
Laboratory Aide
Massage Therapist
Medical Assistant
Medical Laboratory Technician
Medical Records Administrator
Medical Records Technician
Medical Technician
Medical Technician Assistant
Mental Retardation Worker
Music Therapist
Nuclear Medical Technician
Nutritionist
Occupational Therapist
Occupational Therapist Assistant
Rehabilitation Assistant
Rehabilitation Therapist
Respiratory Care Practitioner
Respiratory Care Provider
Respiratory Therapist
Respiratory Therapist Technician
Speech Hearing Therapist
Speech Language Pathologist
Sports Medicine Instructor
Sports Medicine Therapist
Surgical Technician
Vascular Technologists
X-Ray Machine Operator

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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

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

Elaine Tizon
415-403-1458
elaine.tizon@alliant.com

AND

Mendes & Mount LLP
750 7th Avenue
New York, NY 100109

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

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