

Watercraft Program Coverage Summary

Insurance Policy Information:

Insurance Company	Ascot Insurance Company
A.M. Best Rating	A, XIV
Standard & Poor's Rating	N/A
State Covered Status	Admitted
Policy/Coverage Term	July 1, 2025 – July 1, 2026
Policy #	MACR2510001546-06

How to Report a Claim:

Send first notice of loss, with any attachments, via Email to:

USclaims@ascotgroup.com
833-454-3023

AND

Alliant Insurance Services
560 Mission Street, 6th Floor
Attn: Elaine Tizon
(415) 403-1458
Toll Free Voice: (877) 725-7695 / Fax: (415) 403-1466
Email: Elaine.tizon@alliant.com

After Hours Reporting:

Robert Frey
415-403-1445 (Voice)
415-518-8490 (Cell)
rfrey@alliant.com

How to Request a Certificate of Insurance:

1. Request a Certificate of Insurance within the Members Only section of www.CSURMA.org ... **OR**
2. Email an Alliant staff member directly:

La Shaunda Wallace (primary)
LaShaunda.Wallace@alliant.com
415-403-1489

Tevea Him (secondary)
thim@alliant.com
415-403-1416

Member Action Required:

Annually members will be asked to provide an updated listing of all owned or operated vessels.

Covered Entities:

1. California State Polytechnic University, Humboldt
2. California State University, Long Beach
3. Cal Poly Solano Campus (formally California State University, Maritime Academy)
4. San Francisco State University

Limits:

1. Hull and Machinery Limit Per insured valued below
2. Protection and Indemnity Liability \$1,000,000
3. Collision and Towers Liability coverage.

This is not blanket coverage; each vessel must be reported and scheduled on the policy

Deductibles:

1. Hull \$5,000
2. Vessel \$2,500
3. Crew / Passenger \$2,500

Vessel Schedule:

Campus	Vessel	Insured Value	# Hard Crew	# Soft Crew
1. San Francisco	2008 Research Vessel	\$130,000	4	N/A
2. Maritime	2010 Research Vessel	\$876,973	5	N/A
3. Humboldt	2004 Research Vessel	\$8,792,000	9	N/A
4. Long Beach	2014 Research Vessel	\$0	N/A	N/A

Coverage:

1. **Vessels less than 50' in length** with usage within 15 miles of the campus (either by land or water), and not more than 2 miles offshore. Also, coverage is provided for land transport of vessels (not more than 450 miles from the main campus) and once there for a race or event coverage is provided within 15 miles of that location but not more than 2 miles offshore.
2. **Hull & Machinery Insurance**
3. % Rate of insured value - Per individual member
4. Vessels and Values - As Scheduled / Physical damage provided to scheduled vessel(s).
5. **Protection & Indemnity Liability \$1,000,000**
6. \$1,000,000 limit
7. Provides coverage for Bodily Injury and Property Damage Liability - excluding damage while towing another vessel.
8. *No coverage is provided for injury to employees and/or crew of any member unless crew coverage was purchased at the rate listed above and purchased in advance of any loss or occurrence.

9. **Collision & Towers Liability** - Coverage for property damage caused by the insured vessel (including her tow) that collides with any other vessel, dock, breakwater, cable, or any other structure floating. Coverage is also provided if insured vessel strands her tow and/or causes it to collide with any other vessel, structure floating, or if it causes other loss or damage to her tow or to the freight or property on board.
10. **Vessels greater than 50' in length** and/or vessels that operate in waters more than 15 miles from their respective campus home base:
11. **Hull & Machinery Insurance**
12. % Rate of insured value - Per individual member
13. Vessels and Values - As Scheduled / Physical damage provided to scheduled vessel(s).
14. **Protection & Indemnity Liability**
15. \$1,000,000 limit
16. Provides coverage for Bodily Injury and Property Damage Liability - excluding damage while towing another vessel.
17. **Vessel Charge:** \$600 per vessel
18. **Crew Charge (Instructors/Teachers):** \$1,800 per crew
19. **Passenger Charge (Students):** \$36 per passenger

*No coverage is provided for injury to employees and/or crew of any member unless crew coverage was purchased at the rate listed above and purchased in advance of any loss or occurrence.

Collision & Towers Liability - Coverage for property damage caused by the insured vessel (including her tow) that collides with any other vessel, dock, breakwater, cable, or any other structure floating. Coverage is also provided if insured vessel strands her tow and/or causes it to collide with any other vessel, structure floating, or if it causes other loss or damage to her tow or to the freight or property on board.

Supplementary Coverages:

1. Hull and Machinery Temporary Shoreside Coverage subject to a \$1,000 deductible.
2. Collision and Tower's Liability Safeguard of Property subject to a limit of up to \$2,500.
3. Protection & Indemnity Liability Medical Payments \$10,000 per person, per accident or occurrence subject to policy limit of liability per occurrence, excluding crew liabilities.

Sublimit:

Personal property while declared as part of and while on board scheduled vessel, excluding collision. Personal Property is defined as Business Personal Property, subject to declaration at time of attachment. Declaration is required at time of loss. (Business Personal Property are items used in the navigation of the vessel such as a rescue sled, radar, etc.) Personal Effects coverage can be found in section F. of Hull and Machinery Supplementary Coverages

Deductible:

1. Vessel Deductible
2. Hull & Machinery Value (All vessels, all values, each vessel separately insured) ..2% of value with \$1,000 minimum (no deductible for total loss)*
3. Collision and Towers..... \$2,500
4. Protection and Indemnity. \$2,500
5. Personal Effects \$1,000
6. Trailers/Equipment..... *same as Hull

Deductible Wording:

The Insured shall bear the deductible appearing in each section of the Policy herein. Provided in the event of a casualty involving two or more vessels and/or involving one vessel triggering two or more different coverages and/or two or more Insured's insured herein, it is agreed that only one deductible shall apply of which the highest applicable deductible shall apply.

Program Enhancements:

Automatic Acquisition Clause

There will be an Automatic Acquisition Clause for new vessels acquired. Quarterly reports of all vessel additions and deletions will be provided and an annual year end adjustment will take place.

Charter Usage

Chartered vessels can potentially be covered but underwriter approval and rating is required.

Business Personal Property and/or equipment (used in on-going operation of vessel)

Up to \$10,000 while on board vessel

Equipment, engines, and trailers are under a separate property coverage (separate rate and separate deductible)

If scheduled, up to items scheduled limit, subject to \$1,000 per incident deductible. If item included in hull value.

Profit share

10% return premium if loss ratio is 50% or less for term.

Major Exclusion(s): (including but not limited to):

1. Any loss, injury, damage, liability, cost, or expense directly or indirectly arising from the actual, alleged, or suspected transmission or existence of a "Communicable Disease" or the substance or agent that causes the "Communicable Disease";

2. Any liability for, or loss, cost, or expense incurred to identify, detect, prevent, clean up, detoxify, remove, eliminate, neutralize, monitor, or test for a “Communicable Disease” or the substance or agent that causes the “Communicable Disease”;
3. Any liability for, or loss, cost or expense arising out of, any loss of revenue, loss of hire, diminution of value, business interruption, loss of market, delay or any direct or indirect financial loss, howsoever described, as a result of, or relating to a “Communicable Disease” or the substance or agent that causes the “Communicable Disease”;
4. Any fines, penalties, or punitive or compensatory damages as a result of, or relating to (1), (2), or (3) above.
5. All in water activities (where people are actually in the water itself) including, but not limited to swimming, snorkeling, diving, scuba, water or jet skiing, para or kite sailing, etc.
6. High speed boats (over 35 mph). Any vessels that go over 35 mph require underwriters’ approval.
7. Any and all racing or competitive athletic activities and any student athletes participating in any sporting activity
8. Acts of Terrorism (individual member buy back endorsement available)
9. Institute Extended Radioactive Contamination
10. Radioactive Contamination
11. Chemical, Biological, Bio-Chemical, Electromagnetic Weapons
12. Punitive Damages
13. Institute Cyber Attack
14. Health Hazard (Specific)
15. Employment-Related Practices
16. Nuclear Energy Liability

Questions:

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