Deadly Weapon Response Program
Coverage Summary

Insurance Policy Information:

Insurance Company	Lloyd's of London
A.M. Best Rating	A XV
Standard & Poor's Rating	A+
State Covered Status	Non-Admitted
Policy/Coverage Term	July 1, 2025 – July 1, 2026
Policy #	PJ2500050 - 0007

This is a "claims-made and reported" policy:

1. This is a "claims-made" and "reported" policy. Coverage is only provided for claims which are both:
   a. First made against the Insured during the Policy Period; and
   b. Reported to the Insurer as soon as practicable, but not later than 30 days after expiration of the policy or applicable extended reporting period (36 months, if purchased).
2. A claim is deemed to be first made against the insured only when the Director of Systemwide Risk Management first receives notice of the claim.

Retroactive Date: July 1, 2018

How to Report a Claim:

Event Responder:
CrisisRisk Strategies, LLC
492 Old Sackett Road
Rockhill, New York, 12775

Website: www.crisisrisk.com
Email: DWP@crisisrisk.com
Telephone: 860-677-3790

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)	Tevea Him (secondary)
LaShaunda.Wallace@alliant.com	thim@alliant.com
415-403-1489	415-403-1416

Coverage Description:

Liability to Insured Person(s), Property Damage, Crisis Management Services for events occurring at a location appearing on your Schedule of Values on file with Alliant Insurance Services, Inc.

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.

Insureds:

California State University Risk Management Authority – Campuses and AORMA

Limits:

1. Each and Every Deadly Weapon Event including Claim Expense $1,000,000
2. Annual Aggregate (Shared by Members of CSURMA)... $5,000,000

Retention:

1. Each and Every Deadly Weapon Event including Claim Expense $10,000
2. Counseling Services within Crisis Management Service Endorsement $2,500

Sub-Limits:

1. Crisis Management Services $250,000
2. Counseling Services ($15,000 per person maximum).. $500,000
3. Funeral Expenses ($15,000 per person maximum).. $500,000
4. Business Interruption $500,000
5. Demo/Clearance/Memorialization... $500,000
6. Extra Expense.. $500,000
7. Extra Expense Extension for Threat $500,000
8. Automatic Acquisitions $25,000,000
9. Errors and Omissions.. $10,000,000
10. 90 Day Reporting Provisions $25,000,000
11. Transit Extension – Bus, Coach, Train owned by insured and reported on schedule $500,000
12. Educational Offsite Coverage ....Non-Declared
13. Offsite Coverage (Event Responder Fees only) ....Non-Declared
14. Per Person for Medical Expenses with a $1,000,000 annual aggregate $25,000
15. Per Person Deadly Weapon Death and Dismemberment with a $1,000,000 annual aggregate $50,000
16. Crisis Advisory Services for each crisis event or crisis circumstance and for counselling services .... 20 Hours

17. Each and every crisis event and/or crisis circumstance unrelated to a gun event or threat and $200,000 in the annual policy aggregate. Such expense is additionally sub-limited to an amount of $10,000 for each eligible person and each of their immediate family member(s). The limit of insurance for this Section is part of and not in addition to the Policy Limit of Liability and Policy Aggregate Limit stated in the declarations. $50,000

18. At our sole and entire discretion each and every crisis event and/or crisis circumstance and $50,000 in the annual policy aggregate $10,000

General Exclusions: *(Including but not Limited to):*

1. Any vehicle not defined as a road vehicle.
2. Any weapon mounted (or designed to be mounted) on a vehicle.
3. Any weapon, device or substance delivered by an airborne weapon delivery system including, but not limited to, fixed wing aircraft, helicopter or drone.
4. Loss of market, loss of use or any other consequential loss.
5. Confiscation, nationalization, requisition or destruction of or damage to property by government, public or local authorities.
6. Criminal, dishonest, fraudulent or malicious conduct.
7. Ionizing radiation or contamination by radioactivity from nuclear waste or fuel.
8. Radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor, assembly or component.
9. Any weapon or device employing atomic or nuclear fission, fusion or other like reaction or force or matter.
10. The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter.
11. Chemical, biological, bio-chemical or electromagnetic weapons. This exclusion does not, however, apply to a substance when used in conjunction with a deadly weapon event.
12. Named Insured's recklessness or deliberate misconduct.
13. Strikes, labor unrest, riots or civil commotion.
14. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power.
15. The transmission or alleged transmission of a communicable disease or the fear or threat (whether actual perceived) of a communicable disease.
16. Swatting and any other fictitious event or hoax.

Specific Exclusions Relating to Liability to Insured Person(s): (including but not limited to)

1. Injury or death to those who provide services directly to insured or on insured's behalf in connection with business (i.e. leased temporary, statutory, seasonal, borrowed, contracted or subcontracted employees.
2. Any obligation under a workers' compensation, disability benefits, unemployment compensation law, or any similar law.
3. Employment Practices Liability related claims.

4. Any actual or alleged negligent act, error, omission, misstatement, misleading statement, neglect or breach of duty by your directors or officers, individually or collectively, in the discharge of their duties solely in their capacity as directors or officers.
5. Euthanasia, mercy killing(s), and suicide.
6. Any claim or claims made by, or on behalf of, any assailant, including any Medical Expense claims.
7. Loss, injury or damage arising out of any mental injury or mental anguish related claim where no actual bodily injury has occurred to the claimant.
8. Any affiliate, subsidiary or joint venture insured under this insurance making a claim or claims against any other affiliate, subsidiary or joint venture insured under this Policy.
9. Loss, injury or damage arising from goods or products which you have designed, manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed.
10. Any liability arising out of property damage.
11. Fines, penalties, punitive damages, exemplary damages, sanctions or any additional damages resulting from the multiplication of compensatory damages.
12. Events at locations specifically leased or loaned by insured to any other entity to host a permitted event planned and ticketed for with more than 2,500 attendees, except with prior written agreement. Additional premiums may apply.

Specific Exclusions Relating to Property Damage: *(including but not limited to)*

1. Land or land values
2. Aircraft, watercraft or any vehicle licensed for highway use.
3. Animals
4. Money, currency, checks, coins, stamps, securities, valuable papers, evidence of debt, precious stones, precious metals (unless forming an integral part of insured property), jewelry, furs, fine arts and antiques.
5. Electronic Data
6. Any property in Transit not at the locations insured.

Specific Exclusions Relating to Business Interruption: *(including but not limited to)*

1. Any property in Transit not at the locations insured.
2. Increase in loss caused by suspension, lapse, cancellation of any lease, license, contract or order, unless loss results directly from the insured Interruption of Business.
3. Increase in loss caused by the enforcement of any ordinance or law regulating the use, reconstruction, repair or demolition of any property at the Location(s), except to the extent specifically insured by this Endorsement and provided that such loss results directly from the insured Interruption of Business.
4. Fines, penalties, or Damages incurred by, or imposed upon, the Named Insured at the order of any Government Agency, Court or other Authority, whether arising from or in connection with a Deadly.
5. Weapon Event or otherwise.

6. Physical loss of, physical damage to, or physical destruction of, any buildings, equipment or business personal property owned by the Named Insured, or any such property owned by others in the Named Insured's care, custody or control, whether or not resulting from or in connection with a Deadly Weapon Event.

Questions:

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