



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 #: ERUSA1200115

Coverage Period: July 1, 2012 to July 1, 2013

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">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; \$5,000 per proceeding; \$100,000 aggregate.

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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., 5th 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
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

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

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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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