



# Student Professional Liability Insurance Program (SPLIP)

## COVERAGE SUMMARY

**INSURER:**

Lloyd's of London

**POLICY TERM:**

July 1, 2015 to  
July 1, 2016

**POLICY NO:**

B0621PCSUR000415

**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.

**COVERAGE TERRITORY:**

Worldwide, suit must be brought to USA

**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:**

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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; \$5,000 per proceeding; \$100,000 aggregate.
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.
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: \$5,000 per defendant; \$100,000 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  
 Pedorthist  
 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

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Martin Fox-Foster  
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**AND**

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