

# REGULATION IX

## INSURANCE AND LIABILITY

### A. Student Responsibility

In general, students are individually responsible for any bodily injury or illness incurred or personal property loss or damage while attending the University.

The University does not provide insurance coverage to students except in specific situations.

- Medical insurance is provided by the University for students participating in NCAA team sports
- Secondary medical insurance is obtained by the University for registered members participating in sport clubs. In the event of an injury, the students' health insurance is primary
- Student travel accident insurance provides excess medical expense benefits to all California State University (CSU) students, including students enrolled only in extended education programs of the CSU, while they are traveling to or from or participating in a University-sponsored activity away from campus.

This insurance is intended to supplement, not replace, coverage under any other health care plan. As excess insurance, this policy pays after any other health care plan, regardless of any coordination of benefits provisions in the other plans. This is an accident only policy and will not pay benefits for loss caused by or resulting from illness or any form of disease. No benefits will be paid for a loss resulting from the cost of medical service or treatment given by persons employed or retained by the CSU. The total maximum benefit amount per covered person, per covered accident is \$50,000.

A University-sponsored activity is defined, for the purpose of this insurance coverage, as a supervised activity while away from campus which is part of a course requirement or an activity sponsored by an auxiliary organization or other recognized student organization or club, including travel to and from intercollegiate athletic events away from campus, but does not include participation in such events or practices. Overnight supervised and sponsored activities with a duration of more than 14 days and related travel are not covered. For foreign travel requirements, review the administrative guideline located at [http://daf.csulb.edu/admin\\_guidelines/policies/foreign\\_travel\\_liability\\_ins.html](http://daf.csulb.edu/admin_guidelines/policies/foreign_travel_liability_ins.html).

### B. Individual Health and Accident Insurance

The individual mandate of the Affordable Care Act requires that legal residents, including students, obtain health care coverage beginning in 2014 or face a tax penalty. For further information about health care coverage options, contact [www.coveredca.com](http://www.coveredca.com).

### **C. Student Professional Liability Insurance**

The Student Professional Liability Insurance Program (SPLIP) and the Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP) are designed to protect enrolled students from claims arising out of real or alleged incidents when the damage or injury results from the practice of the student's profession during internships, practicum, or fieldwork.

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 year from the granting of the Incomplete.

To be eligible for coverage, a student must be enrolled in a course for which student professional liability and/or general liability coverage is required and has been purchased by the University. A written placement agreement between the host site and the University is also required.

### **D. The Associated Students**

The Associated Students, Inc. (ASI) maintains insurance coverage for claims against the ASI and its subsidiaries for bodily or personal injury and/or property damage. For additional information regarding ASI insurance coverage, contact the ASI director of administrative services, USU-229.

### **E. Assumption of Liability**

Neither the University nor the ASI assumes liability for the non-approved, non-supervised activities of its students, including those conducted as part of a recognized student club, organization, club sport, or departmental association.

In some instances, those groups may be required to purchase a separate general liability insurance policy. In no case does the University or ASI assume liability for, or costs associated with, the individual acts or omissions of a student.

### **F. Potential Requirement for Additional Insurance**

When an activity is scheduled on campus or off campus, including one conducted by a recognized student club, organization, club sport, or departmental association, and the activity has been reviewed and determined to be of high risk, or involves a large number of off-campus attendees, the campus Risk Management Office may require the purchase of a separate general liability insurance policy.

### **G. University Employees**

University employees acting as sponsors or advisors for student activities may be entitled to legal defense and indemnification pursuant to provisions of the Government Code for acts or omissions occurring within the course and scope of employment.