



**CSU Channel Islands Site Authority
Alliant Property Insurance Program (APIP)
Insurance Summary
July 1, 2025 – July 1, 2026**

Insurer:

Alliant Property Insurance Program (APIP) – Various Insurers – See attached

Total Insured Value: \$82,547,758

Limits:

\$1,250,000,000	Per Occurrence: all Perils, Coverages (subject to policy exclusions) and all Named Insureds (as defined in the policy) combined, per Declaration, regardless of the number of Named Insureds, coverages, extensions of coverage, or perils insured, subject to the following per occurrence and/or aggregate sub-limits as noted below
\$50,000,000	Flood Limit - Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage) (Combined with Campus)
\$10,000	Per Occurrence for losses to locations in Tier 1 and/or Tier 2 Counties and resulting from a Named Windstorm
Not Covered	Earthquake Shock - Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage).
\$100,000,000	Boiler and Machinery Limit

Policy Basis:

Loss Valuation - Repair or Replacement Cost

Deductibles for Specific Perils and Coverages:

\$5,000	Per Occurrence (Real Property) – CSU Channel Islands Site Authority
\$2,500,000	Flood - Zones A & V
\$2,500,000	Flood - All Other Zones
Not Covered	Earthquake Shock
24 Hours	Waiting Period for Service Interruption for All Perils and Coverages
24 Hours	Waiting Period for Ingress/Egress
24 Hours	Waiting Period for Civil Authority

Sub-Limits:

\$100,000,000	Combined Business Interruption, Rental Income and Tuition Income (and related fees). However, if specific values for such coverage have not been reported as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc., this sub-limit amount is limited to \$500,000 per Named Insured subject to maximum of \$2,500,000 Per Occurrence
\$50,000,000	Extra Expense
\$10,000,000	Miscellaneous Unnamed Location – <i>subject to policy limitations</i>

This insurance document is furnished to you as a matter of information for your convenience. It only summarizes the listed policy(ies) and is not intended to reflect all the terms and conditions or exclusions of such policy(ies). Moreover, the information contained in this document reflects coverage as of the effective date(s) this document was created and does not include subsequent changes. This document is not an insurance policy and does not amend, alter or extend the coverage afforded by the listed policy(ies) and the policy(ies) listed are subject to all the terms, exclusions and conditions of such policy(ies).

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\$50,000,000	Automatic Acquisition – <i>subject to policy limitations</i>
\$1,000,000	Unscheduled Landscaping, trees, sand traps, greens, athletic fields and artificial turf; however, replacement of trees, plants and shrubs will be limited to the actual size of the destroyed plant, tree or shrub at the time of the loss up to a maximum size of 25 gallons per item but not to exceed \$25,000 per item for existing Named Insureds
\$5,000,000	Scheduled Landscaping, trees, sand traps, greens, athletic fields and artificial turf; however, replacement of trees, plants and shrubs will be limited to the actual size of the destroyed plant, tree or shrub at the time of the loss up to a maximum size of 25 gallons per item but not to exceed \$25,000 per item, subject to 110% of the scheduled values, whichever is greater
\$50,000,000	Errors & Omissions - This extension does not increase any more specific limit stated elsewhere in this policy or Declarations
\$25,000,000	Course of Construction and Additions (including new) for projects with completed values not exceeding the sub-limit shown
\$500,000	Money & Securities for named perils only as referenced within the policy, however fraudulent impersonation, fraudulent instruction, or similar events are excluded
\$2,500,000	Unscheduled Fine Arts
\$250,000	Accidental Contamination per occurrence and annual aggregate per Named Insured with \$500,000 annual aggregate for all Named Insureds per Declaration
\$25,000,000	Increased Cost of Construction due to the enforcement of building codes/ ordinance or law
\$25,000,000	Transit physical damage only
\$2,500,000	Unscheduled Animals; not to exceed \$50,000 per animal, per occurrence
\$2,500,000	Unscheduled Watercraft; up to 27 feet
\$25,000,000	Off Premises Services Interruption including Extra Expense resulting from a covered peril at non-owned/operated locations
\$3,000,000	Contingent Business Interruption, Contingent Extra Expense, Contingent Rental Values and Contingent Tuition Income separately.
\$2,500,000	Unscheduled Vacant Building
\$100,000	Per Occurrence with a \$1,000,000 Annual Aggregate per Declaration for Mold/Fungus Resultant Damage as more fully defined in the policy
\$1,000,000	Claim Preparation Expenses
\$50,000,000	Expediting Expenses
\$100,000,000	Interruption by Civil Authority Per Occurrence, Per Named Insured for the actual loss sustained during the period of time not exceeding 30 days when, as a direct result of physical loss or damage caused by a covered peril(s) specified by this Policy and occurring at property located within a 10-mile radius of covered property, access to the covered property is specifically prohibited by order of a civil authority

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\$100,000,000	Ingress/Egress Per Occurrence, Per Named Insured for the actual loss sustained during the period of time not exceeding 30 days when, as a direct result of physical loss or damage caused by a covered peril(s) specified by this Policy and occurring at property located within a 10-mile radius of covered property, ingress to or egress from the covered property by this Policy is prevented
\$1,400,000,000	Terrorism Annual Aggregate (shared by all members)

Exclusions: Including but not limited to....

- Seepage & Contamination
- Mold - as more fully described in the Master Policy Wording or otherwise provided when Pollution Liability Coverage is purchased, and as defined in the coverage Summary.
- Loss or damage caused by or resulting from moths, vermin, termites, or other insects, inherent vice, latent defect, faulty materials, error in design, faulty workmanship, wear, tear or gradual deterioration, rust, corrosion, wet or dry rot, unless physical loss or damage not otherwise excluded herein ensues and then only for such ensuing loss or damage.

Claims Administrator:

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