

# Builder's Risk Program (BRIP)

## COVERAGE SUMMARY

### QUESTIONS:

**Shadi Jalali**  
(949) 433-8238  
[shadi.jalali@alliant.com](mailto:shadi.jalali@alliant.com)

**Michelle Praxmarer**  
(847) 271-5955  
[Michelle.praxmarer@alliant.com](mailto:Michelle.praxmarer@alliant.com)

**Van Rin**  
(415) 403-1408  
[vrin@alliant.com](mailto:vrin@alliant.com)



**INSURER:**  
Illinois Union Insurance  
Company (Chubb)

**POLICY TERM:**  
July 1, 2023 to  
February 1, 2025

**POLICY NO:**  
IMC I20799754 018

### HOW TO REPORT A CLAIM:

**[CSURMAclaims@alliant.com](mailto:CSURMAclaims@alliant.com)**

-or-

Alliant Insurance Services  
560 Mission Street, 6th Floor  
**Attn: Elaine Tizon**  
(415) 403-1458  
Toll Free Voice: (877) 725-7695 / Fax: (415) 403-1466  
Email: [Elaine.tizon@alliant.com](mailto:Elaine.tizon@alliant.com)

### After Hours Reporting:

**Robert Frey**  
415-403-1445 (Voice)  
415-518-8490 (Cell)  
[rfrey@alliant.com](mailto:rfrey@alliant.com)

### HOW TO REQUEST A CERTIFICATE OF INSURANCE:

1. Request a Certificate of Insurance within the Members Only section of [WWW.CSURMA.ORG](http://WWW.CSURMA.ORG) ... **OR**
2. Email the CSURMA specific COI request address: [CSURMACOI@alliant.com](mailto:CSURMACOI@alliant.com) ... **OR**
3. Email an Alliant staff member directly:

Yvonne Killian (primary)  
[Yvonne.Killian@alliant.com](mailto:Yvonne.Killian@alliant.com)  
916-643-2748

Tevea Him (secondary)  
[thim@alliant.com](mailto:thim@alliant.com)  
415-403-1416

### NAMED INSURED:

The California State University C/O Office of the Chancellor

### COVERAGE DESCRIPTION:

Master Builder's Risk Insurance covering direct physical loss to insured projects, subject to the terms, conditions and exclusions in the policy forms. Coverage includes: Property Damage, Property in Transit, Off-Site Storage, Expediting Expense, Flood (including tidal waves), Terrorism\*, and Earthquake\*\*

\* Terrorism Risk Insurance Program Reauthorization Act, 2015

\*\* CSU maintains a self-fund for losses in excess of the deductible caused by earthquakes as defined in CA Public Contract Code, section 7105(b)(2).

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**ADDITIONAL INSURED(S):** Owners, contractors and subcontractors of every tier, tenants of the Insured Project, and any other individual or entity specified in such contract, are recognized as Additional Insured hereunder to the extent required by any contract or subcontract for the Insured Project, and then only as their respective interests may appear.

Chubb's Construction Risk Coverage Form insures for direct physical loss to Insured Project(s) while in the course of construction, reconstruction or renovation.

Covers CSU construction projects whose:

1. Construction begins within the Policy Period,
2. Project Enrollment form is completed and approved by underwriting, and
3. Notice to Proceed is issued by the CSU to the General Contract,
4. Until completion up to 42 months from start date of construction.

### COVERAGE LIMIT:

\$150,000,000 Each Occurrence

### COVERAGE SUB-LIMITS:

See Page Three for a detailed Listing.

### SELF-INSURED RETENTION / DEDUCTIBLE:

\$15,000 per Occurrence – projects up to \$10M  
 \$30,000 per Occurrence – projects \$10M to \$50M  
 \$50,000 per Occurrence – projects \$50M to \$75M  
 \$75,000 per Occurrence – projects \$75M to \$150M

\$100,000 per Occurrence – Flood Hazard Groups 3 and 2

\$30,000 per Occurrence – Water Damage projects up to \$10M  
 \$50,000 per Occurrence – Water Damage projects \$10M to \$50M  
 \$100,000 per Occurrence – Water Damage projects \$50M to \$75M  
 \$150,000 per Occurrence – Water Damage projects \$75M to \$150M  
 \$100,000 per Occurrence - Earth Movement\*\*  
 30 days Loss of Rents

### MAJOR EXCLUSION(S): Including but not limited to:

1. Earth Movement\*\*
2. Pollution / Contamination
3. Electronic Data / Cyber Risk
4. Mold / Fungus
5. Nuclear, Biological, Chemical

\*\* Excluded by carrier, self-funded by CSU

### LOSS VALUATION:

1. Replacement Cost if replaced, otherwise
2. Actual Cash Value

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### SPECIAL TERMS:

1. Projects to be reported quarterly.
2. Projects that are reported during the policy term are held covered for up to 36 months from project start date. Project terms can be extended upon request with the carrier's written approval.
3. Projects whose initial reported value is less than \$5,000,000 are not required to be reported upon completion.
4. Projects whose initial value is \$5,000,000 or more shall report final contract values and term during the next quarterly reporting period following project completion.

### COVERAGE SUB-LIMITS:

Coverage		\$0 to \$25M	Over \$25M to \$100M	Over \$100M
A.	Physical LOSS to the INSURED PROJECT	Various – Please see the Rates and Deductibles Endorsement		
B.	Delay in Opening (per Form ACE0729)	Various – Please see the Rates and Deductibles Endorsement		
C.	EXISTING PROPERTY	No coverage provided		
D.	Damage to EXISTING PROPERTY - Limited	No coverage provided		
E.	Property in Transit Per Conveyance		\$1,000,000	
F.	Temporary Off-Site Storage and Off-Site Areas, Any One Location	\$1,000,000	\$5,000,000	\$10,000,000
G.	Expediting and Extra Expenses (20% of the Insured Loss, or maximum of ...)	\$1,000,000	\$5,000,000	\$10,000,000
H.	Debris Removal (whichever is less – 25% of Insured Loss or..)	\$1,000,000	\$5,000,000	\$25,000,000
I.	Trees, Shrubs and Plants	\$100,000	\$250,000	\$500,000
J.	Protection Service Charges	\$250,000	\$250,000	\$500,000
K.	Fire Protection Equipment Recharge	\$25,000	\$50,000	\$100,000
L.	Valuable Papers and Records	\$10,000	\$50,000	\$100,000
M.	Claim Preparation Expenses	\$100,000	\$250,000	\$500,000
N.	Protection of Insured Property Pre-LOSS	\$250,000	\$250,000	\$500,000
O.	Architects and Engineers Fees	\$100,000	\$250,000	\$1,000,000
P.	Office and Construction Trailers / Semi-trailers and their contents	No coverage provided		
Q.	Ordinance or Law	\$2,500,000	\$5,000,000	\$10,000,000
R.	TESTING	Included		
S.	Business Personal Property	As Reported – Maximum of \$5,000,000		
T.	Contract Penalty	No coverage provided		
U.	TOWER CRANE Re-Erection Expenses	\$100,000	\$100,000	\$250,000
V.	NAMED WINDSTORM	Included		
W.	Flood Hazard Groups 3 and 2	\$100,000		
X.	Flood Hazard Group 1 – 100 Year Flood	Refer		

*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).*