

## PROPERTY INSURANCE

While CSUDH does not require the insurance for university owned property, some it is recommended that departments insure specific pieces of equipment that are exposed to loss or difficult to fund replacement. Occasionally, equipment is loaned to or rented by a department and insurance coverage on the equipment is required. Due to the potential for loss, insurance coverage is offered for items such as musical instruments, fine arts, electronic data processing (EDP) equipment, video and other miscellaneous equipment for standard perils like fire and theft.

Insurance coverage can begin at anytime, is pro-rated and costs are borne by the requesting department, college or administrative unit. All limits and deductibles are per occurrence.

Rates and deductibles are presented below:

Equipment Type	Deductible	Enrollment Information	Rate per \$100 equipment value
Musical Instruments	\$1000	Instrument type, serial #, value and coverage dates	0.740
Fine Arts	\$1000	Exhibit name, value and coverage dates	0.403
EDP <\$1M value EDP >\$1M value Laptop Computers	\$1000 \$10,000 \$1000	Computer type or name, serial #, value, coverage dates. Include software in value computation	0.867 0.17 1.70
Video Equipment	\$1000	Description, serial #, value and coverage dates	4.095
Miscellaneous	\$1000	Description, serial #, value and coverage dates	0.87

Coverage period ends on July 1 of each year. Coverage will be automatically renewed for the following year unless RM/EHOS receives notice of cancellation.

### *Enrollment Procedures*

A department, college or administrative unit wishing to purchase insurance should forward a completed schedule, utilizing information provided in the table above, to RM/EHOS. An account number should accompany the schedule and RM/EHOS will return a copy of the schedule to requesting department verifying program enrollment.

**Departments will receive a notice of premium billing at fiscal year end.**