



Facility & Grounds Use Insurance Requirements

Purpose

The University of Alabama (“University”) is exposed to a financial risk from negligent/wrongful acts when outside, non-University organizations or individuals use facilities and/or grounds owned by or under the control of the University. To reduce this financial exposure, the University requires outside non-University organizations and individuals using University facilities and/or grounds to maintain insurance to reasonably protect the financial interests of the University. Some of the activities that may give rise to financial exposure include, but are not limited to:

- Amusement Devices (e.g. inflatables, dunk tank, rides, climbing walls, etc.)
- Recreational Activities (e.g. walks, runs, dances, etc.)
- Competition Sports and Team Activities (e.g. flag football, laser tag, dodge ball, etc.)
- Concerts, Dances & Events with Live or Amplified Music
- Arts & Crafts Displays or Shows
- Sale of Goods to the Public
- Demonstrations & Inter-Active Displays
- Food Preparation & Sales to the Public – Including Competitive Cook-Offs or Food Festivals
- Parades, Festivals, Vigils, Protests and Other Notable Public Gatherings Unrelated to University-Sponsored Events.

This Policy does not apply to business meetings and casual gatherings that do not involve any notable activities (refer to list above) or large crowds (over 500 persons) and are largely held in the form of a seminar, educational session, reception or display of goods/services (w/o demonstration).

Policy

Subject to the exceptions described in this Policy, all outside non-University organizations or individuals hosting events and/or conducting operations at the facilities or on the grounds owned or operated by the University must provide evidence of comprehensive general liability insurance and may also be required to offer evidence of automobile liability and workers’ compensation insurance.

Where the financial exposure is deemed either insignificant or more significant, the University will review the proposed operation or activity and may require or make adjustments to the insurance requirements to fit the situation.

This Policy does not apply to University-sponsored open public events such as scheduled sporting events (including pre/post game activities) and other University-sponsored events unless an outside non-University organization or individual will provide a service or conduct some form of activity which poses an increased

risk not typically associated with events which are social or educational in nature and which may include the routine consumption of food and beverage.

General Insurance Requirements

Unless adjusted or waived by the University, outside non-University organizations and individuals must obtain and maintain in force for the duration of the event or activity the following insurance coverages:

Commercial General Liability (“CGL”)

Each Occurrence – Premises/Operations & Personal Injury	\$1,000,000
General Aggregate	\$2,000,000
Fire Damage Liability	\$100,000

Commercial/Business Automobile Liability (Required if operating vehicles on UA property beyond the routine transportation of persons to/from the event)

Combined Single Limit	\$1,000,000
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Workers’ Compensation/Employer’s Liability (Required if the requesting party has employees working on UA Property)

Workers Compensation (Coverage Part A)	<i>Statutory</i>
Employer’s Liability (Coverage Part B)- Per Occurrence	\$500,000

Insurance Carriers

The policies must be issued by an insurance company licensed in the State of Alabama carrying a minimum *A.M. Best’s* rating of A- VII.

Certificates of Insurance

The University must receive a Certificate of Insurance prior to the scheduled event. The certificate of insurance must include the following elements:

- Insured Entity
- Insurance Carrier(s)
- Policy Effective/Expiration Dates
- Policy Number(s)
- Policy Limits
- Cancellation Notice Provision (Min. 10 days for non-payment - 30 days otherwise)
- Additional Insured and Waiver of Subrogation Language as Follows:

The Board of Trustees of the University of Alabama, its individual trustees, officers, directors, employees, agents and representatives are included as an additional insured as respect to the Commercial General Liability policy. Unless precluded by law, all policies waive the right to recovery or subrogation against the Board of Trustees of the University of Alabama, its individual trustees, officers, directors, employees, agents and representatives.

Insurance Requirement Waivers

In certain cases, the University may waive, reduce, increase, or allow exceptions to the general insurance requirements listed above. For sake of example only, but not in limitation, a basis for an adjustment to the insurance requirements might include the following:

- 1) Entities with the financial strength to self-insure part or all of insurance requirements outlined above as evidenced in audited financials reflecting a net worth adequate to absorb self-insured losses.

- 2) If an entity elects to participate in a self-insured workers' compensation program, the insurance requirement may be waived as long as self-insured entity or group trust is in good standing with the authorizing agency.
- 3) If an individual or entity is exempted from the workers' compensation statutory requirements due to the limited number of employees, the coverage requirement may be waived if the event or activity does not otherwise generate a risk or hazard which the University deems unacceptable. A waiver and/or release of liability may be required if a workers' compensation exemption is allowed.
- 4) Any entity or group associated or affiliated with the State of Alabama or United States agency is typically exempt from all insurance requirements. The University will review on a case-by-case basis requests by other governmental entities seeking such an exemption.