University Policies and Procedures

08-14.00 - INSURANCE REQUIREMENTS FOR AFFILIATED AND NON-UNIVERSITY EVENTS

I. Policy Statement:

Towson University (“University”) requires insurance coverage for non-University events held on campus for meetings, conferences, camps, sports clinics, weddings or other special events except as outlined in this policy. The Policy establishes procedures to determine the level of insurance required for outside users of University facilities, and differentiates the requirements by event type and level of service required.

II. Reason for Policy: The purpose of this document is to outline the insurance requirements established by the University to mitigate financial and physical risks and/or damage to the University’s reputation and image.

III. Definitions:

A. Certificate of Insurance – a document that provides verification of insurance coverage which meets the requirements established by the University.

B. URMIA – (University Risk Management and Insurance Association), a professional non-profit organization for colleges and universities that provides lower cost insurance for events on campus.

C. TULIP - (Tenant-User Liability Insurance Policy) is a web-based, low cost insurance policy that protects both the facility user and the University.

D. Affiliated Events - An affiliated event is defined as: an external organization’s event sponsored by a University department or student group (recognized by the SGA), State of Maryland agencies, Baltimore County agencies, USM institution, or events sponsored by charitable community organizations or University professional associations which the President’s Office or designee has determined should be related as Affiliated Events. Also included are University alumni and employee events for individual/personal use and events where a University department is requesting to sponsor an event because the department is receiving a donation.

E. Non-University Events - Non-University events are for organizations which are not Affiliated Events, including events for groups and organizations which exist primarily for the purpose of carrying on commercial activities for profit, or which otherwise exist primarily for private individual gain or benefit.
IV. Responsible Executive and Office:

Responsible Executive: Vice President for Administration & Finance and Chief Fiscal Officer (CFO)

Responsible Office: Administration and Finance

V. Entities Affected by this Policy: All divisions, colleges, departments, operating units, contractors and student organizations who sponsor an affiliated group for use of University facilities.

VI. Procedures:

A. Policy - It is the policy of Towson University that outside organizations who are holding an event on University premises must provide proof of general liability insurance and sign a University contract, whether the event is an Affiliated Event or a Non-University Event. Event and Conference Services (ECS) administers and retains contracts and certificates of insurance documents for external events on campus.

1. ECS will administer and maintain contracts and certificates of insurance documents as per the Forms Retention Policy. University departments should contact ECS prior to quoting pricing or discussing other University requirements. The lead time for ECS involvement depends on the complexity of the event; for less complex events, lead time should be at least two weeks prior to the scheduled event date.

2. The University reserves the right, in its sole discretion, to alter the required insurance and/or to turn down an event.

3. Liquor liability insurance coverage must be provided for events where alcohol will be served or sold (*).

4. Participant Legal Liability insurance coverage (PLL) is required for all athletic events held in University venues (except for state and local government regulated schools which are self insured). This insurance covers athletic injuries for participants in athletic events. PLL coverage is exempted from TULIP’s coverage and must be purchased as an option (**).

5. Outside caterers are required to name the University (using University provided language) as an additional insured in their policy and must provide a certificate of insurance and a liquor liability rider as required.

6. Insurance is purchased by users who contract with the University to use University facilities for specific events. It is not intended
for the University to shift any of their specific operational risks away from the University’s insurance coverage.

B. Event Class Types and Insurance Requirements – Events range from very low risk to a higher level of risk. Below are the event types defined by class and the associated insurance requirements.

1. Events where insurance is not required by the University:
   
a. Breakfast, lunch, dinner including those where a meeting is conducted during the meal if: the event is for 100 guests or less, does not include alcohol and is being catered by the University’s Black & Gold Caterer. This exception does not include events where the meeting is held in a room other than where the meal is served.

b. Any event or organization that is approved for a waiver of the insurance requirement by the President’s Office or designee.

2. Class One Through Three Events - Classes one through three events require the same level of insurance coverage as detailed below, and are defined separately as the cost of insurance may be based on the event type and its assigned class.

Insurance Requirements Classes 1-3

<table>
<thead>
<tr>
<th>Each Occurrence Limit</th>
<th>$ 1,000,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Aggregate Limit (Other Than Products-Completed Operations)</td>
<td>$ NONE</td>
</tr>
<tr>
<td>Fire Damage Limit</td>
<td>$ 50,000 Any One Fire</td>
</tr>
<tr>
<td>Third Party Property Damage Limit (Property Damage to the University)</td>
<td>$ 25,000</td>
</tr>
<tr>
<td>* Liquor Liability Insurance Limit</td>
<td>$ 1,000,000 (as required)</td>
</tr>
<tr>
<td>Common Cause Limit</td>
<td>$ 1,000,000</td>
</tr>
<tr>
<td>** Participant Legal Liability (for athletic participants)</td>
<td>$25,000</td>
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</table>

a. Class 1 Events (considered Low risk):

- Anniversary Parties
- Antique Shows
- Art Festivals
- Art Shows
- Auctions
- Auto Shows
- Award Presentations
- Ballets or other Classical Dance Shows
- Church Services or Meetings
- Civic Club Meetings
- Classical Music Concerts-Indoors
- Consumer Shows
- Conventions in Buildings
- Craft Shows
- Debutts
- Debutante Balls
Banquets
Bazaars
Beauty Pageants
Body Building Contests
Business Meetings
Business Shows
Birthday Parties
Charity Benefits, Auctions, or Sales
Graduations
Home Shows
Job Fair- Indoors
Lectures
Meetings-Indoors
Professional and Amateur Assoc. Meetings.
Séances
Seminars/ Classes/ Lectures -Indoors
Speaking Engagements
Teleconferences
Trade Shows-Indoors
Voter Registration

Drill Team Exhibitions
Educational Exhibitions
Electronics Conventions
Fashion Shows
Fishing Events
Flower Shows
Garden Shows
Harvest Festivals-No Farm implements or equipment.
Jam and Jazz Concerts-Indoors
Ladies Club Events
Luncheons
Pageants
Reunions-Indoors
Scouting Jamborees-no overnight camps
Social Receptions
Symphony Concerts
Telethons
Vacation Shows
Wedding Reception

b. Class 2 Events (considered medium risk):
Bingo Games
 Classical Music Concerts-Outdoors
 Festivals and Cultural Events-Indoors
 Jam and Jazz Concerts- Outdoors
 Job Fairs-Outdoors
 Meetings-Outdoors
 Picnics held on grounds without use of the pool

Political Rallies
Reunions-Outdoors
School Band Competitions or Events
Soap Box Derbies
Social Gathering-Outdoor
Trade Shows-Outdoors
Union Meetings

c. Class 3 Events (considered moderate risk):
Aerobics and Jazzercise Classes or Events
Baseball
Basketball
Bicycle Rallies (Not including Races)
Casino and Lounge Shows
Country Western Events-No Rodeos or Rides
County Festivals and Fairs-No rides
Festivals and Cultural Events-Outdoors
Film Showings
Heads of State Events

Junior Athletic Games
Karate Meets
Nightclub Shows
Parades-Under 500 Spectators
Proms
Softball Events
Sporting Events in Buildings-Non-professional
Theatrical Stage Performances
Volleyball Events

3. Class Four Events – Class four events are considered higher risk and require a different level of insurance coverage. Class four
insurance will need to be obtained through an insurance provider other than TULIP.

**Insurance Requirements Class 4**

**Commercial Liability – Occurrence**

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<td>* Liquor Liability Insurance Limit</td>
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<td>** Participant Legal Liability (for athletic participants)**</td>
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a. Class 4 Events (considered higher risk):

- Any event with daily attendance over 5,000
- Any risk with Prior Losses
- Anything not otherwise classified in the guide
- Block Parties/Street Closures/Street Fairs
- Boat Shows
- Boxing, Wrestling, Hockey and Football Games
- Carnivals
- Concerts-Not Otherwise Classified
- Evangelistic Meetings
- Exhibitions
- Film Production
- Gymnastic Competitions
- Instructional Classes
- Marathon (includes walks & runs)

- Mechanical Amusement Devices
- Mobile Home Shows
- Motorized Sporting Events
- Professional Sporting Activities
- Promoters
- Pyrotechnics - Must involve EH&S
- Rodeos and Roping Events
- Rummage Sales
- RV Shows
- Sidewalk Sales
- Ski Events
- Swap Meets
- Water Activities or Events

4. Camps and Sport Clinics – Camp and sport clinic insurance coverage is required for all external groups including University coaches who choose to run their sports camps outside of the summer program run by the Towson Athletics. Users may obtain insurance coverage through the URMIA Camps Program if desired.

**Camps and Sport Clinics**

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<td>Fire Damage Limit</td>
<td>$100,000 Any One Fire</td>
</tr>
<tr>
<td>Abuse or Molestation Coverage</td>
<td>$50,000 each occurrence</td>
</tr>
<tr>
<td></td>
<td>$100,000 aggregate</td>
</tr>
<tr>
<td>Excess Accident Medical Limit (for sports participants)</td>
<td>$25,000 per injury</td>
</tr>
<tr>
<td></td>
<td>($50 deductible)</td>
</tr>
</tbody>
</table>
Note: Third part property damage coverage must be included in the above coverage.

**Related Policies:** None.

**Approval Date:** 01/12/2009

**Effective Date:** 01/12/2009

**Approved by:** President’s Council 12/01/2008