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>Commercial Liability – Occurrence</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>
</tr>
</tbody>
</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
Debuts
Debutante Balls
Banquets       Drill Team Exhibitions
Bazaars       Educational Exhibitions
Beauty Pageants      Electronics Conventions
Body Building Contests     Fashion Shows
Business Meetings      Fishing Events
Business Shows      Flower Shows
Birthday Parties      Garden Shows
Charity Benefits, Auctions, or Sales     Harvest Festivals-No Farm
 implements or equipment.
Graduations       Jam and Jazz Concerts-Indoors
Home Shows       Ladies Club Events
Job Fair- Indoors      Luncheons
Lectures       Pageants
Meetings-Indoors      Reunions-Indoors
Professional and Amateur Assoc. Meetings.   Scouting Jamborees-no overnight
camps
Séances       Social Receptions
Seminars/ Classes/ Lectures -Indoors   Symphony Concerts
Speaking Engagements      Telethons
Teleconferences   Vacation Shows
Trade Shows-Indoors   Wedding Reception
Voter Registration

b. Class 2 Events (considered medium risk):

Bingo Games       Political Rallies
Classical Music Concerts-Outdoors Reunions-Outdoors
Festivals and Cultural Events-Indoors School Band Competitions or Events
Jam and Jazz Concerts- Outdoors Soap Box Derbies
Job Fairs-Outdoors      Social Gathering-Outdoor
Meetings-Outdoors      Trade Shows-Outdoors
Picnics held on grounds without use of the pool Union Meetings

b. Class 3 Events (considered moderate risk):

Aerobics and Jazzercise Classes or Events   Junior Athletic Games
Baseball       Karate Meets
Basketball       Nightclub Shows
Bicycle Rallies (Not including Races)   Parades-Under 500 Spectators
Casino and Lounge Shows   Proms
Country Western Events-No Rodeos or Rides Softball Events
County Festivals and Fairs-No rides Sporting Events in Buildings-Non-
professional
Festivals and Cultural Events-Outdoors Theatrical Stage Performances
Film Showings   Volleyball Events
Heads of State 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

<table>
<thead>
<tr>
<th>Each Occurrence Limit</th>
<th>$ 1,000,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Aggregate Limit</td>
<td>$ 2,000,000</td>
</tr>
<tr>
<td>Fire Damage Limit</td>
<td>$ 50,000 Any One Fire</td>
</tr>
<tr>
<td>Third Party Property Damage Limit</td>
<td>$ 100,000</td>
</tr>
<tr>
<td>* Liquor Liability Insurance Limit</td>
<td>$ 1,000,000 (as required)</td>
</tr>
</tbody>
</table>

** Participant Legal Liability (for athletic participants) $25,000

a. Class 4 Events (considered higher risk):

<table>
<thead>
<tr>
<th>Event</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any event with daily attendance over 5,000</td>
<td>Mechanical Amusement Devices</td>
</tr>
<tr>
<td>Any risk with Prior Losses</td>
<td>Mobile Home Shows</td>
</tr>
<tr>
<td>Anything not otherwise classified in the guide</td>
<td>Motorized Sporting Events</td>
</tr>
<tr>
<td>Block Parties/Street Closures/Street Fairs</td>
<td>Professional Sporting Activities</td>
</tr>
<tr>
<td>Boat Shows</td>
<td>Promoters</td>
</tr>
<tr>
<td>Boxing, Wrestling, Hockey and Football Games</td>
<td>Pyrotechnics - Must involve EH&amp;S</td>
</tr>
<tr>
<td>Carnivals</td>
<td>Rodeos and Roping Events</td>
</tr>
<tr>
<td>Concerts-Not Otherwise Classified</td>
<td>Rummage Sales</td>
</tr>
<tr>
<td>Evangelistic Meetings</td>
<td>RV Shows</td>
</tr>
<tr>
<td>Exhibitions</td>
<td>Sidewalk Sales</td>
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<tr>
<td>Film Production</td>
<td>Ski Events</td>
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<tr>
<td>Gymnastic Competitions</td>
<td>Swap Meets</td>
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<tr>
<td>Instructional Classes</td>
<td>Water Activities or Events</td>
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<tr>
<td>Marathon (includes walks &amp; runs)</td>
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</tr>
</tbody>
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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 $100,000 aggregate</td>
</tr>
<tr>
<td>Excess Accident Medical Limit (for sports participants)</td>
<td>$ 25,000 per injury ($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