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 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>Insurance Requirements Classes 1-3</th>
<th>$1,000,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Each Occurrence Limit</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>General Aggregate Limit (Other Than Products-Completed Operations)</td>
<td>$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>
</tbody>
</table>

**Participant Legal Liability (for athletic participants)**

**$25,000**

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
Banquets
Bazaars

Church Services or Meetings
Civic Club Meetings
Classical Music Concerts-Indoors
Consumer Shows
Conventions in Buildings
Craft Shows
Debuts
Debutante Balls
Drill Team Exhibitions
Educational Exhibitions
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

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

Each Occurrence Limit $ 1,000,000
General Aggregate Limit $ 2,000,000
Fire Damage Limit $ 50,000 Any One Fire
Third Party Property Damage Limit $ 100,000
* Liquor Liability Insurance Limit $ 1,000,000 (as required)

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

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

Commercial Liability – Occurrence

Each Occurrence Limit $ 1,000,000
General Aggregate Limit $ 2,000,000
Fire Damage Limit $ 100,000 Any One Fire
Abuse or Molestation Coverage $50,000 each occurrence $100,000 aggregate
Excess Accident Medical Limit (for sports participants) $ 25,000 per injury ($50 deductible)

Note: Third part property damage coverage must be included in the above coverage.
Related Policies:

Approval Date: 01/12/2009
Effective Date: 01/12/2009

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