



RISK MANAGEMENT & SAFETY
RISK MANAGEMENT & INSURANCE

M E M O R A N D U M

TO: GENERAL DISTRIBUTION
FROM: RISK MANAGEMENT & SAFETY
SUBJECT: INSURANCE FOR UNIVERSITY EVENTS

For events on the Auburn University campus you must register your event with the [Event Planning and Protocol](#) website as soon as possible. Some events take longer than others to approve so it is highly recommended that registration be completed early. Please register your event before inquiring about insurance. You will be notified whether or not your event requires insurance once it has been registered and reviewed.

Auburn University and Auburn University Montgomery require general liability insurance for approved facility users that are holding events on university property. This requirement can be satisfied by providing a certificate of insurance showing evidence of proper general liability insurance that meets minimum university requirements. This includes events held by third party groups as well as events held by student organizations. Student organizations are considered independent organizations and are not protected by Auburn University's liability insurance policies.

If your group or organization does not have insurance, information can be found below on how to obtain coverage for your event with a Tenant User's Liability Insurance Policy.

Holding an event on Auburn University or Auburn University Montgomery property?

The individual or group requesting to hold an event on University property must first contact the proper department responsible for the building or grounds where the event will be held and obtain permission to hold the event at that location. You will need to contact [Student Affairs](#) for events to be held at the Student Center, concourse and green space. For events in other buildings you will need to contact the department responsible for that location.

Information for Third Party Groups

Auburn University requires general liability insurance for non-university events held in our facilities for meetings, conferences, sports camps/clinics, weddings or other special functions or events. This requirement can be satisfied by providing a certificate of insurance or by purchasing a general liability insurance policy. They should be in compliance with all applicable laws and regulations related to worker compensation and have sufficient coverage to handle any liability arising out of any such claim brought by any employee, agent, subcontractor or independent contractor of the group.

In general, the cost of the special event insurance is based on the type of event(s) being covered, the number of attendees and the length of the event. Obtaining event insurance is independent of leasing or reserving the campus facilities or obtaining security for your event.

Information for Auburn University Departments

For campus departments holding university sponsored events, the university's general liability policy covers most events. The university does not accept responsibility or liability for student organizations and/or their members. In addition, the university does not provide insurance coverage for student organizations or their activities. It is the responsibility of student organizations to understand the risks that are involved in any activity, mitigate those risks and accept any financial consequences that may result from their actions.

Information for Student Organizations

To protect the student organizations and their members, Auburn University may require organizations to purchase liability insurance for events held on campus. Insurance may also be required for the following events:

- Physical activity or competition including 5-k walk/run, a triathlon, or a sporting tournament
- Concerts, exhibitions, dances, festivals or rallies
- Attendance by large numbers of students
- Attendance by persons who are not Auburn students
- Events with games, rides, inflatables or other amusements
- Events with vendors or performers/concerts
- Events that invite persons less than 19 years of age, persons who are not university students
- Any other event that may pose a liability to the group or the university

Insurance Requirements for Third Party Groups, Student Organizations and Vendors

The third party or student organization wishing to have an event on campus that requires insurance shall, at its own expense, procure and maintain, without interruption during the entire term of the event, insurance of the kinds and limits listed hereunder. A certificate(s) of insurance and an Additional Insured Endorsement issued by the third party's or student organization's insurance carrier shall be furnished to Auburn University before the event and shall name Auburn University, its Board of Trustees, Faculty, Staff, and Agents as Additional Insureds on the General Liability, Automobile Liability and Umbrella Liability policies. If a vehicle will be used by the group or organization during the event automobile liability insurance must also be included in the coverage.

Events involving the use of outside contractors and/or special vendor services and equipment may require additional insurance and specific written agreements to be in place. All vendors providing goods or services for the event are required to provide proof of insurance as indicated above. In addition, if a vehicle will be used by the vendor in order to transport or provide a service on university property, automobile liability insurance must also be included in the coverage.

The following information is a brief summary of minimum requirements.

Commercial General Liability Insurance

Commercial General Liability Insurance shall be written on an occurrence form and shall provide at minimum the following limits:

Each Occurrence	\$1,000,000
General Aggregate	\$1,000,000
Products-Completed Operations Aggregate	\$1,000,000
Contractual Liability	\$1,000,000
Personal & Advertising Injury	\$1,000,000

Damage to Rented Premises

\$300,000

Commercial Automobile Liability Insurance

Commercial Automobile Liability Insurance shall be written to include coverage for bodily injury and property damage arising from ownership, maintenance or use of any and all owned, non-owned, leased, hired and employee non-owned automobiles.

Minimum limit

\$1,000,000 Combined Single Limit.

Commercial Umbrella/Excess Liability Insurance

If a Commercial Umbrella/Excess Liability Insurance is used to provide excess coverage above the Commercial General Liability, Employer's Liability, and Commercial Business Automobile Liability to satisfy the minimum limits set forth herein, the policy must be on an "occurrence" basis and must be a "Follow Form".

Workers' Compensation and Employers' Liability Insurance

- a) Workers' Compensation insurance shall be written in accordance with statutory coverage required by the State of Alabama. A self-insurer must provide a certificate issued by the Alabama Department of Industrial Relations stating the contractor is qualified to pay its worker's compensation claims.
- b) Employer's Liability Insurance shall be written with minimum limits of:
 - 1. Bodily Injury by Accident - \$1,000,000 each accident
 - 2. Bodily Injury by Disease - \$1,000,000 each employee

Additional Conditions:

All insurance coverage shall be issued by an insurer licensed by the Insurance Commissioner to conduct business in the State of Alabama and have a minimum current A.M. Best rating of A-.

Each policy shall be endorsed to be Primary and Non-Contributory to any insurance held by Auburn University.

Each policy shall be endorsed to include a Waiver of Subrogation in favor of Auburn University.

Insurance policies meeting the requirements stated above shall be maintained for the duration of the event. Should any of the above described policies be canceled, non-renewed, changed or allowed to lapse for any reason before the expiration date thereof, notice shall be delivered to Auburn University in accordance with the policy provisions. Renewal certificates shall be sent to Auburn University ten (10) days prior to any expiration date of coverage.

AU shall be entitled, upon request and without expense, to receive copies of policies and endorsements thereto and may make any reasonable requests for deletion or revision or modification or particular policy terms, conditions, limitations, or exclusions except where policy provisions are established by law or regulations binding upon either of the parties or to underwriting on such policies.

What is TULIP?

In order to make it more convenient for Facility Users to obtain general liability insurance on their own, the University is enrolled in the URMIA (University Risk Management Insurance Association) Tenant

User's Liability Insurance Policy (TULIP) designed for Facility Users who need to purchase general liability insurance for their campus event. You have the option of obtaining a quote from this plan, or securing coverage independently. The TULIP program is administered by Arthur J. Gallagher Risk Management Services, Inc.

TULIP was designed to provide low cost general liability insurance to Facility Users through an on-line purchasing process. The TULIP coverage protects both the Facility User and the University against claims brought by third parties, with no relation to the University, who may suffer bodily injury or property damage as a result of participating in an event on University property.

[COVERAGE DETAILS](#) – Click to view coverage details, a list of eligible and ineligible activities and a sample policy.

What will it cost?

Premium costs will be paid by the Facility User. Premium costs will vary based on the nature of the event, the duration of the event, the number of participants, the level of risk of the event, and any special requirements. A price will be quoted once the online application has been completed and before you are prompted to purchase coverage.

How do I purchase TULIP coverage?

- [QUICK QUOTE TUTORIAL](#) – Click to watch a short video walkthrough of the quote process.
- [TULIP HOME](#) – Click to start the process of purchasing TULIP coverage.
- Select “Quick Quote” from the upper menu bar.
- Select “Alabama” from the “Select State” drop down menu. Select “Auburn University” from the “Select Location” drop down menu. Select either “Auburn University” or “Auburn University Montgomery” from the “Select the Venue” drop down menu. Click “Next.”
- Select the date(s) of the event then use the slide bar to select the average daily attendance.
- Select the type of event you are holding from the “Select Event Type” drop down menu. If you are unable to locate the type of event you are holding you can use the search bar to search by key word. Please remember that certain events are not covered. Click “Next.”
- Under coverage options you should select “No” for excess coverage unless otherwise instructed by the university. Since the university is an alcohol free campus you cannot select to have an event with alcohol. If you are having vendors, exhibitors, or performers check “Yes” then click the check box next to each that apply and include the number for each. Click “Next.”
- Click “Next” again once you have reviewed your coverage and premium summary and you are satisfied with your premium quote.
- Under “Purchase Coverage” enter all information. At this time premium payments can only be paid via credit card. Click “Submit” and complete your payment.
- You will be directed to a “Coverage Purchase Confirmation.” Upon completion of the transaction, you will receive via e-mail a copy of the application and a certificate of insurance. Auburn University Risk Management & Insurance will also receive a copy of the application and a certificate of insurance. Once you receive this information you have coverage for the event.

Low risk events will be automatically underwritten, and Facility Users should be able to complete their transaction in one web session. High risk events or events not found on the event list may not be covered. If so you will need to contact Arthur J. Gallagher Risk Management Services, Inc. directly. Contact information can be found below. A representative will request additional information and advise you as to

whether or not coverage can be obtained for your event. If coverage is not available through TULIP they may be able to work with you to place insurance coverage through another source.

Cancellation and Refund of Premium Policy

TULIP coverage already purchased is fully refundable if the insured event did not occur, and notification was given to Arthur J. Gallagher Risk Management Services prior to the effective date of coverage. Please be advised that coverage begins at 12:01 a.m. on said effective date.

Troubleshooting

For questions regarding TULIP or problems with its website or to cancel coverage, please contact:

Anita Bruner
Arthur J. Gallagher Risk Management Services, Inc.
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Office Hours
Monday - Friday 8:30 AM to 5:00 PM Mountain Time
Closed Saturday & Sunday