

## SECTION 15

### INSURANCE REQUIREMENTS / LIABILITY WAIVERS

For specific questions, please contact Risk Management at [riskmanagement@uttyler.edu](mailto:riskmanagement@uttyler.edu).

It is the responsibility of the college/department that is organizing the event to work with the external client and provide the Risk Manager with a copy of their Certificate of Insurance (COI). The Risk Manager will review and make recommendations based on UT System parameters and guidelines.

Risk Management will store the COIs and send renewal requests when needed.

#### External Organizations' General Liability Policy

All non-university organizations and non-university sponsored events are required to provide and keep in effect during the use period a general liability insurance policy, or rider to an existing policy, naming as additional insured " The University of Texas System Board of Regents, The University of Texas System, The University of Texas at Tyler, and The University of Texas Health Science Center at Tyler" which will provide coverage in the minimum amounts:

#### General Liability

\$1,000,000	Each Occurrence Limit
\$ 300,000	Damage to Rented Premises
\$1,000,000	Personal & Advertising Injury
\$2,000,000	General Aggregate
\$2,000,000	Products - Completed Operations Aggregate

#### Workers' Compensation Insurance

\$1,000,000	Statutory limits, and Employer's Liability Insurance with limits of not less than
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#### Excess Accident

\$ 25,000	Maximum Medical Benefit
\$ 10,000	Accidental Death/Dismemberment Benefit

#### Business Auto Liability Insurance

\$1,000,000	Covering all owned, non-owned or hired automobiles used in the performance of services under this Agreement, single limit of liability per accident for Bodily Injury and Property Damage
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#### Umbrella Liability

\$2,000,000
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The Description of Operations/Locations/Vehicles on the Certificate of Insurance needs to include, "The University of Texas System Board of Regents, The University of Texas System, The University of Texas at Tyler, and The University of Texas Health Science Center at Tyler" are named as additional insureds as required by written contract. A waiver of subrogation in favor of The University of Texas System Board of Regents, The University of Texas System, The University of Texas at Tyler, and The University of Texas Health Science Center at Tyler as required by written contract. Primary and Non-Contributory coverage is provided as required by written contract."

In addition to the foregoing, Liquor Liability Insurance will be required if alcohol is sold or served at the Event. Licensee, or the entity serving alcohol on behalf of Licensee, shall provide Liquor Liability Insurance that covers liability for the sales or service of alcohol under a Liquor Liability policy, or endorsed onto a Commercial General Liability policy, with limits of not less than \$1,000,000 per occurrence and \$2,000,000 aggregate, and naming as additional insured " *The University of Texas System Board of Regents, The University of Texas System, The University of Texas at Tyler, and The University of Texas Health Science Center at Tyler.*"

**UT System’s Tenant User Liability Insurance Policy (TULIP)**

UT System offers a Tenant User Liability Insurance Policy (TULIP) for those individuals and/or organizations that cannot provide their own liability coverage.

TULIP provides the following insurance coverage:

<u>General Liability</u>	
\$1,000,000	Each Occurrence
\$2,000,000	General Aggregate
\$1,000,000	Products and Completed Operations Aggregate
\$1,000,000	Personal and Advertising Injury Limit
\$ 300,000	Damage to Premises Rented to You
\$ 5,000	Medical Expense
\$ 0	Deductible Per Claim

A minimum of 10 days lead time is required once you have submitted your application to receive a certificate of insurance prior to the event. Class 2 events will require individual acceptance and underwriting by the carrier and may take additional time to bind coverage.

**UT System’s Camp and Clinics Policy Guide**

For University or University-Sponsored Youth Programs

Per UT Tyler’s [HOPP 2.14.1 Youth Protection Policy](#), insurance is required for all University or University-sponsored programs with minor children. This program provides Excess Accident, General Liability, Sexual Abuse, and Molestation coverage for enrolled, UT-Tyler owned youth programs, camps, and clinics held throughout the year. Coverage is available for both sport- and academic-focused programs.

Contact [yp@uttyler.edu](mailto:yp@uttyler.edu) for an Insurance Application at least seven (7) business days prior to the start of your youth program. It will take at least three (3) business days to receive a certificate of insurance.

For External Youth Programs at UT Tyler

All youth programs must carry insurance coverage that is at least equivalent to the Camp Program Insurance offered by the UT System Office of Risk Management (see below). Any purchase of insurance must also comply with requirements of [Regents’ Rule 80601](#). Insurance required is per program.

<u>General Liability</u>	
\$1,000,000	Each Occurrence Limit
\$ 300,000	Damage to Rented Premises
\$1,000,000	Personal & Advertising Injury
\$2,000,000	General Aggregate
\$2,000,000	Products - Completed Operations Aggregate

Workers' Compensation Insurance

\$1,000,000      Statutory limits, and Employer's Liability Insurance with limits of not less than

Excess Accident

\$ 25,000      Maximum Medical Benefit  
\$ 10,000      Accidental Death/Dismemberment Benefit

Business Auto Liability Insurance

\$1,000,000      Covering all owned, non-owned or hired automobiles used in the performance of services under this Agreement; Single limit of liability per accident for Bodily Injury and Property Damage

Umbrella Liability

\$2,000,000

Sexual Abuse and Molestation

\$ 100,000      Per Occurrence  
\$ 300,000      Aggregate

UT System's Camp Program Insurance cannot be used, and UT System's TULIP does not carry Sexual Abuse and Molestation coverage. Therefore, an external client must provide their own insurance coverage to include at least general liability, sexual abuse, and molestation. Depending upon the event, auto liability, workers comp, etc. may be required as well.

**Liability Waivers for Non-University and University-Sponsored Events**

If the event involves participants who are registering for the event (e.g., fun runs, camps, pool parties), it may be appropriate to include a waiver or release of liability as part of the registration (Appendix B). Please contact the Office of Risk Management with questions.

To obtain a TULIP quote for your event, email  
[pmahfood@uttyler.edu](mailto:pmahfood@uttyler.edu).

To begin the Program/Camp Insurance process for your event, email  
[yp@uttyler.edu](mailto:yp@uttyler.edu).