

Insurance Coverage for Events at University Facilities

Events at Florida Gulf Coast University can result in claims for losses associated with an injury or property damage. To protect the University and participants against such losses, adequate insurance or other indemnification is required to schedule events at the University.

The State of Florida Division of Risk provides indemnification for liability claims and damages arising from events organized and conducted by official University organizations. The Division of Risk also covers paid University employees and official University volunteers working within the scope of their assigned duties.

The State of Florida Division of Risk does not cover organizations and individuals who do not have official University affiliation (as determined by the Division of Risk). This includes student clubs and organizations, unpaid members of the Student Government, and organizations from outside of the University structure.

Unaffiliated organizations are required to provide Environmental Health and Safety with proof of acceptable insurance for claims and damages arising out of events that they organize or conduct at or with the University. The University's current requirements for acceptable insurance coverage are in Appendix A of this procedure. Insurance is not required for unaffiliated organizations where their involvement does not include significant direct participation in organizing or conducting the event.

To facilitate the insurance process, the University has identified two providers, the University Risk Management Association (URMIA), and K&K Insurance (K&K), for organizations or individuals that need acceptable insurance for events at the University. The cost of this insurance and any applicable deductibles is the responsibility of the organization or individual requesting the insurance. Detailed instructions for obtaining insurance coverage through both of these agencies are in Appendix B of this procedure. To ensure adequate time for verification, EH&S must have the certificate of insurance at least three full business days prior to the event.

A University Vice President or the President's Office may waive these requirements for insurance and assume the liability by notifying Environmental Health and Safety via email or in writing.

Appendix A: Minimum Acceptable Event Insurance *

The certificate must contain a statement that the insurance will not be allowed to lapse or be cancelled without notification to the University Environmental Health and Safety department at least 2 business days (48 hours) prior to the effective date of cancellation.

A statement of coinsurance must appear on the certificate including **FGCU Board of Trustees** as additional insured, and the policyholder must provide a policy endorsement supporting this coinsurance.

The insurance underwriter must be rated as "A" or better by the A.M. Best Company

Commercial General Liability

General Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Each Occurrence Limit	\$1,000,000
Personal/Advertising Injury	\$1,000,000
Fire Damage (Any One Fire)	\$50,000
Medical Payments (Any One Person)	\$5,000

*As per FS: 786.28(18), other Florida State agencies need only provide proof of insurance.

Appendix B: Procedures for Obtaining Insurance Acceptable to the University

Insurance described below from either URMIA or K&K is acceptable to the University. URMIA tends to have less expensive rates, but is more restrictive in the type of events it will cover and requires a \$250 deductible for property damage claims. This deductible is the responsibility of the person or organization purchasing the insurance. K&K tends to cover a broader range of events and does not have any deductibles, but the insurance premiums tend to be higher.

- **URMIA** refers to its coverage for events as Tenant User Liability Insurance Program (TULIP). Below is the procedure to obtain TULIP from the URMIA website (<http://www.urmia.org/tulip/tulip.cfm>).
- Once on the URMIA TENANTS and USERS LIABILITY INSURANCE POLICY page click on, “URMIA Members TULIP Area”
- You will be on the Welcome to TULIP webpage, now click on Get A Quote to start the process of purchasing insurance for your event.
- You will be on the location and venue section, please select the State of where event will be held – Florida. It will then ask you to select the location, in the drop box, please pick Florida Gulf Coast University.
- Your selected location will appear, if it’s correct hit NEXT,
- Now, select the dates of your event. You can pick one date or multiple dates for your event. If you made a mistake, under selected dates, highlight the day(s) and remove by clicking on trash icon. Once dates are selected, go to the average daily attendance and fill in the amount, then hit NEXT,
- Now, select your event type. In the drop box, pick the event that fits the event you are having and then hit NEXT,
If for some reason you can’t find your event please contact:
Tracy Paladino
Arthur J. Gallagher Risk Management Services
6399 S. Fiddler's Green Circle, Suite 200
Greenwood Village, CO 80111
(303) 889-2614
tracy_paladino@ajg.com
- Once you found your event in the drop box and you hit NEXT, you are at the Select Additional Coverage Options For Your Event page. The excess coverage, alcohol, and vendor choices were pre-selected by FGCU so hit NEXT,
- Congratulations, you are at the Coverage and Premium Summary page. Review this page because it will show how much your event premium and fees will be. Once reviewed, hit NEXT,
- This page is called the, Purchase Coverage page please enter the requested information. Once insurance provider receives payment FGCU will receive confirmation and will receive electronically a certificate of liability form for the event from insurance provider. Please contact your FGCU event coordinator to confirm receipt of certificate of insurance.

K&K refers to its coverage for events as Short Term Special Event insurance coverage. The procedure to obtain this insurance from K&K is below.

Go to the K&K web site at:

Application for K and K insurance short- term events

(<https://www.kandkinsurance.com/EventsAttractions/Pages/Short-Term-Special-Events.aspx>)

1. Fill in your information as requested following the K&K instructions. For certificate request section asking for **additional insured** information, include **FGCU Board of Trustees** as additional insured.
1. The Policy Named Insured is you or your organization.
2. Choose the premium for the coverage you want. The University minimum is premium option 1, but higher coverage is available for additional premium.
3. Print out and mail or fax a copy of your certificate to Environmental Health Safety

Environmental Health and Safety must receive insurance certificates at least three full business days before the event.

Florida Gulf Coast University
Attn: EH&S, Risk Management
10501 FGCU Blvd South
Fort Myers, Florida 33965-6565

FAX: 239.590.1033