

University Events Office Insurance Guide

The Liberty University Office of Risk Management requires a Certificate of Insurance (COI) as an indicator of insurance coverage in force to protect the University by the third-party insurance carries underwriting risks incurred by:

- Independent contractors performing work or activity under a service agreement or contract entered by the University
- For business providing services to the University
- Third party use of University facilities

Event Insurance

Within all Liberty University contracts, there is clause for insurance that reads:

Throughout the term of this agreement, User shall procure and maintain, and pay all premiums, fees, and charges for the purpose of procuring and maintain continuously at least the minimum insurance types and limits as described below:

- General commercial liability insurance of not less than \$1,000,000 per occurrence, and policy year general aggregated of \$2,000,000 for bodily injury, death, or property damage arising from or resulting in any way from User's use of the premises and obligations under this agreement.
- Automobile Liability: \$1,000,000 (Coverage for User's auto/truck operated on Liberty's premises)
- Employer's liability and worker's compensation insurance for all User's employee per stature if required by law, with reflecting limits of \$500,000 each accident, \$500,000 each employee and \$500,000 disease policy limit
- User shall ensure that "Liberty University, Inc, its Directors, Trustees, Officers, Employees, Agents, and Entities" are included as additional named insureds on all policies (if possible) as permitted by statute and required above; and that Liberty university, Inc is named as the Certificate Holder as follows: Liberty University, Inc. Attention: Risk Management Department 1971 University Boulevard Lynchburg, VA 2515
- User shall provide documentation in the form of a certificate of insurance to Liberty at least 14 days prior to the earliest date of the User's event authorized by this agreement, and additionally at such other times as may be reasonably requested by Liberty, indicating proof of each of the insurance coverages required herein.
- User's insurance carrier shall provide Liberty at least (30) days prior written notice of cancellation or material modification and 10 days-notice of cancellation for non-payment of any insurance policy procured and maintained pursuant to this section.

[TULIP \(Tenants' and Users' Liability Insurance Policy\)](#): Should a third party not currently have insurance they can purchase insurance for their event by visiting this link and requesting an online quote.