Facilities and Grounds Use Insurance General Guidelines

Examples where general liability insurance may not be required, provided no other aspect of the event would require insurance coverage:

- University-sponsored events (formally sponsored by a duly authorized UAH official, department, or unit);
- Normal business meetings;
- Casual gatherings;
- Seminars, educational sessions, receptions;
- Displays of goods and/or services with no product demonstration;
- Events where audio/visual services (e.g., sound amplification and lighting) are provided through authorized UAH units;
- Small-scale food service (e.g., bake sales, student-only cookouts, service of pre-packaged foods or non-alcoholic drinks)

Instances where general liability insurance is required unless specifically waived by the UAH Office of Risk Management and Compliance (ORMC):

- Youth programs or activities – Activities involving minors where parents/guardians are not present, including overnight camps, day camps, workshops, classes, lessons, tutoring, etc. (note: for such events involving minors, additional insurance coverages are required. Consult ORMC for additional information);
- Amusement devices (e.g. inflatables, dunk tank, rides, climbing walls, etc.);
- Recreational activities (e.g. walks, runs, dances, car smashing, etc.);
- Competition sports and/or team activities (e.g. flag football, laser tag, dodge ball, etc.) open to the public and/or general student body (i.e., not limited to only the participating group or groups);
- Use of equipment and/or demonstration of scientific principles that involve the use of hazardous materials, dangerous substances, pressurized cylinders or vessels, exothermic or endothermic reactions, open flames, lasers, etc.;
- Concerts, dances, and events with live or amplified music where sound amplification, staging, lighting, etc. is not provided by UAH event services;
- Arts and crafts displays or shows involving outside (non-affiliated) third-party participants;
- Sale of commercial goods or services to the public;
- Product demonstrations and/or interactive displays;
- Food preparation and/or food sales or service to the public by third-party vendors/caterers including food trucks – includes competitive cook-offs or food festivals;
- Any event where alcoholic beverages will be served;
- Parades, festivals, vigils, protests and other notable public gatherings that are not University-sponsored events;
- Gatherings of any type with more than 250 persons present.

The ORMC is happy to review event requests prior to submission to assist organizations with determining whether insurance coverages may be required. Contact ORMC at riskmanagement@uah.edu or call 256-824-6875.