

General Insurance Requirements

Unless adjusted or waived by the University's **Office of Risk Management**, outside non-University organizations and individuals must obtain and maintain in force for the duration of the event or activity the following insurance coverages:

Commercial General Liability ("CGL")

- Each Occurrence – Premises/Operations & Personal Injury: **\$1,000,000**
- General Aggregate: **\$1,000,000**
- Fire Damage Liability: **\$50,000**

Sexual Abuse/Molestation

(Required for Youth Programs or Activities conducted by Third Party Entities)

- Each Occurrence: **\$1,000,000**

Insurance Carriers

The policies must be issued by an insurance company licensed in the State of Alabama carrying a minimum A.M. Best's rating of A- VII.

Certificates of Insurance

The University must receive a Certificate of Insurance prior to the scheduled event which shows coverage for all of the above insurance requirements. The name of the insured on the certificate should match your legal name shown on the Child Protection registration form and your permissive use agreement/Contract. The certificate of insurance must include the following language:

“The Board of Trustees of the University of Alabama, for and on behalf of The University of Alabama in Huntsville” must be named as additional insured on the Certificate of Insurance.