INSURANCE REQUIREMENTS FOR YOUTH PROGRAMS CONDUCTED BY THIRD PARTY ENTITIES

Unless adjusted or waived by the University’s Office of Risk Management and Compliance (“ORMC”), 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: $2,000,000
- Fire Damage Liability: $100,000

Sexual Abuse/Molestation (“SAM”)

- Each Occurrence: $1,000,000

Commercial Automobile Liability

(Required if at any time and for any purpose one or more program participants will be transported by program staff and/or on behalf of the program)

- $1,000,000 per accident

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 (“COI”)

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 statement:

“The Board of Trustees of the University of Alabama, for and on behalf of The University of Alabama in Huntsville, and their respective trustees, officers, directors, employees, agents, and representatives are included as additional insured. Unless precluded by law, all policies waive the right to recovery or subrogation against the Board of Trustees of the University of Alabama, The University of Alabama in Huntsville, and their respective trustees, officers, directors, employees, agents, and representatives. 30-day notice of cancellation provided.”

Contact the ORMC with any questions.
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