

## INSURANCE REQUIREMENTS FOR THIRD PARTY ENTITIES

The University of Alabama in Huntsville has implemented [06.08.10 Facility and Grounds Use Insurance Policy](#) and requires Third-party Entities and other entities/individuals not covered by University insurance programs using University facilities and/or grounds to maintain insurance to reasonably protect the interests of the University as shown below:

### Comprehensive General Liability (“CGL”)

- Each Occurrence – Premises/Operations & Personal Injury: \$1,000,000
- General Aggregate: \$2,000,000
- Fire Damage Liability: \$100,000

### Commercial Business Automobile Liability

(Required if operating vehicles on UAH property beyond the routine transportation of persons to and from the event. Required for all food truck vendors operating on campus.)

- Combined Single Limit \$1,000,000

### Workers’ Compensation and Employer’s Liability

(Required if the requesting party has employees working on UAH Property.)

- Workers Compensation (Coverage Part A) Statutory limits
- Employer’s Liability (Coverage Part B) - Per Occurrence \$500,000

### Sexual Abuse/Molestation (“SAM”)

(Required under the [06.09.01 Youth Protection Program Policy](#) when a third-party is hosting a program for or that involves interaction with individuals under the age of eighteen and parents/guardians are not present).

- Each Occurrence: \$1,000,000

### Food-Service Liability Insurance

(Required when Third-party food service vendors and caterers, including food trucks, operate on the University campus.)

Such vendors must be properly licensed and/or permitted by the appropriate public health authority(ies) including the Alabama Department of Public Health.

### Insurance Carriers

The policies must be issued by an insurance company licensed or otherwise authorized to do business 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 Youth 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 at 256.824.6875 or [riskmanagement@uah.edu](mailto:riskmanagement@uah.edu).**

*Where the financial exposure is deemed either insignificant or more significant, the University’s Office of Risk Management and Compliance (ORMC) will review the proposed operation or activity and may make adjustments to the insurance requirements to fit the situation.*