

Central Michigan University Facility Usage Insurance Requirements

When outside groups use University facilities for activities, that group's liability insurance must cover the activity. Examples of this may include: dances, conferences, camps, athletic events, and fund-raising activities. Outside groups must provide a certificate of insurance one-week in advance of the event, verifying that they have the appropriate lines and limits of liability insurance. The certificate should be mailed to Risk Management, Environmental Health & Safety, Central Michigan University, 103 Smith Hall, Mt. Pleasant, MI 48859, faxed to (989) 774-1303, or emailed to risk@cmich.edu

The outside group's certificate must reflect the following detail to be acceptable:

- ◆ The certificate must name Central Michigan University as the Certificate Holder
- ◆ The General Liability coverage limit must be no less than \$1,000,000 per occurrence. **Note: The outside group may be required to provide higher limits and/or additional lines of insurance such as Auto Liability, Umbrella Liability and/or Workers' Compensation in accordance to the activity.**
- ◆ **The certificate must name Central Michigan University as an additional insured.**
- ◆ The insurance policy period must be current for the scheduled activity date(s).
- ◆ When applicable, the dates of the activity must be listed with the type of activity in the description portion of the insurance certificate.
- ◆ The cancellation portion of the certificate must state advance notice of cancellation will be delivered in accordance with the policy provisions.

The contact for the outside group may be unfamiliar with the purchase of liability insurance. The group contact may purchase liability insurance from any insurance agency or broker (look in phone book or search online to obtain names of local insurance agents or brokers).

The group contact may also apply online at <http://www.marshcampus.com/cmich> for a Tenant User Liability Insurance Policy (TULIP), which fulfills the General Liability insurance requirement you need to use a Central Michigan University facility for your event.

Or, in some cases, a national affiliation or an individual's homeowner's insurance policy may be endorsed to cover an event.

The group should select the insurance program that best fits their needs while meeting the minimum insurance requirements for the use of University facilities.

Prepared by CMU Risk Management, Environmental Health & Safety