

INSURANCE REQUIREMENTS

INTERNAL EVENTS

Internal department or student events are covered under the University's comprehensive liability insurance policy.

RENTALS AND EXTERNAL ORGANIZATION SPONSORED EVENTS

External group(s) ("User (s)") renting Mount Saint Mary's University's premises or who have been granted use of approved spaces at a nominal or at no charge basis must provide insurance for itself and all of its participants in the Event. Along with the certificate of insurance (COI), the User must send the endorsement for the following:

COMMERCIAL GENERAL LIABILITY

(bodily injury and property damage, combined single limit)

- \$3,000,000 Annual Aggregate
- \$1,000,000 Products/Completed Operations Aggregate
- \$1,000,000 Per Occurrence Limit
- \$1,000,000 Personal Injury and Advertising Limit
- \$5,000 Medical Expense Limit

LIQUOR LIABILITY

If User will be supplying alcoholic beverages, the general liability insurance shall include host liquor liability coverage. If User is using a caterer or other vendor to supply alcohol that vendor must have and provide evidence of liquor liability coverage. If User intends to sell alcohol either the User or vendor providing the alcohol for sale must have a valid liquor sales license and liquor liability insurance covering the sale of alcohol.

AUTOMOBILE

- \$1,000,000 Bodily Injury and Property Damage, combined single limit

WORKERS COMPENSATION

Coverage (A) Workers Compensation – Statutory

Coverage (B) Employer's Liability:

- by Accident - \$100,000 per accident
- by Disease - \$500,000 policy limit
- by Disease - \$100,000 each Employee

SEXUAL ABUSE AND MOLESTATION COVERAGE

User must provide a minimum of \$1,000,000 of sexual abuse/molestation insurance coverage per occurrence, for itself and all of its participants if the Facilities Rental or Event includes minors.

User must provide MSMU a Certificate of Insurance evidencing the above insurance requirements and naming MSMU, its directors, officers and employees as additional insureds. User must also send the endorsement with the certificate of insurance. Each insurance policy must be written with an insurance company having an A.M. Best rating of A- or higher. Each policy must provide a minimum of thirty (30) business days' notice of cancellation to the University. The Certificate of Insurance must show all deductibles applicable.

The User shall provide the Office of University and External Events with a certificate of said insurance along with the endorsement no less than sixty (60) business days before the Event date.

MSMU may in its sole discretion, decide not to approve or accept User's insurance coverage in which event this Agreement shall be automatically and immediately void and User shall have no right to use the Facilities. Failure to provide the required Certificate of Insurance may, at MSMU's discretion, result in the termination of this lease on written notice and the forfeiture of the non-refundable deposit.

MINORS (UNDER 18) ON CAMPUS POLICY

- The User must have a Minor Policy and Procedure waiver that they ask parents or legal guardians to review and sign.
- All children 12 years of age must have a chaperone with them at all times.
- Every minor, unaccompanied by a parent or legal guardian, must have a medical release for hospital treatment by a physician, signed by one or both of the child's parents/guardians, to allow for treatment should accident or injury occur. The University should have access to these medical releases upon request from the User.
- The User is responsible for providing supervision of all participants for the duration of the event.
- The User should provide a supervision ratio of not less than one (1) staff member to ten (10) minor participants for activities and dining.
- The User should provide a supervision ratio of one (1) staff member for every twenty (20) minor participants for overnight lodging, including a minimum of one (1) staff member is required on each wing on each floor of each residence hall User utilizes.
- The User assumes all responsibility for verifying its staff (paid employees and/or volunteers) have proof of the mandated clearances, which include:
 - California State Police Criminal History Record Information,
 - Child Abuse History to determine if the person is named as a perpetrator of an indicated or founded child abuse report, and
 - Federal Criminal History Background Check (FBI check with submission of fingerprints)