



Insurance Procedures & Requirements

Office of Risk Management

The university routinely enters into contracts with other parties and the subject matter of a contract may create a risk for ACU, the other party to the contract, or to third parties. The nature of the activities must be evaluated to ensure that the parties to the contract adequately address the risk, obtain appropriate insurance, and provide the other party proof of insurance.

In accordance with the University Contracting Procedures, if the other party is required to provide insurance, a Certificate of Insurance must be obtained by the ACU contract originator or generating department and submitted along with the contract and cover sheet. Risk Management will review the certificate to ensure it meets the university liability carrier's recommendations and coordinate any unique provisions. Please reference the limits and/or coverage recommendations below for university contracts.

Standard Certificate of Insurance Recommended Limits and/or Coverage

- **Commercial General Liability**
 - \$ 1,000,000 Each Occurrence
 - \$1,000,000 Personal/Advertising Injury
 - \$2,000,000 General Aggregate
 - \$2,000,000 Products/Completed Operations Aggregate
 - \$100,000 Fire Damage
 - \$5,000 Medical Expenses
- **Commercial Automobile Liability** (Including hired and non-owned)
 - \$1,000,000 Combined Single Limit Each Accident
- **Standard Workers Compensation and Employer Liability**
 - Including occupational disease, covering all employees while at the facility
 - \$1,000,000 Each Accident
 - \$1,000,000 Disease Policy Limit
 - \$1,000,000 Disease Each Employee

Standard Certificate of Insurance Recommended Statements on All Policies

- Abilene Christian University named as **“Additional Insured”**
- **Waiver of Subrogation Clause** in favor of Abilene Christian University

Additional Certificate of Insurance Recommended Limits and/or Coverage

- **Commercial Umbrella/Excess Liability**
\$1,000,000 Each Occurrence – recommended for all Services Contracts
- **Sexual Abuse and Molestation Coverage** (Proof of non-exclusion of coverage)
\$1,000,000 – recommended for all contracted events in which minors participate

NOTE: If an ACU office or department uses another on-campus facility or property, please be aware that they are ultimately responsible for damages up to \$2,500.00, which is the amount of the deductible for our insurance.

Alternative Insurance Options

If the other party does not have insurance for the event, you may suggest that they check with their home owner’s agent to obtain the coverage. Another option is to refer them to the Tenant-User Liability Insurance Policy (TULIP) which provides the required liability insurance for users of university owned facilities. Please contact the Office of Risk Management to receive the password to gain access to the website. The person will enter their email address and ACU’s password to access the [TULIP](#) website so they can directly coordinate coverage. The premium is determined by 1) the risk level, 2) the duration of the event, and 3) the number of people in attendance. TULIP may **only** be used to insure **on-campus** events and does **not** provide adequate coverage for sexual abuse and molestation coverage and therefore cannot be used for most events involving minors.

University Proof of Insurance

If a contract requires ACU to provide proof of insurance, the Office of Institutional Compliance and Risk Management will review those provisions before execution and obtain any necessary certificates of insurance.

If there is any doubt as to the need for insurance by either ACU or the other party to the contract, or if you have any questions concerning these procedures, contact the Office of Risk Management by email at risk@acu.edu or at 674-6142.