

External Events Insurance Requirements

General Overview:

The Liberty University Office of Risk Management requires that any external group or outside entity, desiring to utilize any facility on Liberty University Campus, is to provide a Certificate of Insurance (COI). This Certificate of Insurance ensures that the external entity requesting use of Liberty University facilities has the necessary liability insurance for any incurred negligence and proves General Liability Insurance coverage.

Specific Requirements:

- 1) All external users must provide a COI proving General Liability coverage in the amount of \$1,000,000 and Liberty University must be listed as an additional insured. Additional insurance requirements may be required based upon the type of event being insured. An [Addendum to Certificate of Insurance Requirements](#), listing minimum liability requirements, is available for reference on the Liberty University Office of Finance website.
 - i. Additional Insured Coverage is typically granted automatically by an insurance company when a written contract requires a COI listing an Additional Insured. Therefore, our agreement with the external user should have a requirement for an Additional Insured status of Liberty University.
 - ii. Additional Insured coverage is necessary to protect Liberty University from any negligent acts, actions of the external user which a claimant might profess as being that of Liberty University. Having Liberty University listed as an Additional Insured warrants the Certificate Holders insurance company responsible to process such a claim and stand liable for all compensations and damages.
 - iii. Address to be used when listing Liberty University as an Additional Insured: Liberty University, 1971 University Blvd., Lynchburg, VA 24515.
- 2) Additional information regarding the insurance requirements, for use of Liberty University facilities, may be found at the [Liberty University Office of Financial Planning](#) website.
- 3) External groups or individuals that do not have a current certificate of insurance, but wish to utilize Liberty University Facilities, may generate a quote or purchase event insurance by visiting [TULIP Insurance Provider](#) . Additionally, the Liberty University Office of Risk Management may be contacted for more information.
- 4) All external groups or entities must provide a COI at least 14 days prior to the event date. Each COI should be submitted to the University Events Office at events@liberty.edu.