JULY 1, 2008 - JULY 1, 2009

TO: ALL CONCERNED PARTIES
RE: INSURANCE, ADDITIONAL INSURED STATUS AND INDEMNIFICATION

Florida A&M University (FAMU), on behalf of the Florida A&M University Board of Trustees, is a public owned facility operating under statutes, rules and guidelines set forth by the Florida State Legislature and the Florida State Board of Education. Being a part of the State University System, liability coverage for faculty, staff, volunteers and agents is provided by the State Risk Management Trust Fund pursuant to Chapter 284 Part II & Chapter 768.28, Florida Statutes and any rules promulgated there under. Fixed or leased property coverage is provided by the State Risk Management Trust Fund pursuant to Chapter 284 Part I, Florida Statutes. The following are coverage and limits afforded by Florida A&M University:

Statutory Coverage
General Liability/Professional Liability $100,000 per claim - $200,000 per occurrence
Fleet Automobile Liability $100,000 per claim - $200,000 per occurrence
Worker's Compensation Statutory
Employers Liability $100,000 per claim - $200,000 per occurrence
(Faculty, Staff, Volunteers & Agents only) Statutory
Federal Civil Rights Liability/Employment Discrimination

Property Coverage (Fixed and Contents)
Coverage provided on an Actual Cash Value basis for property owned or leased by Florida A&M University

Commercial Coverage
Professional Medical Liability Insurance $1,000,000 per incident - $5,000,000 aggregate
(Allied Health Sciences, Athletic Trainers, Nursing, Pharmacy & Pharmaceutical Sciences Students)

Please note: The University cannot amend its statutory coverage and list any party as additional insured. Awards above the statutory limits may be granted by legislative approval.

State agencies are without statutory power to enter into indemnification contracts, and the State is immune from actions thereon. The State of Florida Attorney General, in AGO 078-20, states indemnification contracts imposing liability upon the State, entered into by a state agency are nugatory and unenforceable as against the State or its agencies.

Please address these areas of liability and their limitations when constructing a contract in which Florida A&M University is to participate. Do contact us with questions or concerns regarding this issue.

Cordially,
FAMU Risk Management Section