INSURANCE REQUIREMENTS & GUIDELINES
FOR SPECIAL EVENTS & USE OF FAMU FACILITIES

Organizations or individuals that are required to have commercial insurance for an event on Florida A&M University (FAMU) property must comply with the following requirements and guidelines. We strongly recommend that the Organization present these requirements to their insurance broker or agent to limit time and any misinterpretations.

STANDARD INSURANCE REQUIREMENTS

COMMERCIAL GENERAL LIABILITY coverage with the following minimum limits:
A. $1,000,000 Each Occurrence
B. $2,000,000 General Aggregate (Gen. Aggregate $1,000,000 if policy written for a single event)
C. $1,000,000 Products & Completed Operations - Insurance & Risk Manager must be consulted before the following events take place on University property — (carnival attractions, concerts, cookouts, food vendors, food prep operations, pyrotechnics/fireworks, etc.)

PROFESSIONAL LIABILITY coverage with the following minimum limits:
A. $1,000,000 Insurance & Risk Manager must be consulted before the following events take place on University property (medical services i.e. examinations, evaluations, screenings, testing, etc.)

STANDARD INSURANCE GUIDELINES

A. Accord Form 25 or other acceptable Certificate of Insurance form must be completed and signed by an insurance broker or agent.

B. Coverage must be bound by a carrier rated A or better by A.M. Best Rating Service.
   Coverage must be bound by a carrier authorized to conduct business in the State of Florida.

C. Contractual Liability: Certificate of Insurance must contain a contractual endorsement stating the policy is extended to cover liability assumed by the insured under the terms of their contract with FAMU. Also the name, date(s) and location(s) of the event must be listed on the Certificate of Insurance.

D. Additional Insured: FAMU, FAMU Board of Trustees, FL Board of Governors and State of Florida must be listed as additional insured.


F. Cancellation Clause: Forty-Five (45) days written notice to the certificate holder.

All of the above stated information must be included in the Certificate of Insurance otherwise it will be necessary to return the certificate to your broker or agent for the appropriate correction(s). Evidence of Insurance must be approved and on file with the Risk Manager five (5) working days prior to the event or use of facilities. Any questions or concerns regarding this issue should be addressed to the Insurance & Risk Manager at (850) 599-3453 or fax # 412-5438.

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