TEXAS TECH UNIVERSITY
HEALTH SCIENCES CENTER™

HSC OP 52.19 ATTACHMENT C
INSURANCE COVERAGE REQUIREMENTS FOR YOUTH PROGRAMS

Coverage:

1. Commercial General Liability – ISO form CG 00 01 or its equivalent. Coverage to include:
    a. Premises and Operations
    b. Personal Injury / Advertising Injury
    c. Products / Completed Operations
    d. Abuse and Molestation (may be provided on separate policy and may be waived if no minors are attending or working the event)
2. Automobile Liability
    a. Owned Vehicle
    b. Hired Vehicle
    c. Non-Owned and Employee Non-Owned Vehicle
    d. Personal Injury Protection (where applicable)
3. Workers' Compensation (Coverage A) and Employers' Liability (Coverage B) – If applicable, consult TTUS Office of Risk Management
4. Accident (may be secondary)
    a. Medical
    b. Accidental death/dismemberment
    c. Dental
    d. Sickness

Limits Required:

- CGL – General Aggregate $2,000,000; Each Occurrence $1,000,000; Abuse & Molestation $1,000,000; Personal/Advertising Injury $1,000,000; Medical Payments (Any One Person) $25,000
- Auto – Bodily Injury/Property Danage (Each Accident) $1,000,000; Personal Injury Protection (if applicable) Statutory
- Workers' Compensation (if applicable) – Workers' Compensation Statutory; Employers' Liability (Each Accident) $500,000; Employers' Liability Disease (Each Employee) $500,000; Employers' Liability Disease (Policy Limit) $500,000
- Umbrella – may be used to meet minimum required limits - Each Occurrence $1,000,000; General Aggregate $1,000,000; Products/Completed Operations Aggregate $1,000,000
- Accident – $25,000 medical benefit per claim; $10,000 Accident death/dismemberment; Dental $150/tooth, $1,000 agg; $500 overnight campers

Commercial General Liability (CGL): All Policies

1. Must be written on a primary basis, non-contributory with any other insurance coverage and/or self-insurance carried by Texas Tech University
2. Must include a Waiver of Subrogation Clause

Notice of Cancellation: Each insurance policy required by the insurance provisions of this contract shall provide the required coverage and shall not be suspended, voided, or cancelled except after thirty (30) days' prior written notice has been given to **THE UNIVERSITY** except when cancellation is for non-payment of premium; then ten (10) days' prior notice may be given. Such notice shall be sent directly to

THE UNIVERSITY. If any insurance company refuses to provide required notice, **GROUP** or its insurance broker shall notify Texas Tech University of any cancellation, suspension, or non-renewal of any insurance within seven (7) days of receipt of insurers' notification to that effect.

Certificate of Insurance: External or third party programs should submit an original (Acord 25) certificate of insurance shall be submitted by the insurer or agent when registering a program or requesting to utilize space.