



# Quick Tips Insurance Requirements for Facilities Use

When outside organizations use campus facilities, they are required to show proof that they carry insurance. The limits of insurance that are required correspond to the risk exposure that their activities create for the University. This chart shows the insurance requirements, including the limits of insurance, that outside organizations must meet based on the types of activities they will bring to campus.

LOW RISK EXPOSURE Facilities Use & Activities	MODERATE RISK EXPOSURE Facilities Use & Activities	HIGH RISK EXPOSURE Facilities Use & Activities
<b>insurance requirements</b>		
General Liability • Per Occ. \$1,000,000 • Prods. & Com. Ops. \$1,000,000 • Pers. & Adv. Inj. \$1,000,000 • Gen. Agg. \$2,000,000  Auto Liability \$1,000,000 Workers' Comp. statutory reqts. Regents additional insured 30 Day Notice of Cancellation	General Liability • Per Occ. \$1,000,000 • Prods. & Com. Ops. \$1,000,000 • Pers. & Adv. Inj. \$1,000,000 • Gen. Agg. \$3,000,000  Auto Liability \$1,000,000 Workers' Comp. statutory reqts. Regents additional insured 30 Day Notice of Cancellation	General Liability • Per Occ. \$2,000,000 • Prods. & Com. Ops. \$1,000,000 • Pers. & Adv. Inj. \$1,000,000 • Gen. Agg. \$4,000,000  Auto Liability \$1,000,000 Workers' Comp. statutory reqts. Regents additional insured 30 Day Notice of Cancellation
<b>recreation &amp; sports</b>		
Tennis Cross Country Volleyball	Baseball Basketball Boxing <sup>2</sup> Dance Field Hockey Martial Arts Lacrosse Ropes Course	Rugby Soccer Special Olympics Swimming Events Track Triathlon Water Polo
<b>performances &amp; music</b>		
Jazz Religious Music Family Concert	Pop Concert Country Concert Comedy Acts Magic Acts	Rock Concert Rap Concert
<b>conferences &amp; camps</b>		
Academic Academic Society Business Educational Professional Religious Weight Reduction	Youth: Academic Youth: Business Youth: Professional Youth: Leadership Youth: Sports <sup>3</sup> Youth: Religious Religious w/Rec.	Cheer Camp <sup>1</sup> Football Camp <sup>1</sup> Gymnastic Camp <sup>1</sup> Diving Camp <sup>1</sup>
<b>other activities</b>		
Grad. Ceremony Get Out Vote Rally Religious Service Speaking Engmnt. Weddings	Take Back Nite Rally Anti-Abortion Rally Animal Rights Rally Political Rallies	Pyrotechnics High Profile Spkr. Hi-Profile Polit. Rally Slam Dancing <sup>4</sup> Mosh Pit <sup>4</sup>

### CHART NOTES

- 1) Camp operators should have participants in these activities sign a [UC Waiver of Liability - Elective/Voluntary Activities](#).
- 2) Participants in boxing events must sign and submit a [UC Waiver of Liability - Elective/Voluntary Activities](#).
- 3) Qualifying Youth Sports Camps in this category include "moderate risk" recreation and sports activities.
- 4) Slam Dancing and Mosh Pits are not approved activities in UCSB facilities.

### RISK EXPOSURE

Insurance limits are based on the risk exposure (high, moderate, low) that a facility user's activities create for the University. Insurance protects the assets of the University by reducing its exposure to the liability of individuals and organizations who use its facilities. Risk exposure is completely dependent on the type of activities in which people will participate. Exposure to risk arises from the possibility of loss and the probable severity of injuries or property damage if a loss occurs. Risk exposure assessment is based on experience, case law, common sense, and intuition. A department may submit a [Request for Waiver of Insurance Requirements](#) to campus Risk Management to request a reduction or waiver of specific insurance requirements. It must demonstrate that a waiver or reduction is justified by a corresponding reduction in risk exposure. A change in the insurance requirements that has the potential to increase the University's exposure to liability must also be justified in terms of the University's ability to accomplish its mission - teaching, research, and community service. Please consult with Risk Management to identify and evaluate risks and set appropriate insurance limits for facilities use activities and events not identified on this chart.

### RISK EXPOSURE FACTORS

- High: Moderate chance of loss; severe injuries and property damage could occur. Contact w/non-UC persons. Activities in public realm. Activities involving minors.
- Moderate: Low to moderate chance of loss; moderate injuries or property damage could occur. Contact with non-UC persons. Activities in public realm.
- Low: Low chance of loss; minor injuries or property damage could occur. Contact primarily with University employees. Activities not in public realm.