



POLICY ON CAMPUS EVENT INSURANCE REQUIREMENTS

Not all events or activities that take place on University premises are sanctioned or sponsored by the University. Individuals or groups (User Groups) may wish to use University facilities or premises for their own activities. These User Groups can be an informal group or part of an organized association. As the User Group controls the activity, insurance must be in place that will protect the participants as well as the interests of the University.

The User Group, at its own expense, shall provide Laurentian University not later than **thirty (30) days** prior to the beginning of the Event a certificate of commercial general liability insurance and where applicable owned and non-owned automobile insurance, to cover the entire Event Period, issued by an insurance company licensed to transact business in Ontario in a form satisfactory to Laurentian University and in which the University, its officers and servants shall be named an additional insured.

An Event can be, but not limited to, various social, cultural and intellectual activities such as lectures, sports activities, field rentals, conferences, films, shows, seminars, workshops and meetings.

Commercial general liability insurance shall provide a minimum limit of liability of **two million dollars (\$2,000,000)** for bodily injury and/or property damage in any one occurrence, shall include a cross-liability clause and non-owned automobile, shall name Laurentian University as additional insured and shall provide that it will not be cancelled or materially altered prior to the termination of the Event Period.

Automobile liability insurance, where applicable, shall provide third party liability insurance with a minimum limit of two million dollars (\$2,000,000) in any one occurrence.

On campus events which are under the control of a user group must have a formal agreement in place to run the event and protect the interest of the university (i.e. liability, property damage, etc.).

In summary, proof of insurance requirements for On Campus Events must be provided by way of Insurance Certificate and include:

- **Two Million Commercial General Liability**
- **Two Million Owned and Non-Owned Automobile Liability Insurance**
- **A Cross-Liability Clause**
- **Laurentian University named as Additional Insured**

*** Any exceptions to the above must be pre-approved by Risk Management and Purchasing Services.**