Recreational Sports
Virginia Tech
142 McComas Hall (0358)
Blacksburg, VA 24061
Phone:
Fax:

Risk Management & Certificates of Insurance

Purpose

Risk management is the process of planning, organizing, leading and controlling the activities of an organization in order to minimize the adverse effect of accidents or loss. The focus is to protect human health and the campus environment, ensuring regulatory compliance and protecting University interests and assets.

Risk

There are two types of risk to which a participant in an activity can be exposed, physical and legal liability.

- Physical - the dangers and hazards that are an inherent part of the activity.
- Legal Liability - the risk that the organizers of the activity will behave negligently towards a participant by not meeting the reasonable standard of care that is required by law.

University Coverage

- University departments, employees, volunteers and University Student Life Programs (USLPs) conducting activities within the scope of their relationship with the university ARE COVERED under Virginia Tech's general liability insurance policy. Any entity of Virginia Tech normally covered by the university's general liability policy conducting an activity that is NOT within the scope of their relationship may be required to provide a certificate of insurance.
- University Chartered Organizations and Registered Student Organizations are NOT COVERED by the University's policy and, therefore, may be required to supply a certificate of insurance for various events.
- Outside organizations are required to supply a certificate of insurance.

Certificate of Insurance Requirements

- MINIMUM general liability coverage amount of $1,000,000 per occurrence
- List "Virginia Polytechnic Institute and State University" and the "Commonwealth of Virginia" as additional insured.
- Include the organization name, event date(s) and location(s) in the description area.

For a sample insurance certificate, please refer to the reverse side of this form. A higher coverage amount or additional types of insurance (automobile, etc.) may be required based on the circumstances of the individual event.

A Certificate of Insurance will be required under the following circumstances:

- Events expecting 300 or more people in attendance
- Events involving food sales or consumption
- Events where alcohol is being served
- Events with minor participants
- Aquatic events
- Sports, exercise, or recreational activities where there is a potential for bodily injury.

Certificates of Insurance must be provided no less than 14 days prior to activity.

For more information, contact the Virginia Tech Risk Management Office at 231-7439 or 130 Southgate Center (Mail Code 0310). You may also access the Office of Risk Management web site at http://www.controller.vt.edu/risk/

CERTIFICATE OF INSURANCE SAMPLE

PRODUCER	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND, OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.
Insurance Agency Information **Company Name, Contact & Address**	[X] Event Specific

INSURED	COMPANIES AFFORDING COVERAGE
Organization information **Organization Name (requesting insurance), Contact & Address**	COMPANY A
	COMPANY B
	COMPANY C

COVERAGES
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS, AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE	POLICY EXPIRATION DATE	LIMITS	
A	General Liability [X] Commercial General Liability ❑ Occurrence ❑ Hos Liquor Liability				General Aggregate Products/Comp/Op Agg Personal & Adv Injury Each Occurrence Fire Damage (Any one fire) Med Expense (Any one person)	$$$
	Automobile Liability ❑ Any Auto ❑ All Owned Autos ❑ Scheduled Autos ❑ Hired Autos ❑ Non-Owner Autos ❑ Garage Liability				Combined Single Limit Bodily Injury Person Bodily Injury Accident Property Damage	
	❑ Excess Liability ❑ Umbrella Form ❑ Other Than Umbrella Form				Each Occurrence Aggregate	
	Worker's Compensation And Employers' Liability				Statutory Limits Each Accident Disease Limit Disease Each Employee	
	Other:				Other Limit:	

Description of Operations/Locations/Vehicles/Special Items:
Organization name, Event Title, Event Date(s) and Location(s); Certificate Holder is named as an Additional Insured.

Certificate Holder	Cancellation
Commonwealth of Virginia and Virginia Polytechnic Institute and State University	Should any of the above described policies be cancelled before the expiration date thereof, the issuing company will endeavor to mail 30 days written notice or 10 days notice for nonpayment of premium, to the certificate holder named to the left, but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representatives. Authorized Representative X (Signature Required)

NOTE: If the certificate has an additional insured box/section on it – it should be marked.