

# NORTHWESTERN UNIVERSITY

## INSURANCE REQUIREMENTS FOR OUTSIDE ORGANIZATIONS

All outside organizations/individuals hosting events/meetings on University premises **must provide proof of general liability insurance. Such insurance shall be in the amount of \$1 million per occurrence and \$3 million per event and shall name Northwestern University as an additional insured.** The University Department (host) who arranges the use of a University facility by an outside organization is responsible for obtaining required insurance documentation.

**Comprehensive Automobile Liability**, including bodily injury and property damage, \$1,000,000 combined single limit per occurrence

**Please submit the Certificate of Insurance (COI) to Juan-Carlos, Office of Risk Management, at [juan.perez2@northwestern.edu](mailto:juan.perez2@northwestern.edu). Include your Event Planner on the email.**

All Certificates of Insurance must be sent no later than 10 business days prior to the date of the event/meeting so that Risk Management can review the document. Without the approved COI, the event will not be able to take place.

### SPECIAL EVENT - ACCESS PROGRAM

Another way for outside organizations/individuals to obtain the required insurance is through the **Special Event's Access Program**. The Office of Risk Management has arranged the access program in meeting the minimum levels of coverage at an affordable cost through **Lloyd's of London**.

The outside organization/individual will need to **complete the Application** for the Special Event Program Insurance and then **email it to [juan.perez2@northwestern.edu](mailto:juan.perez2@northwestern.edu)**.

Upon receipt of an application, the Office of Risk Management will determine the cost and forward a quote to the organization/individual.

If the organization /individual would like to purchase coverage, the Office of Risk Management will notify Lloyd's of London and seek a Certificate of Insurance for the event (all events must be reviewed and approved by Lloyd's). **Payment for the Special Event - Access Program must be made by check.**

**THIS MUST BE DONE NO LATER THAN FIVE BUSINESS DAYS PRIOR TO THE ACTUAL DATE OF THE EVENT.**

*Certain events, such as events where alcohol is served, require special consideration. It is best to check with the Office of Risk Management to see if there are unique liability exposures associated with an on-campus activity conducted by an outside entity.*

**THE OFFICE OF RISK MANAGEMENT RESERVES THE RIGHT TO REVIEW ALL SPONSORED ACTIVITIES AND ESTABLISH LEVELS OF INSURANCE COVERAGE THAT BEST PROTECT THE INTERESTS OF THE UNIVERSITY.**