



The University requires Third Party Entities hosting youth events or activities using University facilities and/or grounds to maintain insurance to reasonably protect the financial interests of the University. Youth programs or activities may include but are not limited to overnight camps, day camps, workshops, classes, or lessons. Please view our [Sample Insurance Certificate \(pdf\)](#) for an example of the documentation that will be required.

General Insurance Requirements

Unless adjusted or waived by the University, outside non-University organizations and individuals must obtain and maintain in force for the duration of the event or activity the following insurance coverages:

Commercial General Liability (“CGL”)

- Each Occurrence – Premises/Operations & Personal Injury: \$1,000,000
- General Aggregate: \$2,000,000
- Fire Damage Liability: \$100,000

Sexual Abuse/Molestation

(Required for Youth Programs or Activities conducted by Third Party Entities)

- Each Occurrence: \$1,000,000

Insurance Carriers

The policies must be issued by an insurance company licensed in the State of Alabama carrying a minimum A.M. Best’s rating of A- VII.

Certificates of Insurance

The University must receive a Certificate of Insurance prior to the scheduled event which shows coverage for all of the above insurance requirements. The name of the insured on the certificate should match your legal name shown on the youth protection registration form and your permissive use agreement. The certificate of insurance must include the following language:

The Board of Trustees of the University of Alabama at Birmingham, its individual trustees, officers, directors, employees, agents and representatives are included as an additional insured as respect to the Commercial General Liability policy. Unless precluded by law, all policies waive the right to recovery or subrogation against the Board of Trustees of the University of Alabama at Birmingham, its individual trustees, officers, directors, employees, agents and representatives.

Other Coverages

Depending on the situation, the UAB Compliance office may require evidence of commercial auto insurance, workers compensation or other coverages. In such cases, these additional requirements will be communicated in writing by the University Compliance Office.