1. **Who does this requirement apply to?**
   All external (non-Yale) programs.

2. **Does Yale University provide insurance?**
   Yale University does not provide any type of insurance for events, programs, camps and conferences or for their participants.

   Every external client is required to provide a Certificate of Insurance to Yale Conferences & Events no later than **30 Days** prior to the Program Start Date. Failure to do so is considered a breach of contract and the program will not be allowed to take place on campus.

3. **How much coverage is needed?**
   Your program must have commercial general liability insurance with limits no less than $2 million combined single limit per occurrence.
   
   - If use of the facilities includes physical activities such as recreation, the policy shall contain no exclusion for athletic participants.
   
   - If any water activity is involved, the General Liability limit should be $5,000,000 with no athletics activities exclusion.
   
   - Any group with minors on campus needs to provide evidence of Sexual Misconduct/Abuse Liability insurance of an amount not less than $2,000,000 per occurrence. Coverage endorsed onto the General Liability policy is acceptable.
   
   - Such insurance shall name Yale and its employees, officers, and agents as additional insured and shall provide that such insurance is primary and not contributory or excess with respect to any other insurance Yale may have.

4. **What if we need to purchase insurance but cannot find a provider?**
   Groups can purchase a TULIP policy through the Yale Risk Management program at [https://tulip.ajgrms.com](https://tulip.ajgrms.com).

5. **What about Workers’ Compensation?**
   Certificate of Insurance provided must also show coverage at the limits set by the State of Connecticut. For more information visit the State of CT Workers’ Compensation Commission at [http://wcc.state.ct.us/](http://wcc.state.ct.us/).

6. **If my program has multiple sessions, do I just need one policy to cover all of them?**
   One certificate can cover all sessions.
7. **How do I submit my certificate of insurance to YC&E?**
   Your certificate should be submitted electronically to your YC&E Program Director.

8. **Who should I contact if I have more questions?**
   You should contact your Yale Conferences & Events Program Director.