

Certificate of Insurance FAQs

Every external, non-Yale client is required to provide a Certificate of Insurance with their signed contract, but in any event 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.

Does Yale provide insurance coverage for groups coming onto campus?

Yale does not provide any type of insurance for groups coming onto campus, and the client must provide proof of insurance coverage.

How much coverage is needed?

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.*

Is my program subject to the requirement for Sexual Misconduct/Abuse Liability insurance?

If your program has any participants under the age of 18, yes, you must provide Sexual Misconduct/Abuse Liability insurance.

What if we need to purchase insurance but cannot find a provider?

Groups may be able to purchase a TULIP policy through Yale Risk Management program at <https://tulip.ajgrms.com>. When purchasing insurance through TULIP, please be sure to use the name of the company/organization signing the contract as the "Contact Name".

What about Workers' Compensation?

Certificate of Insurance provided must also show coverage at the limits set by the State of Connecticut.

If my program has multiple sessions, do I just need one policy to cover all of them?

One certificate can cover all sessions.

How do I submit my certificate of insurance to YC&E?

Your certificate should be submitted electronically to your client portal with your contract.

Who should I contact if I have more questions?

Your Yale Conferences & Events Program Director.

Yale *Conferences & Events*

What address should I use for Yale University?

You can either use the address of Yale Conferences & Events at 55 Whitney Avenue, New Haven, CT 06510 or the address of your residential college.

Can I see a sample Certificate of Insurance?

Below please find a sample COI. Please note that your COI might look slightly different but the important items are:

- Certificate holder must be Yale University
- The insurance must state that is primary and non-contributory
- Under “Description of Operations”, it must state that “Yale University, its employees, offices and agents are listed as additional insured”
- The name and address of the organization must match your contract
- Coverage limits:
 - o General Liability: \$2 million per occurrence, which can be made by combining general liability and umbrella liability
 - o Abuse & Molestation: \$2 million per occurrence

Yale Conferences & Events

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.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:		PHPK1625886	3/16/2017	3/16/2018	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
	AUTOMOBILE LIABILITY					
	<input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS					
	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 10,000					
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below					
A	Abuse & Molestation		PHPK1625886	3/16/2017	3/16/2018	PER STATUTE OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$ Limit per occurrence \$1,000,000 Aggregate \$2,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Yale University, its employees, officers, and agents are listed as additional insured.
 This insurance is primary and non-contributory.
 Camp Location is 433 Temple St, New Haven, CT 06511
 The umbrella adds an extra \$1million per occurrence to liability and abuse.

CERTIFICATE HOLDER	CANCELLATION
Yale University 433 Temple St New Haven, CT 06511	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE Paul Suzio/PSUZI