



ARIZONA STATE UNIVERSITY

Liability and Property Insurance Program November 2003 Revision

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Introduction



ARIZONA STATE UNIVERSITY
LIABILITY and PROPERTY INSURANCE PROGRAM

Arizona State University (ASU) maintains property, liability, and workers' compensation insurance coverage through the Arizona Department of Administration Risk Management (ADOA Risk Management). Arizona law requires State Risk Management to insure or self-insure all agencies of the State including ASU. The Arizona law and regulations governing insurance and risk management for state agencies can be viewed [on-line](#).

ASU Insurance Services is responsible for insurance and risk management matters for the university and serves as liaison to State Risk Management. ASU Insurance Services provides insurance and risk management programs and services for all ASU campuses. State officials and university personnel have developed a high level of cooperation in jointly meeting insurance and risk management needs for ASU.

This brochure is intended to provide faculty, staff, and volunteers with information on liability and property insurance coverage at ASU. The university's workers' compensation insurance program is managed by ASU Human Resources. Information on workers' compensation insurance coverage can be obtained by contacting ASU Human Resources, Benefits Office, at (480) 965-2701 or at the [ASU Human Resources web site](#). For additional information on topics presented in this brochure, contact ASU Insurance Services at (480) 965-1851.

Overview of Liability Insurance Coverage

ASU's insurance program provides coverage for employees against liability for acts or omissions while acting in their authorized capacities and in the course and scope of their employment or authorization. State law excludes insurance coverage for felony acts or omissions and contractual breaches.

Volunteers working at the direction of a university employee in an authorized university activity are provided the same liability insurance coverage.

Individuals wanting to file a liability claim against ASU can contact ASU Insurance Services for information on how to file a claim and to obtain a Notice of Claim form.

University employees and volunteers shall direct all contacts or inquiries regarding any third party liability claim against the university, its officers, agents, or employees to ASU Insurance Services or the ASU Office of General Counsel. No oral discussion or written reports of claims or lawsuits shall be disclosed to anyone other than state-authorized personnel, unless required by law or authorized by the Attorney General's Office or ADOA State Risk Management.

The [Insurance Claims Process](#) section contains additional reporting requirements for liability and property claims.

ADOA State Risk Management investigates reported liability claims to determine coverage and notifies the appropriate insurance carrier, if applicable, to evaluate the merits of each claim. ADOA Risk Management coordinates defense and settlements of liability claims on behalf of the university.

Liability Insurance Coverage

Automobile Liability Insurance for University-Owned Vehicles: Is provided by Arizona State Risk Management officers, agents, employees, and volunteers of the university are covered for automobile liability and are considered to be within the course and scope of their employment or authorization while operating a university-owned vehicle on authorized university business.

There is no coverage for an employee or volunteer while driving a university-owned vehicle outside the course and scope of employment or authorization. The university does not authorize the following uses of a university-owned vehicle:

- transporting any other person(s) not essential to the accomplishment of the purpose for which the vehicle was dispatched;

- allowing a non-employee, other than a university volunteer or agent, to operate a university-owned vehicle;
- personal use or any use other than authorized university business;
- operating a university-owned vehicle without a valid driver's license to operate a motor vehicle in Arizona; ASU staff are required to have a valid Arizona driver's license to operate a motor vehicle for authorized university business.

Operators of high occupancy vehicles (7-10 occupants) used for university business are required to complete a mandatory Defensive Driver Training program offered by ASU Environmental Health and Safety. This includes operators of university-owned, commercial rental, and privately-owned 7-10 occupant vehicles used for university business. Details of this process are available [on-line](#) under "Coaching the SUV Driver, Defensive Driver or Off-Road Driving". Operators of 16 occupant vehicles or greater are required to maintain an appropriate commercial driver's license (CDL). Information on the university's CDL program can be obtained from ASU Human Resources at (480) 965-2701, the [ASU Human Resources Policy and Procedure SPP 321](#) and the [ASU Facilities Management Policy and Procedure FAC 204](#). Additionally as of July 1, 2008, all drivers of ASU (State) Vehicles, including leased and rented vehicles, are required to have completed Defensive Driver Training. Information on the requirement can be obtained from ASU Environmental Health and Safety and the ASU EHS Policy EHS 119. Defensive Driver Training is offered by ASU Environmental Health and Safety at no charge and the schedule can be viewed through Employee Resources – [Learning Management System \(LMS\)](#). Log on using your ASURite ID and password; search for a Specific Class 'Defensive Driver Training'. For more information view the EH&S webs site [Training](#).

ASU Environmental Health and Safety (EHS) provides the training at no charge. An authorization card is issued to individuals who complete the training. A comprehensive training schedule and specific training policies can be viewed at the [ASU Environmental Health and Safety web site](#).

Automobile Liability Insurance for Non-University-Owned Vehicles: Automobile liability coverage is provided on an excess basis for privately-owned vehicles used by university employees and volunteers for authorized university business. As a result, the privately-owned vehicle's liability insurance is the primary coverage. University liability coverage is effective only after coverage for the privately-owned vehicle is exhausted. There is no property coverage provided by the university for damage to, or loss of, the privately-owned vehicle used for authorized university business.

Automobile Liability Insurance for Leased/Rented Vehicles: Leased/rented vehicles, operated solely for authorized university business, are provided the same insurance coverage for liability and property damage as university-owned vehicles, provided the employee complies with the requirements previously outlined for university-owned vehicles. The university and its employees and volunteers are automatically covered for the cost of any damage to, or loss of, the leased/rental vehicle on a basis similar to coverage for university-owned vehicles. Therefore, liability insurance or collision damage coverage shall not be purchased from the lease/rental agency for domestic travel.

Mexican Insurance: Mexican authorities do not recognize insurance policies from the United States. A Mexican automobile and general liability insurance policy is maintained for the university which covers university employees traveling in Mexico on official university business. Only university-owned vehicles are covered for automobile liability and proof of insurance must be maintained in the vehicle at all times. Proof of insurance can be obtained prior to any trip to Mexico by contacting ASU Insurance Services at (480) 965-1851.

Additional information on vehicle insurance coverage for international travel can be found in the [Overview of University-Owned Property Insurance Coverage](#) and [University-Owned and Leased/Rented Vehicle Insurance for International Travel](#) section.

Professional Liability Insurance: University employees are provided with professional liability insurance coverage. Coverage is provided for alleged professional misconduct or lack of ordinary skill in the performance of a professional act or service and when it occurs during the course and scope of their university-authorized activities.

Student Internship Insurance: Professional and general liability insurance coverage's are provided to students enrolled in university internship/externship programs. The following conditions must be met in order for a student to be covered in a student internship program:

- ASU enrolled student;
- course credit received and/or curriculum requirement fulfilled; and
- under academic supervision.

Volunteer Insurance: Non-paid individuals working at the direction of a university employee for a university-authorized activity are provided liability insurance coverage for acts and omissions while acting within the course and scope of their university-authorized activities.

Departments may accept volunteer services for non-high-risk positions. The ASU Human Resources and ASU Insurance Services policies and reporting requirements for volunteers can be found at ASU Human Resources Policy and Procedure SPP 212 and ASU Insurance Services Policy and Procedure [EHS 705-08](#).

Exclusions of Insurance Coverage: The following exclusions of insurance coverage are described by state law:

- losses that arise out of and are directly attributable to an act or omission
- determined by a court to be a felony by a state (university) officer, agent, or employee unless that state knew of the person's propensity for that action, except those acts arising out of the operation or use of a motor vehicle; and
- losses arising out of contractual breaches.

Alcohol Permit Insurance Requirements: Consumption of alcoholic beverages on university property at special events is prohibited unless a Permit to Serve Alcoholic Beverages on Campus has been approved by ASU Police Department (PDP) and ASU Insurance Services. A blank permit application can be obtained from ASU PDP or downloaded from the [ASU PDP web site](#).

The completed permit must be submitted to ASU PDP fourteen (14) calendar days prior to the date of the event for review and approval.

The permit will be forwarded from ASU Police Department to ASU Insurance Services for review and approval of insurance coverage's. The entity serving alcohol must maintain adequate insurance in the required forms and limits of coverage required by ASU Insurance Services. A certificate of insurance displaying adequate insurance coverage must be attached to the permit. The permit will be returned to ASU Police Department for final approval. Approved permits must be displayed on site during the event.

ASU insurance requirements for alcohol service include:

Commercial General Liability-Bodily Injury, Death and Property Damage, Combined Single Limit:
\$1,000,000 per occurrence

Liquor Liability-Combined Single Limit: \$1,000,000 per occurrence

Business Automobile Liability-Bodily Injury, Death and Property Damage, Combined Single Limit:
\$1,000,000 per occurrence

Workers' Compensation Insurance to cover obligations imposed by federal and state statutes having jurisdiction of its employees engaged in the performance of the services, and Employer's Liability Insurance with limits of \$500,000 each accident; \$500,000 each employee/disease; and \$1,000,000 policy limit/disease.

The State of Arizona, Arizona Board of Regents and Arizona State University shall be named additional insured for commercial general liability, liquor liability, and automobile liability coverage noted above.

The certificate holder shall be:

ASU Insurance Services
P.O. Box 875212
Tempe, AZ 85287-5212

Additional insurance coverage and limits may be necessary for special circumstances and large events.

For additional information on alcohol permits and insurance coverage, refer to Insurance Services Policy and Procedure [EHS 705-04](#) and ASU Department of Public Safety Policy and Procedure [PDP 202-03](#).

These requirements can also be found under Section III, Subsections A and B on the second page of the [alcohol permit application](#). For questions regarding policy issues related to the permit contact ASU Police at (480) 965-5075. For further information regarding insurance issues contact ASU Insurance Services at (480) 965-1851.

Overview of University-Owned Property Insurance Coverage

University-owned, leased, or rented property and vehicles operated or used for authorized university business are provided property damage and liability coverage. As previously described, privately-owned vehicle liability coverage is the primary coverage when privately-owned vehicles are used for authorized university business. The state does not provide property coverage for privately-owned vehicles used for authorized university business.

University-owned vehicles used for international travel are provided the same coverage. However, due to variations in the local laws of some foreign countries, it may be required to purchase local insurance. The traveler must confirm local requirements and purchase appropriate coverage as local law requires and ensure adequate coverage is in place. Liability and property insurance coverage shall be purchased by the traveler for any rented/leased vehicle used in foreign travel.

University-owned property loss coverage for university buildings is on a replacement-cost basis for items actually replaced or repaired. University-owned property loss coverage for university-owned personal property is on a replacement cost less depreciation basis and property claims less than \$100 are not covered. For covered claims, those greater than \$100, there is no deductible.

University-Owned Property Insurance Coverage

Business Interruption Insurance: Business interruption insurance coverage is provided in the event of an incident which results in property damage and business/operations interruption. Incidents such as fire, wind, and rain damage are events that can lead to business/operations interruptions. It is important in the recovery process to make certain adequate records are maintained to support any claim of loss due to business interruption.

Funds and Securities Losses: Fidelity insurance coverage is provided for university losses attributed to the dishonest acts of university employees involving funds and securities. Dishonest acts may include embezzlement, forgery, larceny, theft, and misappropriation. Property insurance coverage is provided for other types of funds and securities losses.

If a loss of this type occurs, immediately notify the appropriate campus ASU Police Department (PDP) to file a police report and the appropriate campus chief administrative officer. ASU PDP is responsible for conducting investigations into known or suspected misappropriations of university assets. Notify ASU Insurance Services as described in the [How to File a Property Loss Claim](#) section. A claim will be processed to ADOA State Risk Management with the approval from the campus chief administrative officer.

University policies and procedures on misappropriation of university assets are described in [Academic Affairs Policy and Procedure ACD 123](#) and [ASU Human Resources Policy and Procedure SPP 812](#).

University-Owned Personal Property: University-owned personal property is insured on an actual cash value basis which is replacement cost less depreciation. Movable items such as computers, cameras, or any items that are not permanently attached to a building or land are considered personal property.

University-Owned Real Property: University-owned buildings are considered real property. University real property is insured for replacement cost.

University-Owned Vehicles: University-owned as well as rented/leased vehicles used for authorized university business are covered for property damage.

Exclusions of Coverage for Property: Coverage for property losses is not provided under the following circumstances:

- obsolescence;
- non-serviceability;
- mysterious disappearance;
- inventory shortage;
- damage due to mechanical or electrical breakdown; or
- ordinary wear and tear.

Non-University-Owned Property Insurance Coverage

Art Exhibits on Loan to the University: Art exhibits on loan to ASU are insured through ADOA State Risk Management provided a written agreement is in place. The agreement must be signed by the exhibitor

and an ASU representative with signature authority in accordance with [Purchasing and Business Services Policy and Procedure PUR 202](#).

The written agreement must contain the following:

- transportation responsibilities;
- a valuation of the art (copy must be provided to ASU Insurance Services);
- a statement of understanding that the art shall not be exhibited for sale purposes.

If an exhibitor wishes to display his/her work as a sales promotion, ASU will not assume any responsibility for the exhibit. The exhibitor will be required to provide ASU with a certificate of insurance with the limits of coverage described in the [Certificate Issued to ASU by a Non-State Entity](#) section.

Equipment Leased/Rented or Loaned to the University: ASU assumes no responsibility for leased/rented or loaned equipment unless responsibility is established in a written lease or loan agreement. Actual cash value coverage will be provided unless replacement value cost is stated in the agreement. Property Control Services Policy and Procedure Manual, [Leased Equipment PCS 212](#) and [Loaned Equipment PCS 213](#) has additional information regarding requirements for leased and loaned equipment.

Personal Property (Required on the Job): Coverage for damage or loss of employee-owned property is provided as long as the employee is required to use personal property on the job as a condition of employment. The requirement to use personal property must be described in the job description, position classification description, job announcement, or written agreement between the employee and the university. The requirement must apply to all employees in that university job classification.

This coverage is not excess to other valid and collectible insurance. ASU Insurance Services is required to be notified of the required employee-owned property with inventory and replacement value.

Medical Insurance Coverage

Arizona State University workers' compensation insurance coverage is provided for university employees while in the course and scope of their employment and while traveling on official university business. Workers' compensation insurance coverage is effective worldwide. Information on foreign worker's compensation insurance coverage for travel to sanctioned countries can be found in the [International Travel to Sanctioned Countries](#) section.

In the event of a work-related illness or injury, seek appropriate medical care. Contact ASU Human Resources Benefits Office at (480) 965-2701, the State of Arizona Workers' Compensation Early Claims Reporting Service at (800) 837-8583, and your immediate supervisor within 48 hours of the illness or injury to file a workers' compensation claim. Claims reported after 10 days may not be covered by the university and assessments to pay the claim may be made to the claimant's department.

ASU provides limited accidental medical expense coverage in excess of any other collectable medical insurance for non-employees authorized to travel on official university business. Coverage applies to students and volunteers participating in university-approved field trips and traveling on authorized university business. Coverage is limited to domestic travel only.

Coverage limits include:

- Death and Dismemberment - Principal Sum \$25,000

- Medical Expense \$25,000
- Aggregate Limit of Liability per accident \$1,500,000

To initiate a claim process for non-employee medical coverage, contact ASU Insurance Services at (480) 965-1851 immediately after the ill or injured person receives professional medical care.

ASU Insurance Services will need the following information:

- name of the injured person;
- date of the incident;
- location at time of injury;
- description of the incident; and
- mailing address to send Application for Benefits claim form.

Students planning for international travel can contact the ASU Office of Summer Sessions at (480) 965-0101 for information on the International Student Identity Card. The card provides basic insurance coverage when traveling outside the United States. Students are responsible for making their own arrangements for adequate insurance coverage.

International Travel Insurance Coverage

University employees who travel on authorized university business outside of the United States are provided insurance coverage for liability, workers' compensation, and emergency travel assistance service. University property used in authorized international travel is covered under the [University-Owned Property Insurance Coverage](#) section.

Workers' Compensation for International Travel: In the event of a work-related illness or injury while in foreign travel status, seek appropriate medical care. Contact ASU Human Resources Benefits Office at (480) 965-2701, the State of Arizona Workers' Compensation Early Claims Reporting Service at (800) 837-8583, and your immediate supervisor within 48 hours of the illness or injury to file a workers' compensation claim. Claims reported after 10 days may not be covered by the university and assessments to pay the claim may be made to the claimant's department.

University-Owned and Leased/Rented Vehicle Insurance for International Travel

University-owned vehicles used for international travel are provided the same coverage as with domestic travel. However, due to variations in the local laws of some foreign countries, it may be required to purchase local insurance. The traveler must confirm local requirements and purchase appropriate coverage as local law requires and ensure adequate coverage is in place. Liability and property insurance coverage shall be purchased by the traveler for any leased/rented vehicle used in international travel.

Mexican Insurance: Mexican authorities do not recognize insurance policies from the United States. ADOA Risk Management maintains a Mexican automobile, aircraft, and general liability insurance policy that covers university employees traveling in Mexico on authorized university business. Only university-owned vehicles are covered for automobile liability and proof of insurance must be maintained in the vehicle at all times. Proof of insurance can be obtained prior to any trip to Mexico from ASU Insurance Services (480) 965-1851.

International Travel to Sanctioned Countries

Foreign workers' compensation and liability coverage may not be provided for employees traveling to federally sanctioned countries unless the traveler notifies ADOA Risk Management to purchase insurance at least two months in advance.

A list of federally sanctioned countries is available on the [U.S. Treasury web site](#). Employees traveling to federally sanctioned countries on ASU business must determine if a license is necessary from the U.S. Treasury Department, and, if so, to submit the license along with the travel dates, specific purpose of the trip, and a copy of the travel itinerary to ASU Risk Management. Travel dates, specific purpose of the trip, and a copy of the itinerary must be submitted irrespective of whether a license is a requirement for travel to a specific federally sanctioned country; the information will be provided to ADOA Risk Management for their determination if additional insurance is necessary. The traveler's department is responsible for the cost associated with purchasing additional insurance.

Additional information on foreign travel is available at the ASU Insurance Services web site.

Safety and Security for International Travel

ADOA Risk Management requires all state agencies, including ASU, to make available an international travel and security training program for its employees planning foreign travel. Although this applies to faculty and staff, ASU volunteers and students scheduled for foreign travel are encouraged to participate.

ASU Environmental Health and Safety provides a "Safety and Security for International Travelers" training program. The training schedule and registration contact ASU Environmental health and Safety at (480) 965-1823 or email EHS@asu.edu.

Emergency Travel Assistance Services

Domestic and international emergency travel assistance services are available for university employees during travel provided such travel is at least 100 miles or more away from the traveler's permanent address. Services are provided to assist university employees when emergency situations arise during university business travel. Assistance services include, but are not limited to:

- medical emergency services coordination;
- emergency evacuation assistance;
- repatriation coordination;
- legal referral assistance;
- emergency travel agency services;
- pre-trip assistance;
- emergency message service;
- emergency translation service;
- medication shipment service;
- lost document service; and,
- lost luggage assistance.

Before obtaining medical or non-medical assistance call:

- 1-800-766-8206 or 1-202-659-7777
- For security advice or urgent action call: +44-707-942-9818 or <http://www.cr24.com/travelrisksupport/>

The policy group name is: State of Arizona.

The insurance identification number is: 01 SP585.

Additional information on these services is available at the [ASU Financial Services web site](#) or by contacting ASU Insurance Services at 480-9651851 prior to travel departure.

Coverage and services apply only to university employees while traveling on behalf of the University. Travelers should contact their personal health care insurer for details on their medical coverage should the traveler become ill or injured when unrelated to university business.

Insurance Claims Process

How to File a Property Loss Claim: Departments suffering a university-owned property loss must complete the ASU Insurance Services Property Loss Report in accordance with the directions contained in the Property Loss Report Checklist. A copy of a Property Loss Report and Checklist is available in ASU Insurance Services Policy and Procedure [EHS 705-01](#) or by contacting ASU Insurance Services at (480) 965-1851.

Property loss claims which may exceed \$10,000 must be reported by telephone (480) 965-1851 or fax (480) 965-727-9055 to ASU Insurance Services immediately upon loss discovery. ASU Insurance Services is required to report these types of claims to ADOA Risk Management within one working day of loss discovery.

The written property loss report and supporting documentation required for all property claims must be submitted to ASU Insurance Services within ten (10) days of the loss for all property claims. Property claims which are reported after ninety (90) days of loss discovery are not covered.

How to File a Third Party Claim: Contact ASU Insurance Services for a Third Party Claim form. Filing instructions are provided with the claim form. University employees and volunteers shall immediately notify ASU Insurance Services at (480) 965-1851 of any incidents that could potentially generate a liability claim.

ASU Insurance Services is required to report any potential third party liability claim or incident involving physical injury or property damage in excess of \$10,000 to State Risk Management within one working day of the incident.

Insurance Verification - Certificates of Insurance

A certificate of insurance is a document used to provide information on specific insurance coverage in place. The certificate essentially provides proof or verification of insurance and usually contains information on types and limits of coverage, named insured, and the policies' effective periods. Although the certificate should not be substituted for information contained in the actual insurance policies, it is usually a readily reliable source of information on proof of insurance coverage. Certificates are usually requested by opposite parties in an agreement, contract, or transaction to make certain the other party has the appropriate insurance coverage.

A certificate of insurance issued by ADOA Risk Management is for informational purposes only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend, or alter coverage afforded by state law.

Certificates Issued by the State for the University: Non-state entities requesting a certificate of insurance from the university prior to use of its facilities and/or properties must provide ASU Insurance Services with a copy of the contract. The contract must be received by ASU Insurance Services fifteen (15) working days prior to the effective date of coverage. The contract should be forwarded to fax (480) 727-9055 or ASU campus mail code 3804.

The contract will be reviewed and approved by ASU Insurance Services for appropriate insurance language. Some contracts may be forwarded to the ASU Office of General Counsel for special review.

ADOA Risk Management will not issue a certificate of insurance for documents that contain inappropriate indemnity and/or hold harmless language. ASU cannot name other parties as an additional insured unless previous approval on the terms is received from ADOA Risk Management. Following contract language approval by ASU Insurance Services the contract must be signed by an authorized university official with contract signature authority in accordance with [Purchasing and Business Services Policy and Procedure PUR 202](#).

ASU Insurance Services will forward a copy of the contract with a formal request to ADOA Risk Management for processing of a certificate of insurance. ADOA Risk Management will forward the original certificate of insurance directly to the requesting party and a copy to ASU Insurance Services. ASU Insurance Services will then forward a copy to the requesting department.

Certificate Issued to ASU by a Non-State Entity: When ASU enters into a contract with a non-state entity, i.e., contractors and vendors, for goods or services, ASU can reasonably expect the contractor or vendor to be responsible for its negligent acts and omissions when carrying out its agreed to activities and/or services. Contracts between the university and non-state entities should contain specific insurance conditions, e.g., types and limits of coverage, named insured, and the policies' effective periods.

Standard insurance requirements for contractors and vendors include:

Commercial General Liability - Bodily Injury, Death, and Property Damage, Combined Single Limit: \$1,000,000 per occurrence.

Business Automobile Liability - Bodily Injury, Death and Property Damage, Combined Single Limit: \$1,000,000 per occurrence (if vehicles are used for services provided).

Workers' Compensation Insurance to cover obligations imposed by federal and state statutes having jurisdiction of its employees engaged in the performance of services, and Employer's Liability Insurance with limits of \$500,000 each accident; \$500,000 each employee/disease; and \$1,000,000 policy limit/disease.

Under certain circumstances where a potential risk exposure is identified placing the contractor, vendor, and/or the university at higher risk, ASU may require specific coverage's to be increased to a higher limit. Other types of coverage's may be required depending on the risks presented to the university.

The State of Arizona, Arizona Board of Regents and Arizona State University shall be named as additional insured for commercial general liability and automobile liability coverage's noted above.

ASU Insurance Services maintains copies of all certificates of insurance on file for the university.

ASU Insurance Services Programs and Services

The Insurance Services division provides services in university property and casualty insurance claim processing and reimbursement, certificate of insurance processing, alcohol permit approval, and third party claim processing.

Arizona State University maintains property, liability, and workers' compensation insurance coverage through the Arizona Department of Administration (ADOA) Risk Management. Arizona law requires ADOA Risk Management to insure and self-insure all agencies of the State, including ASU. Insurance Services serves as a liaison for the university to ADOA Risk Management for insurance related issues.

Definitions

Actual Cash Value: The cost of replacing damaged or destroyed property with comparable new property, minus depreciation and obsolescence.

Additional Insured: An individual or entity that is not automatically included as an insured under the policy of another agency, but for whom the named insured's policy provides a certain degree of protection. An endorsement is typically required to affect additional insured status.

Certificate of Insurance: A document providing evidence of the existence and terms of a particular insurance policy.

Commercial General Liability Policy: A broad form of liability insurance usually covering business organizations to protect them against liability claims for bodily injury, death, and property damage arising out of operations, products and completed operations, and independent contractors, but excluding coverage for liability arising out of the use of automobiles.

Depreciation: A decrease in the value of any type of tangible property over a period of time resulting from use, wear and tear, or obsolescence.

Excess Insurance: Coverage designed to be in excess over one or more primary coverage's, and which does not pay a loss until the loss amount exceeds the amount of the primary coverage's.

Indemnify: To restore an insured to the same financial position after a loss that a person or entity had prior to the loss.

Insured: The party covered by an insurance policy.

Insurer: A term generally used for the party providing insurance coverage.

Loss Control/Loss Prevention: Any combination of actions taken to reduce the frequency or severity of losses; more commonly referred to as loss prevention.

Personal Property: Property other than real property such as computers, vehicles, and furniture.

Primary Coverage: Insurance coverage which covers from the first dollar, perhaps after a deductible, as distinguished from excess coverage which pays only after primary coverage is exhausted.

Real Property: Buildings and land.

Self-Insurance: By definition it means to protect against losses by setting aside one's own money. ASU is self-insured through State Risk Management and losses are funded through annual cost allocations provided by ASU and other state agencies.

Insurance Services Directory

Insurance Services
Arizona State University
P.O. Box 873804
Tempe, Arizona 85287-3804

Campus Emergencies..... 911
Main Office Telephone..... (480) 965-1851
Main Office Fax..... (480) 727-9055
Department e-mail..... insuranceservices@asu.edu