



Guide to Insurance Requirements – Clients, Sponsor Activators and Vendors



Hosting an event at UCLA within a Recreation venue can certainly be an exciting opportunity! From historic Pauley Pavilion, to one of our many outdoor pools, to our turf IM Field, Recreation offers a variety of venues to accommodate a few people to thousands of people. Also, Recreation offers customizable programming such as team building on our challenge course located at the beautiful Sunset Canyon Recreation Center. To ensure successful completion of the

venue or program reservation process, please take a moment to understand our insurance requirements.

This information is intended for any entity (e.g. student organization, non-profit organization, public sector, business/company, etc.), other than a UCLA Department, requesting to reserve a UCLA Recreation program or [UCLA Recreation venue](#). This information is aligned with the broader [UCLA insurance requirements](#) set forth by Insurance and Risk Management (IRM). *The information is applicable for low to medium risk exposure events and is subject to change.* Information specific to a reservation will be shared by the event manager and/or included in the contract.

In certain instances we may determine it would be appropriate for the event audience (e.g. guests, participants, etc.) to sign a **University waiver**. With proper planning, it may be possible to incorporate the University waiver text into an existing non-University waiver so that the event audience need only sign one waiver. Furthermore, we may be able to offer an online system in which waivers may be collected.

Information for event hosts, program organizers and on-campus sponsor activations

Whether you are hosting a meeting in the Student Activities Center, a birthday party at Sunset Canyon Recreation Center, or a concert at Pauley Pavilion, proof of insurance, which always includes commercial general liability and may include business auto liability and workers’ compensation, is required.

The following **commercial general liability** (CGL) limits generally apply:

Client	Minimum Requirements
UCLA Student Organization	\$1M combined single limit / \$2M general aggregate
All Others	*\$2M combined single limit / \$5M general aggregate

**CGL insurance must be endorsed to include “The Regents of the University of California” as an additional insured.*

For clients that are commercial entities (such as businesses and corporations) and all sponsor activations, when planning on driving owned, scheduled, non-owned, or hired automobiles to UCLA, proof of ***business auto liability** is required (\$1M minimum limit).

**Business auto liability must be endorsed to include “The Regents of the University of California” as an additional insured.*

For clients that are commercial entities and all sponsor activations, when planning on having staff or representatives on-site, **workers' compensation** is required per California law. Please note, this requirement applies to staff and representatives such as employees, volunteers, ambassadors, etc. that may be on-site @ UCLA.

Special Circumstances

Based on details of the reservations, additional insurance or risk mitigation measures may be required. Common examples where this may be the case includes:

Events and programs with alcohol present

With advance approval from the University, alcohol may be permitted at certain types of events. In circumstances when alcohol is permitted, a variety of measures must be followed for alcohol service to be allowed. In all instances when alcohol is available at an event, the client will be required to carry Host Liquor Liability Coverage, which is typically excluded from Commercial General Liability.

Events and programs involving minors

Events that include activities for minors, such as sports tournaments and camps, may require the client to provide proof of sexual molestation coverage (which is typically excluded from commercial general liability policies). Additionally, any other entity that may be a part of the event who will serve an active role in the supervision and/or management of the children may also be required to provide proof of insurance including sexual molestation coverage. See below for examples of when sexual molestation coverage may or may not be required.

Example 1: A youth flag football tournament will be hosted on the IM Field. It is expected that parents or guardians will travel to campus with their children so that tournament staff will not be responsible for direct supervision of the minors. Since staff will not be responsible for direct supervision of the children, sexual molestation coverage most likely won't be required.

Example 2: A multi-day youth soccer clinic will be hosted on the IM field. It is expected that parents or guardians will drop their child off each morning and pick them each evening, along with several children who will be staying overnight throughout the duration of the clinic. During the clinic day, as well as during the overnight stay, camp staff will be directly responsible for the supervision of the children. Since staff will be directly responsible for direct supervision of the children, sexual molestation most likely would be required.

Information for vendors

When a client anticipates utilizing vendors as part of the reservation or as part of a sponsorship activation, the following information applies to each vendor used. Examples of the common types of vendors that may be used include caterers, entertainers and equipment rental companies (the event manager can provide you with vendors that have already provided the University with their required insurance information.)

All vendors are required to provide proof of insurance that includes the following:

- CGL Combined Single Limit Per Occurrence \$1M / \$2M General Aggregate
- Products and Completed Operations \$2M
- Personal and Advertising Injury \$1M
- Business Auto Liability \$1M
- Workers' Compensation

Certificates of insurance (COI) must be submitted fifteen business days prior to the start of the event and must provide for advanced written notice to the University, in accordance with policy provisions, of any modification or cancellation of any of the above insurance coverage.

No insurance, consider...

Clients and vendors without the necessary insurance may be able to obtain coverage from [Mercer Consumer](#). Mercer provides a variety of options and customizations. Please be aware that Mercer **does** not provide an option to add Sexual Molestation coverage to its CGL products.

To direct to the appropriate coverage options, select a link below:

- [UCLA Student Organizations](#)
- [Clients Renting a Venue](#)
- [Vendor](#)

Submitting Certificate's of Insurance (COIs)

Certificates of insurance should be submitted fifteen (15) business days prior to the start of the event, program or sponsor activations. The COI must provide for advanced written notice to the University, in accordance with policy provisions, of any modification or cancellation of any of the above insurance coverage. It is important that the COI includes all of the required coverage indicated in the event contract, in the communication from the assigned Recreation event manager, or included in this guide. Failure to provide a COI, or provide a COI without adequate minimum coverage, may result in cancellation.

UCLA Student Organizations registered through SOLE do not need to provide proof of insurance for an internal meeting. However, for any other type of activity, COI submittal is required.

To submit a COI, please visit www.campuslife.ucla.edu/riskservices.

Questions

If you have questions about insurance, waivers or related information, you may contact your assigned event manager or send an e-mail to compliance@saonet.ucla.edu.