



Certificate of Insurance Information

This insurance information is derived from a review of applicable rules and laws associated with the university and state agencies. The information is also based on the insurance coverage currently carried by the university. Questions regarding this line of coverage should be directed to OSU Insurance at insurance@osu.edu

1. The Ohio State University posts its Certificate of Insurance (COI), on the Business Finance website under the Office of the Treasurer. Since October 2007, we have discontinued providing paper certificates, as the contract and law guides insurance coverage. Third parties who contract with the university may access proof of insurance by reviewing the information at the following URL: <http://u.osu.edu/treasurer/risk/insurance/>
2. Choose the type of coverage:
University Liability: then select, [University Liability COI](#), in the right margin.
Property: then select, [Property COI](#), in the right margin.
Fine Art: then select, [Fine Arts COI](#), in the right margin.
Student in practicum: then select, [Student "in-Practicum"](#), in the right margin.
3. The COI is a document that shows proof of insurance to a third party. It is a document issued by an insurance company that certifies that an insurance policy has been bought and shows an abstract of the most important provisions of the insurance contract. It is not a substitute for the actual insurance policy and is a non-negotiable document.
4. A COI will not be issued for OSU unless all of the following three conditions exist:
 - a. There is a written agreement or contract between OSU and a third party;
 - b. The contract requests a certificate; and
 - c. The contract is signed by the official signatory of OSU.
5. A third party may be named as an Additional Insured on the policy if by agreement OSU is obligated to do so. The University does not supply insurance for student organizations or clubs. Therefore no certificates can be issued for student organization or club activities.
6. The Ohio State University does not change the language on the Certificate of Insurance. This is in line with the directive from the Ohio Department of Insurance, (Bulletin 2009-08-Certificates of Insurance) that explains the purpose of certificates of insurance. The underlying document, the contract, is the guiding document and is the binding document between the parties. Negotiated terms belong in a contract and not the static COI. The COI is only considered proof of insurance and may contain a very brief summary of the terms of the existing policy.
7. If you have any issues regarding our insurance information please email insurance@osu.edu