



Named as an Additional Insured On the Public Entity Liability Policy

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. Naming an individual or company as an additional insured is a way to attempt to shift risk.
2. Additional insureds are only given coverage for acts arising out of the acts of the named insured, (OSU). [The other party is sued for OSU's action. OSU's insurance would cover the other party if we agreed to name the other party as an additional insured via contract.]
3. The other party would not have coverage if sued for an act that did not arise out of an act of OSU or OSU's employee.
4. An additional insured does not have any other rights with regards to OSU's insurance. They have not right to notice of cancelation; no notice of non-renewal or significant change in the policy unless agreed upon in the contract with OSU.
5. If named as an additional insured, the party is subject to the same terms, conditions and limits on the insurance policy as OSU.

6. OSU Insurance allows us to agree to an additional insured status in our contracts. It just needs to be in the signed contract. We believe the contract is the controlling document and therefore we do not put the actual name on the COI. Our COI (certificate of insurance) has language that provides for additional insured status.

University Liability: http://u.osu.edu/treasurer/files/2014/09/THE-OHIO-STATE-UNIVERSITY_UMBRELLA-EOC-2015-16-xp0hgs.pdf

Property: http://u.osu.edu/treasurer/files/2014/09/AIG-EPI_ACORD27_2015_858680-25pgl41.pdf

Fine Art : http://u.osu.edu/treasurer/files/2014/09/AXA-EPI_ACORD27_2015_853475-2hh9sv2.pdf

Student in practicum: http://u.osu.edu/treasurer/files/2014/09/THE-OHIO-STATE-UNIVERSITY_Student-in-Practicum_GL_EOC-2015-2016-12scqrf.pdf

"You are named as an **additional insured** on the General Liability policy where the Ohio State University is required by written contract or agreement in effect during the policy period and executed prior to the occurrence."

7. When requesting OSU be named as an additional insured, make sure that we have the following language: OSU, its board of trustees and employees named as an additional insured. This will protect all involved OSU parties.
8. We do not grant permission for individuals to be a "named insured." Named insured would give the exact same status as the insurance holder and not just through vicarious liability. If granted you would essentially insure a third party for their acts whether related to an OSU act or not.



Certificates of Insurance

A certificate of insurance is a document that shows proof of insurance to a third party. A certificate will not be issued unless the following three conditions exist:

- There is a written agreement or contract between OSU and a third party;
- The contract states that OSU shall name the third party as an additional insured; and
- The contract is signed by the official signatory of OSU.

The University does not supply insurance for student organizations or clubs. Therefore no certificates can be issued for student organization or club activities.