

Business and Finance
Title: Insurance Guidelines for Common Requests
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Purpose: To provide guidelines and processes for various events where insurance coverage and associated liability needs to be addressed.

Send guideline comments to: [Web Administrator](#)
Responsibility for Administration: Insurance Coordinator
Department Guidelines Resides in: Business and Finance

Insurance Guidelines for Common Requests:

Below are some of the most common insurance issues received by Business and Finance for University business with some broad guidelines on how to proceed when each presents itself. Please contact [Donna Blunck](#), Business and Finance (515-271-3116) with insurance questions. **NOTE:** Our insurance policies renew annually in June. Some of these guidelines will change at that time as well.

Insurance Broker June 1, 2011:

LaMair-Mulock-Condon Company, 4200 University Avenue, Suite 200, West Des Moines, IA 50266 is the University's insurance broker.

NOTE: ALL FORMS CAN BE FOUND ONLINE AT: www.drake.edu/busfin/forms.php

Table of Contents:

1. **Guidelines for Common Requests**
2. **Terms**
3. **Airline Travel**
4. **Camps Held on Campus**
5. **Certificate of Insurance**
6. **Contract Clauses**
7. **Driving on Behalf of Drake University: (field trips, work, etc.)**
8. **Falls or Accidents on Campus**
9. **Grants and Funded Programs**
10. **Liquor Liability**
11. **Minimum Guidelines for Insurance Coverage**
12. **Professional Programs**
13. **Special Event Insurance Option**
14. **Stolen Computers**
15. **Student Athlete Injury**
16. **Student Events on Campus**
17. **Students, Volunteers, Employees Engaged by Drake or Working on Behalf of Drake**
18. **Study Abroad Guidelines Faculty** (when it opens scroll down)
19. **Study Abroad Guides Students**
20. **Study Abroad "Student Identity Card/International Teacher Identity Card"**
21. **Study Abroad "Worldwide Assistance Services Card"**
22. **Trips: Field Trip Guidelines**
23. **Vehicle Glass Breakage Coverage**
24. **Vehicle: Lease or Rent a Vehicle for Trip**

25. **Vehicle: Owned Drake or Leased Sold**

26. **Vehicle: Use of Personal Vehicles for Drake Event or Drake Business**

Insurance Forms (Downloadable and Printable) [Top of Document](#)

NOTE: ALL FORMS CAN BE FOUND ONLINE AT: www.drake.edu/busfin/forms.php

- [Incident Accident](#)
- [Motor Vehicle Request & Fair Credit Report Forms](#)
- [Class Trip](#)
- [Liability Release](#)
- [Insurance Card](#)

Insurance Guidelines for Common Requests: [Top of Document](#)

Below are some of the most common insurance issues received by Business and Finance for university business with some broad guidelines on how to proceed for various situations. Please contact Donna Blunck_in Business and Finance (515-271-3116) with insurance questions.

NOTE: Most of the university's property and casualty insurance policies renew annually in June. Some of the following guidelines will change at that time as well.

Insurance Broker June 1, 2011: [LaMair-Mulock-Condon Company](#), 4200 University Avenue, Suite 200, West Des Moines, IA 50266.

Terms: [Top of Document](#)

General Liability: this coverage provides bodily injury and property damage if Drake is liable for the accident or damage.

Workers Comp: this coverage is a no-fault statutory benefit as dictated by state law that is provided by an employer to an employee due to a job related injury (including death) resulting from an accident or occupational disease.

Automobile: this coverage applies to a land motor vehicle, trailer, or semi-trailers designed for travel on public roads.

Drake Named as an Additional Insured:

Drake named as an additional insured on another entity's Certificate of Insurance means that Drake is identified as an insured in that entity's policy declarations of the primary insured.

Airline Travel [Top of Document](#)

The university does not have non-owned aircraft insurance for chartered airplanes. For use of a chartered airplane, the charter or commercial airline insurance is primary. It is important that:

- the contract or letter of agreement and Certificate of Insurance for the charter airline be submitted to Business and Finance for review to ensure minimum insurance limits are in place and the planes used pass university insurance and transportation requirements.

The Minimum required general liability coverage is:

- o *\$1 Million per seat with a minimum based on number of seats/million, with \$5 million being the minimum for any charter aircraft.*

The university's official travel agent for commercial airline tickets is:

- o The Travel Center, 5805 Fleur Drive, Des Moines, IA 50321. Phone: 287-3170; FAX: 287-7832

If you find cheaper commercial airfares using other sources, e.g., web, other agents, feel free to secure the most economical airfare through the other sources. The goal is: "what is best practice for Drake." See [Vendor Source List](#) for more information.

Camps Held on Campus [Top of Document](#)

Forward all contracts for camps to Business and Finance for review. Business and Finance will review the contract for insurance requirements and any liability issues. The faculty member or director will be contacted with any questions. ([Certificate of Insurance Sport Camp Form](#))

Certificate of Insurance [Top of Document](#)

Proof of Insurance through a "Certificate of Insurance" must be provided on all applicable contracts. [Certificate of Request Form](#)

For Drake's protection, the Certificate of Insurance document (provided from an outside entity to Drake) will include the following language under the "Description of Operations" section:

"Drake University will be added as an additional insured with regard to operations of the insured."

Of course, some companies will require this same proof of insurance from Drake. Request those Certificates of Insurance from [Donna Blunck](#) in the Business and Finance office, 271-3116.

Contract Clauses [Top of Document](#)

Contracts and "**hold harmless and or indemnity**" clause. It is recommended that university contracts have the following clause.

INDEMINIFY AND HOLD HARMLESS LANGUAGE:

Drake University will indemnify and hold harmless the Agency, _____, from all expenses, costs, harm and damages of whatever kind, which might arise directly or indirectly from any act or omission on the part of the University's Board of Trustees, employees, its students, agents, or designees which are not under the control of the Agency.

The Agency, _____, will hold indemnify and hold harmless the University from all expenses, costs, harm and damages of whatever kind, which might arise directly or indirectly from

any act or omission on the part of the Agency's agents or designees which are not under the control of Drake University.

Occasionally an Agency will require the following hold harmless in their contracts:

"Drake University will hold harmless the Agency, _____, from all expenses, costs, harm and damages of whatever kind, which might arise directly or indirectly from any act or omission on the part of the University's Board of Trustees, employees, its students, agents, or designees which are not under the control of the Agency.

The Vice President of Business and Finance must review all contracts where Drake will hold harmless or indemnify an agency.

Driving on Behalf of Drake University: (field trips, work, etc.) [Top of Document](#)

All persons driving on behalf of Drake University, e.g., field trips, work, must have a motor vehicle check. Please follow the following steps. (Click here for a [Field Trip Check off List](#))

- Fill out at least 2 days before the trip, the "[Motor Vehicle Request and the Fair Credit Report](#)" forms and submit to Business and Finance via fax 271-4169, campus mail, email to donna.blunck@drake.edu or hand delivery to Room 316 Old Main Administration Building. It is important to fill in the contact information on the MVR form so that person can be notified that the driver has been approved to drive or not.
 - It could take 1 to 5 business days for the university to complete a motor vehicle check on the requested driver. The incidents listed on the MVR(s) are assigned points according to number of accidents, speeding tickets, etc. The driver must have less than 6 points to be able to drive on university business and be covered by the university's insurance. ([Point System](#))
 - The faculty member or contact for the trip will receive an email or phone call confirmation from Business and Finance, indicating that the proposed driver(s) is or is not approved to drive on behalf of the university. It is the responsibility of the faculty member or the director to ensure the approved drivers are the only persons driving on behalf of the university.

FYI, the preferred rental company for vehicles is Enterprise/National. See [Recommended Vendor Source List](#).

Vehicle Accident [Top of Document](#)

If you are driving a rental, lease or Drake owned vehicle and you have an accident, you will need to contact Security (271-2222) if accident is within 5 miles of campus or on campus. You should exchange insurance and contact information with the other driver(s) involved even if the damage is minor. Drake's insurance coverage information is on the insurance card you have obtained from the Business and Finance office or printed off using this site. ([Insurance Card](#)) The insurance card should be kept in the vehicle you are driving at all times. If the card is not in the vehicle, you could receive a traffic ticket for failure to have the card in the vehicle. The fine will be incurred by the department using the vehicle. Obtain a police report when possible. **Contact Business and Finance (271-3116) as soon as possible so insurance can be notified.** An [incident](#) form will need to be filled

out and faxed to: 515-271-4169 or emailed to: [Donna Blunck](#) in [Business and Finance](#). Estimates will need to be obtained and approved by insurance, before repairs are made. A towing service that is used by the University regularly is Owen Christ (515-244-2171.) Deductibles, if any, are the responsibility of the driver's department.

Falls or Accidents on Campus [Top of Document](#)

Call Security at 515-271-2222, when there is a fall, injury, or some type of accident on campus. Security has training to access the situation and secure help if injured requests help. Security also completes and forwards an accident/incident report to Business and Finance or Human Resources for insurance purposes. ([incident](#) form)

If Security is not called, and an incident occurs in a class or meeting, it is the faculty member's or the director's responsibility to fill out an [Incident](#) form within 48 hours and submit it to Business and Finance (Fax: 515-271-4169).

Grants and Funded Programs [Top of Document](#)

Please contact the Funded Programs Accountant or Director, Sponsored Programs to address insurance issues for Grants. Both can be contacted at 515-271-2850. Each apply guidelines that are consistent with University policy.

Liquor Liability[Top of Document](#)

Any and all liquor brought onto campus for events must be supplied by Sodexo Food Services. Sodexo carries the liquor license and liquor liability insurance for university events. Food must be provided at all events offering liquor. Selling liquor or charging guests for liquor is prohibited.

Drake's Minimum Guidelines for Certificates of Insurance that are provided to the University:

[Top of Document](#)

General Liability:

\$1 Million Per Occurrence
\$2 Million Aggregate

Workers Compensation:

\$100,000 per accident per employee
\$500,000 policy limit

Automobile:

\$1 Million Combined Single Limit

Bus Transportation Insurance Guidelines

Workers Compensation:

\$100,000 per accident per employee/\$500,000 policy

Automobile:

\$5 Million

List umbrella/excess coverage and med pay coverage if the bus company has this coverage.

[Certificate of Insurance Request](#) form for most events or services.
[Sport Camp Minimum Insurance Requirements Certificate of Insurance form](#). [Top of Document](#)

Professional Programs [Top of Document](#)

It is important that Business and Finance is notified of all programs offered by the University. The Miscellaneous Professional Program coverage covers university supported programs as long as they are listed on the policy. Programs can be added to the policy during the year by contacting Business and Finance at 271-3116.

Special Event Insurance Option [Top of Document](#)

Special event insurance is offered by our insurance broker to use for a one time event. This insurance could be used if the university's insurance does not cover an event that the university wants to hold or decides the event is too risky and decides not to reflect the exposure on its primary general liability insurance policy. Such an event would be: Relays events, concerts, fireworks, etc.

Another use for this type of event insurance, would be if a vendor providing service to the university does not have insurance that is required by the university, e.g., students booking a band that doesn't have insurance. The vendor (the band) can request a quote for special event insurance through the university's insurance broker. Of course, in this situation, the cost of the insurance premium would be paid for by the vendor. Costs of special event insurance will be paid for by the initiating department or student organization. Please contact the Business and Finance office (271-3116), for more information about this type of insurance.

Stolen Computer [Top of Document](#)

The university's policy covers to the extent of the policy, non-owned and owned computers. The non-owned computers must be used solely by the department and either leased or rented. Stolen computers are subject to a \$1000 deductible payable by the department. (June 1, 2011). Please contact Business and Finance when this type of incident occurs so insurance can be notified.

Student Athlete Injury [Top of Document](#)

Report student athletic injuries to the Head Athletic Trainer in Athletics, 271-2816.

Student Events on Campus [Top of Document](#)

Contact the Director of Student Activities, 271-3761, for clearance to hold a student event on campus. The Director ensures that the university established insurance guidelines are followed for such events.

Students, Volunteers, or Employees Engaged by Drake or Working on Behalf of Drake [Top of Document](#)

The university's liability insurance covers a student, volunteer, or employee while engaged by Drake or working on behalf of Drake University.

[Study Abroad Travel Accident Insurance Options](#)

The university does have some travel accident insurance in place for travel. This plan also has travel assistance component. The FrontierMEDEX plan provides a 24 hour toll free emergency service that can help you access emergency assistance while you are traveling 100 miles or more from home. This service also provides assistance in emergency medical assistance, emergency personal services, and pre-trip information. For more information, contact Business and Finance, 515-271-3116.

[Trips: Field Trip Guidelines](#)[Top of Document](#)

Click on the [Field Trip Check List](#) for direction and complete linked list of forms.

1. The faculty member or director is required to fill out the "[Trip](#)" form and return to Business and Finance for each trip, e.g., via semester study abroad class trips, study tours (over 14 days but not more than 30 days) abroad or within the states, or field trips (1-14 days) abroad or within the states.
2. If you plan to **rent or lease** a vehicle for a **trip**, please follow the guidelines under the heading below: **[Vehicle: Lease or Rent a Vehicle for Trip](#)**
3. A "Release" form must be signed by each student before traveling on a class trip. This completed form should be forwarded to Business and Finance before the trip is taken. ([Liability Release](#) Form)

[Vehicle Glass Breakage Policy](#) [Top of Document](#)

If a Drake owned or leased vehicle incurs a broken windshield or glass and cost is under \$250 then the department will need to pay for the damage. If over \$250, please send a copy of the invoice to Business and Finance for insurance to cover the remainder over the \$250 deductible. You can call EMC Glass at 888-362-2255 for an appointment to schedule glass repair or replacement.

[Vehicle: Lease or Rent a Vehicle for Trip:](#) [Top of Document](#)

If you plan to **rent or lease** a vehicle for a **trip**, please consider the following:

1. If renting within the United States, do **NOT** take out additional insurance as the university's vehicle insurance covers leased or rental vehicles that are used for Drake University business. Drake carries the insurance.
2. Drake strongly recommends not renting vehicles in a **foreign** country.
3. Request from Business and Finance, 515-271-3116 or print a proof of [Insurance Card](#) for use with a rental or lease vehicle.
4. All persons driving on behalf of Drake University, e.g., field trips, work, must have a motor vehicle check. Please follow the following steps:
 - a) Fill out at least 2 days before the trip, the "Motor Vehicle Request" and the "[Fair Credit Report](#)" forms and submit to Business and Finance via fax 271-4169, campus mail, or hand deliver to Room 316, Old Main Administration Building. ([MVR/FCR](#) Form)
 - b) It takes 1-2 business days for the university to complete a motor vehicle check on the requested driver. The incidents listed on the MVR(s) are assigned points according to

number of accidents, speeding tickets, etc. The driver must have less than 6 points to be approved to drive on university business and be covered by the university's insurance.

[\(Motor Vehicle Point List\)](#)

- c) Upon receiving the MVR in Business and Finance, the faculty member or director will receive an email or phone call confirmation from Business and Finance, that the proposed driver(s) are or are not approved to drive on behalf of the university. It is the responsibility of the faculty member or the director to ensure the approved drivers are the only persons driving on behalf of the university.

FYI, the preferred rental company for vehicles is Enterprise/National. See [Recommended Vendor Source List](#).

Vehicle: Owned Drake or Lease is Sold/Returned [Top of Document](#)

If a Drake owned or leased vehicle is sold or returned as the lease ends, it is important to contact Business and Finance office, 271-3116, so insurance can be updated.

If a Drake owned or leased vehicle is involved in an accident, please contact the Business and Finance office, 271-3116. Also fill out an "[incident](#)" form and return to Business and Finance as soon as possible but at least within 2 days after the accident. If there is an official police report filed, please forward a copy to Business and Finance. This information will be forwarded to the university's insurance carrier and verification for repair will be completed by the insurance adjuster contacting and communicating to the contact person listed on the incident report. Drake owned or leased vehicle repairs have a \$1000 collision deductible. The deductible is payable by the department. ([Incident](#) Form.)

Vehicle: Use of Personal Vehicles for Drake Event or Drake Business [Top of Document](#)

The person driving their personal vehicle on Drake business or on behalf of Drake, should know that their personal insurance coverage is primary or covers first. The university's insurance applies as secondary. Secondary coverage applies only to third party bodily injury liability --injuries incurred in the vehicle hit by the Drake driver. University insurance coverage does **NOT** apply to damage to the person's personal vehicle or injuries in that vehicle. The owner's personal vehicle insurance policy is the coverage to their vehicle's damage. For more personal vehicle information, see the University's [Transportation Policy Personal Vehicle form](#) and more information is in the [Transportation policy](#) itself.

Insurance Forms (Downloadable and Printable) [Top of Document](#)

- [Incident Accident](#)
- [Motor Vehicle Request & Fair Credit Report Forms](#)
- [Class Trip](#)
- [Liability Release](#)
- [Insurance Card](#)

Return to the [Business and Finance](#) Home Page