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: Finance and Administration

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, (515-271-3116) with insurance questions. NOTE: Our insurance policies renew annually in July. Some of these guidelines will change at that time as well.

NOTE: ALL FORMS LINKS CAN BE FOUND ONLINE AT:
www.drake.edu/busfin/insuranceoffice/formsinsuranceandrisk

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- Certificate of Insurance Request Forms
- Incident Accident Process and Form Links
- Insurance Card
- Liability Release
- Medex Traveler Documents
- Motor Vehicle Request & Fair Credit Report Forms
- Trip

Insurance Guidelines for Common Requests:
Below are some of the most common insurance issues received by Drake’s Insurance and Risk Management Office 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.

Terms:

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:
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 ducontracts@drake.edu 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:

  - $1 Million per seat with a minimum based on number of seats/million, with $5 million being the minimum for any charter aircraft. Additional requirements
are listed in the University’s Transportation Policy at: http://www.drake.edu/busfin/policies/

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

- 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. See Vendor Source List for more information.

**Camps with Minors Held on Campus**

Contact F&A Insurance office (515-271-3116) for insurance coverage and indemnity clause review. Specific insurance coverage is required. (Certificate of Insurance for Third Party Camps with Minors Request Form)

**Certificate of Insurance**

**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 is additional insured on the general liability insurance.”

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**

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

**INDEMNIFY 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.

All Contracts/Agreements must be reviewed and signed by the authorized signer as stipulated in the University Contracting Authority Policy.
Driving on Behalf of Drake University: (field trips, work, etc.)

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 Voluntary Trip Check off List)

- Fill out at least 2 days before the trip, the “Motor Vehicle Request and the Fair Credit Report” and Personal Vehicle Release, (if driving personal vehicle) forms. Submitted forms go to Drake’s Insurance office in 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

Contact Drake Campus Security (515-271-2222) if you have an accident within 5 miles of campus and are driving a rental, lease or Drake owned vehicle. Each driver 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 from Drake’s website. (Insurance Card) The insurance card should be kept inside the vehicle at all times. It is Iowa law that the insurance card is readily available within the vehicle. Any traffic violations are the responsibility of the driver or the department as deemed appropriate by the department senior administrator. Obtain a police report when possible.

Contact the Finance and Administration insurance office at (515-271-3116) as soon as possible so insurance can be notified. An incident form will need to be filled out online. At least one repair estimate will need to be emailed to the insurance office. The university’s insurance company will review and communicate approval before repairs are made. Deductibles, if any, are the responsibility of the driver or the driver’s department depending on circumstances.

Falls or Accidents on Campus

Call Security at 515-271-2222, when there is a fall, injury, or some type of accident or incident on campus. Security has training to assess 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 (Sponsored Programs)**

Please contact the Sponsored Programs Staff at 515-271-2850 with grant related questions.

**Liquor Liability**

Any and all liquor brought onto campus for events must be supplied by Sodexo Food Services. Sodexo carries the Dram Shop (insurance) and secures the event’s liquor license. Food must be provided at all events offering liquor.

**Certificates of Insurance.**

Drake’s Minimum coverages and limits are:

General Liability:
$1 Million Per Occurrence  
$2 Million Aggregate

Workers Compensation: (State Statutory Requirements are followed)  
$100,000 per accident per employee  
$500,000 policy limit

Automobile: (as applicable)  
$1 Million Combined Single Limit

Click Here for a list of Certificate of Insurance Request forms for to be used for most events or services on or off campus.

**Professional Programs**

It is important that the Finance and Administration Insurance office is notified of all new programs offered by the University to ensure the program is added to insurance. Programs can be added to the policy during the year by contacting the Insurance Office at 515-271-3116.

**Special Event Insurance Option**

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 may 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 F&A Insurance office (515-271-3116), for more information about this type of insurance.

**Stolen Computer**

The university’s policy covers to the extent of the policy limits for 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 $2,500 deductible payable by the department. Please contact the F&A Insurance office (515-271-3116), when this type of incident occurs so insurance can be considered.

**Student Athlete Injury**

Report student athletic injuries to the Head Athletic Trainer in Athletics, 515-271-2816.

**Student Events on Campus**

Contact the Director of Campus Programming, 515-271-4078, 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**

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 group travel accident insurance in place for travel. Also a travel assistance and security policy is secured through the FrontierMEDEX plan (go to #3.) for all travelers traveling on Drake business more than 100 miles from Drake. This plan provides a 24 hour toll free emergency service that can help travelers access emergency assistance including emergency medical assistance and pre-trip information. To register your trip click on and fill out the MEDEX Roster form. Submit the completed form to Donna Blunck. For more information, contact F&A Insurance office at 515-271-3116.

**Trips: Domestic Field Trip Guidelines**

Click on #2 of the Field Trip Check List for direction and complete linked list of domestic trip forms.

1. The faculty member or trip leader is required to fill out online the “Trip” and Trip Roster forms for each domestic trip at least 5 days before each trip commences. Examples of such trips are: required class trips, voluntary student organization trips, club sports, mock trials, moot court, field trips (1-14 days), etc.
NOTE: If the trip requires overnight stay, the Clery Act portion of the Trip form must also be completed on the trip form.

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 trip. This completed form should be forwarded to Business and Finance before the trip is taken. (Liability Release Form)

**Vehicle Glass Breakage Policy**

If a Drake owned or leased vehicle incurs a broken windshield or glass and cost is under $1000 then the department will need to pay for the damage. If over $1000, please send a copy of the invoice to F&A Insurance office for insurance to cover the remainder over the $1000 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:**

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. Contact F&A Insurance office (515-271-3116) for an insurance card.

2. Drake strongly recommends not renting vehicles in a foreign country. If there is no other transportation available, be sure to take out the vehicle collision (damage) insurance.

3. 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 online at least 5 days before the trip, the “Motor Vehicle Request” and the “Fair Credit Report” form. (MVR/FCR Form)
   b) It takes 1-5 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 approved to drive on university business and be covered by the university’s insurance. (Motor Vehicle Point List) (under #6.)
   c) Upon analysis of the mvr, the faculty member or director will receive an email or phone call confirmation from F&A Insurance office, 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 with Hertz as a backup provider. See Recommended Vendor Source List. Contact your main department administrative assistant for rental process information or the Finance and Administration office.

**Vehicle: Owned Drake or Lease is Sold/Returned**

If a Drake owned or leased vehicle is sold or returned as the lease ends, it is important to contact the F&A Insurance office, 515-271-3116, so insurance can be updated.
If a Drake owned or leased vehicle is involved in an accident, contact the F&A Insurance office, at 515-271-3116. Also fill out an "Incident" form online at least within 2 days after the accident. If there is an official police report filed, please forward a copy to the F&A Insurance office in 316 Old Main. This information will be forwarded to the university's insurance carrier and verification for repair will be completed by the insurance adjuster by contacting and communicating with 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**

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. University insurance will not pay for damage to the person's personal vehicle. For more personal vehicle information, see the University's Transportation Policy. The driver must fill out online a Personal Vehicle Release form before leaving on the trip.

**Insurance Forms**

- Certificate of Insurance Request Forms
- Incident Accident Process and Form Links
  - Incident Accident
- Insurance Card
- Liability Release
- Medex Traveler Documents
- Motor Vehicle Request & Fair Credit Report Forms
- Trip