

## GENERAL INSURANCE REQUIREMENTS FOR

**NON-COLLEGE ORGANIZATIONS** The Nevada System of Higher Education (NSHE) policy requires outside users of NSHE/CSN facilities to provide a certificate of insurance naming the “NSHE Board of Regents on behalf of CSN” as additional insured. The certificate of insurance should provide general liability coverage of at least \$1,000,000 combined single limit per occurrence and \$2,000,000 annual aggregate. Additional coverages may be necessary based on the operations and activities of the events contracted.

### Who Needs Insurance?

General liability coverage is required for every event coordinated by a Non-University Organization. Based on the operations and activities of each event, additional insurance requirements may apply, including but not limited to automobile liability and workers' compensation insurance. Please review the “What Type of Insurance?” section below for details.

### What Type of Insurance?

#### General liability coverage

- \$1,000,000 (1 million dollars) combined single limit per occurrence and \$2,000,000 (2 million dollars) annual aggregate
- Deductibles for insurance maintained by outside users shall not exceed \$5,000 per occurrence unless specifically agreed to by CSN
- Certificate must name the “NSHE Board of Regents on behalf of CSN” as additional insured

#### Automobile liability insurance

Automobile liability coverage will be required if owned, non-owned, and/or hired vehicles will be utilized during the course of your event. This includes load-in and load-out procedures.

- \$1,000,000 (1 million dollars) combined single limit per occurrence Workers' compensation insurance

Workers' compensation insurance will be required by law for any formal entity utilizing employees at any point in their event. Sole proprietors and corporate officers can waive this coverage by providing a mandatory notarized affidavit available from CSN.

- \$100,000 (100 thousand dollars) per occurrence and for occupational disease

### Why Do I Need Insurance?

Please read the full policy contained in the “Additional Insurance Information” section below.

### Where Can I Find Out More?

Please speak with CSN's Purchasing office about your event's specific requirements.

### Additional Insurance Information:

NSHE/CSN is willing to accept self-insurance from other governmental agencies since many have been receptive to accepting NSHE/CSN's statement of self-insurance when using their facilities.

Any student government (e.g. CSUN) or college-sponsored event would be covered by the self-insurance program of the State of Nevada