

# **William & Mary**

## **Insurance Coverage Guidelines**

### **Not Requiring Insurance**

The following non-sports events NOT resulting in fundraising or profit, with less than 100 anticipated attendance and WITHOUT street/road closures, alcohol, pyrotechnics, mechanical or inflatable rides, the use or display of animals do not require insurance:

- **Clubs and organizational meetings**
- **Guest speakers, lectures and reading events**
- **Luncheons**
- **Meetings of a social, academic, business, or philosophical nature**
- **Seminars**
- **State college and university events**
- **State and Federal Government events**
- **Virtual Speakers and Podcasters when not a certification or degree program**

### **NOTE:**

**Any independent contractors not meeting any of the above categories must provide the minimum insurance required by William & Mary**

See Section R of [W&M Mandatory terms and conditions](#).

Contractor shall issue a Certificate of Liability Insurance. The University will be named as an Additional Insured, and the proper name is: “The Commonwealth of Virginia, and the Rector and Board of Visitors of William & Mary, its officers, employees, and agents.”

### **Low Risk**

The following events without street/road closures, alcohol, pyrotechnics, mechanical or inflatable rides, or resulting in fundraising or profit:

- **Academic related events (such as spelling/math/science)**
- **Award celebrations**
- **Banquets**

- **Celebrations (weddings, anniversaries, birthdays)**
- **Debuts**
- **Fashion Shows**
- **Graduations**
- **Petting Zoos**
- **Pool Parties**
- **Public school system events**
- **Proms**
- **Recitals**
- **Reunions**
- **Social Receptions**

**Minimum Insurance required:**

See Section R of [W&M Mandatory terms and conditions](#).

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**Medium Risk**

Events without pyrotechnics, or mechanical rides.

Note: Any serving of alcohol must be with properly licensed and insured bartenders and proof of license and insurance will be required.

- **Block parties and street fairs**
- **Boxing**
- **Cheerleading**
- **Dances and parties outdoors**
- **Events involving closure of roads or streets**
- **Events which involve serving or sale of alcohol**
- **Exhibitions outdoors**
- **Football (contact)**
- **Golfing events**

- **Gymnastics**
- **Ice hockey**
- **Inflatable Rides**
- **In-line hockey**
- **Marathons**
- **Martial arts (contact)**
- **Overnight camping**
- **Polo**
- **Ropes courses**
- **Rugby**
- **Skateboarding**
- **Skating (open to public)**
- **Speed skating**
- **Swimming and diving (unorganized or lessons)**
- **Triathlons**
- **Waterslides**
- **Weapons (unloaded) shows**
- **Weightlifting**
- **Wrestling**

**Minimum Insurance required:**

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Liquor Liability (When distributing, selling, or serving alcohol) \$1,000,000

**High Risk**

Note: Any serving of alcohol must be with properly licensed and insured bartenders and proof of license and insurance will be required.

- **Circus**

- **Concerts**
- **Demolition Events**
- **Mechanical Rides (Fair or Circus Type)**
- **Motorized Racing**
- **Off-Road Racing**
- **Pyrotechnics**
- **Rodeo Events**

**Minimum Insurance required:**

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Contractor shall issue a Certificate of Liability Insurance. The University will be named as an Additional Insured, and the proper name is: “The Commonwealth of Virginia, and the Rector and Board of Visitors of William & Mary, its officers, employees, and agents.”

Liquor Liability (When distributing, selling, or serving alcohol) \$1,000,000

**TULIP- (Tenant User Liability Insurance Policy)**

TULIP is a Tenants' and Users' Liability Insurance Policy that provides special event liability coverage. It is used by institutions that permit "third-parties" to use their facilities for specific events. It is designed for third party users who do not carry liability insurance and is offered at a low cost. It is event-specific and can also cover vendors, performers, and exhibitors, if needed. It protects both the institution user (the third party) and William & Mary against claims by third parties who may be injured or experience damage to property as a result of participating in an event.

Events may range from low-risk events such as classroom seminars, receptions, or weddings to high-risk events including festivals and fairs, sports events, or concerts. The policy has exclusions for certain high-risk activities. Facility users may need to obtain coverage from another insurer if their event does not qualify for the TULIP program.

Below are the steps for the third-party/vendor to follow to purchase the TULIP policy:

1. Go to <https://tulip.ajgrms.com/>
2. Select the Quick Quote tab.
3. Pick Virginia in the drop-down menu.
4. Select The College of William & Mary as the location.
5. Answer questions about date, attendees, event types, and coverage options.
6. Review Premium Quote and then purchase coverage.

**The following language should be included in the Description of Operations section of the COI:**

The Commonwealth of Virginia, and the Rector and Board of Visitors of William & Mary, its officers, employees, and agents are named as Additional Insureds with respect to the General Liability policies. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder. A thirty-day notice of cancellation is required.