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:**

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

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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.