

# **SPECIAL EVENT GENERAL LIABILITY POLICY GUIDE**

## **POLICY SUMMARY**

It is the stated policy of the State of Texas not to acquire commercial general liability insurance for torts committed by employees of the state who are acting within the scope of their employment.

Occasionally, however, Institutions are required to provide liability insurance to be able to use a third party's facilities or property to host a UT-sponsored special event. The Special Event General Liability (SEGL) program, can be utilized when the host Institution is unsuccessful in removing contractual requirements for liability insurance. The program can also be utilized if the hosted event will occur outside the State of Texas where UT System's immunities may not apply.

The SEGL program is designed to provide low cost, event specific general liability insurance to UT System and the hosting Institution. It protects against claims by third parties who may be injured or sustain property damage as a result of participating in a covered UT-sponsored event.

Qualified events can range from low risk events such as off-site seminars and receptions to higher risk events including carnivals and concerts.

## **HOW TO APPLY FOR COVERAGE**

When SEGL coverage is desired, the Institution is responsible for compiling the following information for submission to ORM: [SEGL Application](#)

1. Institution
2. Name of Event:
3. Description of Event:
4. Location of Event:
5. Event Location-Indoors/Outdoors:
6. Date(s) of Event:
7. Start and End Times of Event:
8. Total Number of Days:
9. Total Number of Participants/Spectators:
10. Seating Capacity of Event:
11. Is Seating Temporary or Permanent:
12. Additional Insureds Requested (Name and Address Required):
13. Will food be served? (If yes, is it provided by a third-party vendor?):
14. Will Alcohol be provided? (If yes is it provided by a third-party vendor):

In addition, the following items must also be considered, and information provided, if applicable:

1. Will liquor or food be served at the event? If so, who is catering?

To obtain SEGL coverage, all caterers must provide an event specific liability certificate of insurance (including liquor liability coverage, if applicable) which names The Board of Regents of The University of Texas System and the specific Institution hosting the event as additional insureds.



2. Any third parties requiring additional insured status?

To issue certificates which name a third party as additional insured, Institutions must provide the name and mailing address for each.

All information must be emailed to ORM for review and submission to the Insurance Broker for quote.

Once a quote for SEGL coverage is received, ORM will notify the institution and request approval for the purchase.

SEGL additions are invoiced at the time of actual policy endorsement issuance (typically 30 days from date of purchase approval). Institutions are responsible for timely payment of the SEGL invoice.

## LIMITS, DEDUCTIBLES, AND GENERAL PROGRAM CONDITIONS

### **The following limits apply to each program:**

1. Products/Completed Operations Aggregate limit: \$2,000,000; Personal and Advertising Injury limit: \$1,000,000; Per Occurrence limit: \$1,000,000; Damage to Premises Rented to you Limit: \$300,000; Medical Expense Limit: \$5,000; General Aggregate limit: \$2,000,000 on the policy.

### **The following deductibles apply to each program:**

1. There is no deductible on the SEGL program.

### **The following General Conditions apply to each program:**

Risk Control – [Risk Management Guidelines for Special Events](#) provides specific risk management guidelines that should be considered before hosting a special event.

## LOSS REPORTING

### **The following General Conditions apply to Loss Reporting:**

Special Events General Liability claims shall be promptly reported to your Institution's Office of Risk Management and The University of Texas System (UT System) Office of Risk Management (ORM).

ORM will also ensure [The Office of General Counsel](#) of UT System is notified of incidents resulting in serious injuries or fatalities.

Complete the [Potential Claim Incident Report Form](#). Once notified of a loss, the UT System ORM will submit the claim on behalf of the Institution to the insurance carrier.

For additional SEGL information, please contact the ORM [Insurance Specialist](#).

