



CSURMA

POLICY AND PROCEDURE NO. 23

ADOPTED: October 23, 2015

EFFECTIVE: October 23, 2015

SUBJECT: Additional Covered Party Endorsements – Campus Risk Pool and AORMA Program

PURPOSE:

CSURMA provides self-insured liability coverage for CSURMA Member campuses and auxiliary organizations. CSURMA is often requested to extend coverage to another party for various activities including but not limited to services performed for a third party, for a lease of premises, and other business operations in which a third party may have a legal interest. This policy and procedure advises in a general manner how an Additional Coverage Party can be included for coverage by CSURMA where appropriate. In no event shall Errors & Omissions Liability coverage be extended to a third party.

POLICY:

Upon review of a written request from a Member, CSURMA shall determine if the request to add a third party as an Additional Covered Party falls within CSURMA's underwriting guidelines in the judgment of the Program Administrator, and may confirm that the other party is an Additional Covered Party per the blanket provision included in CSURMA's Memorandum of Liability Coverage (Liability MOC), and if further required, may issue a specific endorsement to the Liability MOC expressly naming the third party as an Additional Covered Party when required by a written agreement between the Member and the Additional Covered Party.

PROCEDURE:

1. Request for Additional Covered Party – Member shall provide to the Program Administrator a copy of the written agreement requiring that the third party be named an Additional Insured (known as an "Additional Covered Party" for CSURMA purposes) with an explanation of the purpose for the agreement, including the agreement period; i.e., dates of commencement and completion of the agreement. The request shall include the complete name, mailing address and contact information of both the Member representative and the third party to the agreement. The request must include, and should highlight, the specific section of the agreement regarding the insurance required, including acceptance of CSURMA's self-insurance programs as acceptable coverage, as well as the appropriate section regarding any required indemnification.
2. Review of Request for Additional Covered Party – Upon receipt of all required elements described above, the Program Administrator shall:

- a. Review the appropriateness of the request in accordance with the terms of the Liability MOC and within the Program Administrator's advisability of covering the requested exposure.
- b. If deemed appropriate, Program Administrator will provide written confirmation that the request is approved by issuance of a Certificate of Coverage to the other party with a copy to the Member. If further required, a specific Additional Covered Party Endorsement may be issued; otherwise all parties shall rely on the automatic Additional Covered Party provision contained in the Liability MOC or applicable excess liability insurance policies. In either case, such confirmation shall not serve to increase CSURMA's liability nor modify the terms of the Liability MOC or excess liability insurance policies.
- c. If the request is not deemed appropriate, Program Administrator shall advise the Member of the determination with an explanation for the denial of the request. Upon receipt, Member may:
 - i. Seek resolution from the third party regarding its insurance requirements.
 - ii. Request review by the CSURMA Secretary-Auditor. The CSURMA Secretary-Auditor may consult with CSURMA's General Counsel, and shall make a determination on the matter.
 - iii. If the Member disagrees with the determination in the preceding paragraph, Member may appeal as described below:
 1. Campus Member may appeal to the CSURMA Executive Committee at its next regularly scheduled meeting.
 2. AORMA Member may appeal to the AORMA Committee at its next regularly scheduled meeting.
 3. The decision of the Committee shall be final and no further appeal permitted.