

Liability Insurance - Use of Facilities

Concerns about liability insurance often arise when private and public facilities (other than OSU-owned) are used for Extension educational programs and activities.

OSU staff and registered volunteers are covered through the State's Tort Liability Insurance Fund when conducting Extension programs and activities in *all* facilities. The insurance coverage includes bodily injury and property damage to others as a result of your actions.

The terms and conditions of the University's insurance are outlined on the back of the "Rental Agreement Form" (a copy is enclosed.)

The University's insurance provides the following dollar amounts of coverage:

- \$50,000 to any claimant for any number of claims for damage to or destruction of property, including consequential damages, arising out of a single accident or occurrence.
- \$100,000 to any claimant as general and special damages for all other claims arising out of a single accident or occurrence unless those damages exceed \$100,000, in which case the claimant may recover additional special damages, but in no event shall the total award of special damages exceed \$100,000.
- \$500,000 for any number of claims arising out of a single accident or occurrence.

Take note:

- The University only assumes liability for programs or events under the University or Extension's control. Property owners must have their own liability insurance for conditions they control (their tortious acts, the physical condition of facilities, etc.).