

STATE OF IDAHO FACILITIES USE GUIDELINES

The Office of Insurance Management has prepared this Facilities Use Guidelines booklet to be used by State agencies, institutions, covered colleges, universities, and other Covered Entities. This information is designed to assist Covered Entities in determining insurance requirements and contractual language relating to the use of facilities owned by the Covered Entity. Please keep in mind that this is for general information only and that different policies, procedures, and requirements may be needed.

The following Facilities Use Guidelines have been recommended by the Office of Insurance Management. These guidelines are general in nature. Individual situations or circumstances may require the Covered Entity to deviate from these guidelines in some form or another. These guidelines are not meant to replace specific contract language or wording, and the Office of Insurance Management recommends that the Covered Entity review these guidelines with OIM in those cases deemed appropriate.

The OIM Contracts and Administration staff are available to discuss these requirements and/or exceptions, please feel free to contact us

Procedure Requirements

- ❖ Organizations that contract with the Covered Entity/State of Idaho shall maintain insurance for liability and workers' compensation exposures as listed below.
- ❖ The organization shall furnish the Covered Entity/State of Idaho with a certificate of insurance prior to use.
- ❖ The Covered Entity/State of Idaho has the right to accept or reject an insurance company.
- ❖ The Covered Entity/State of Idaho shall be named additional insureds on all liability policies.
- ❖ The notice of cancellation requirement is a 30-day minimum.

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Coverage Requirements

Workers' Compensation

State	Statutory
Employer's Liability	
Per accident	\$ 500,000
Disease, policy limit	\$ 500,000
Disease, each employee	\$ 100,000

Commercial General Liability

(Incl. Premises & Operations, Products & Completed Operations, Personal Injury)

Bodily Injury/Property Damage
Combined Single Limit \$ 1,000,000 Per Occurrence

Personal Injury \$ 1,000,000 Per Occurrence

Combined General Total Limit \$ 2,000,000 Aggregate

Automobile – Non-owned & Hired \$ 1,000,000 Per Occurrence

Professional Liability \$ 1,000,000 Per Occurrence
\$ 1,000,000 General Aggregate

(Only if professional services are part of the contract)

Insurance Requirements and Hold Harmless Agreement For Use of Facilities

_____ agrees to indemnify and hold harmless the State of Idaho, _____ Covered Entity, its agents, employees, or any other covered group or individual against loss or expense, including attorney's fees by the reason of bodily injury, property damage, or personal injury arising out of the negligence of our organization, its employees, or agents. This agreement applies to our organization's use of facilities or any other obligation that the organization has arising out of the premises or operations.

It is further understood that we shall, at the option of the Covered Entity, and/or the State of Idaho, defend with appropriate legal counsel and shall further bear all costs and expenses, including expenses of counsel in defense of any suit arising hereunder.

Our organization also agrees to provide the Covered Entity and/or the State of Idaho with a Certificate of Insurance evidencing general liability insurance with limits of at least \$1,000,000 per occurrence for the perils of bodily injury, property damage, and personal injury and naming the Covered Entity and the State of Idaho as additional insureds. A copy of the additional insured endorsement will be attached to the Certificate.

Signed

Date

State of Idaho Facilities Use Checklist By Activity

Type of Organization	Commercial General Liability	Business Auto Liability	Professional Liability	Fire and Extended Coverage	Workers' Compensation
Lease(tenant of an entire building or ground lease with building reverting to agency)	✓	*		*	
General Lease or Rental of Facilities for an Extended Period of Time	✓	*		*	
Special Events	✓	*			*
Formally Organized Individuals or Entities		*			*
Church Services	✓	*		*	*
Boy Scouts or Girl Scouts	✓	✓		*	*
Individuals		*			
Gym Classes					
Private Companies (parties-meetings)	✓	✓			✓
Non-Profit Organization's Meeting	✓	✓			*
Community College Classes	✓	*			*
Community Schools (not related to District)	✓				*
Fair, Festivals, Carnivals	✓	*			
Sporting Events	✓	*			
Parent Clubs/Booster Club Activities	*	*			

KEY:

- ✓ Coverage normally required.
- * Coverage may be required but at Covered Entity's discretion.

CHECKLIST

Facilities Use Checklist By Organization

Type of Organization	Commercial General Liability	Business Auto Liability	Professional Liability	Fire and Extended Coverage	Workers' Compensation
Church	✓	*		*	*
Individual	*	*			
Other College	✓	*			
Political Campaign	*				*
City/County	✓	*			✓
Private Companies	✓	*		*	✓
Non-profit Groups	✓	*	*		✓
Parent/Booster Clubs	*	*			
Consultants Professionals	✓	*	✓		✓

KEY:

- ✓ Coverage normally required.
- * Coverage may be required but at Covered Entity's discretion.

Note: The Covered Entity may store property of others without a written agreement. It is not the intent of the State's program to cover property of others while in storage.

Fire and extended coverage only required if organization is leasing building or equipment from the Covered Entity/State of Idaho.

CHECKLIST