The work that many of us do at Bard requires dealing with insurance related matters. Your assistance is needed in four areas:

1) **Dealing with outside organizations/parties requiring proof of Bard’s insurance**

Businesses, various agencies and other institutions routinely request certificates of insurance (COIs) from us. They do so, for example, when Bard rents property or equipment, hosts the students of other colleges at our programs, provides programming at locations outside Bard.

When you receive requests for insurance certificates, please send them on to me and include:

- A very brief description of the activity and its dates
- Legal name and address of the party to be insured
- Name and email address of the person to whom the certificate is to be sent

2) **Obtaining proof of insurance from outside users of Bard spaces and facilities**

When arranging any activity on campus that involves outside organizations it is crucial to require them to provide an insurance certificate naming Bard as an “Additional Insured.” I can provide language and requirements.

3) **Making sure that your Bard-sponsored activities are actually covered by Bard’s insurance**

While the blanket of Bard’s insurance spreads wide, if you or students are planning new activities that involve foreseeable hazards, on- or off-campus, please contact me prior to launching them and I will consult with our brokers, Paulette (Frankie) Cocoman and Scott Kurzynski of Maggs & Associates, in Schenectady. If you have the same kind of question about an activity that is already underway, I encourage you to be in touch with me also.

4) **Having contracts reviewed before signing, to ensure Bard’s interests are being protected**

Every kind of contract that you sign with an outside entity should be sent to me for review by our broker to make certain that Bard does not bear undue liability under a contract written by an opposite party whose objective is protecting only its own interests. If this review of a contract’s insurance provisions is not made, Bard could well find itself in the position of having accepted liability even for losses for which we bear no actual responsibility.

Please send contracts to me before signing them!

Don’t hesitate to be in touch with me if you have questions or problems.

Fu-chen Chan, Risk Manager
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