

## **16.0 CAMPUS INSURANCE COVERAGE**

<u>VENDOR</u>	<u>PURPOSE</u>	<u>ACCOUNT CODE</u>	<u>DUE DATE</u>
<i>IOA</i>	<b><u>General Liability</u></b>  Covers premise operations, products liability, garage liability, personal injury, other campus operations for employees, students and general public visiting campus.  Policy Coverage:                      November 15 – November 15	1-07-2000-616	November
<i>McGriff, Seibels &amp; Williams</i>	<b><u>Legal Liability</u></b>  Covers legal and fidelity bond coverage for employees of College.  Policy Coverage:                      October 1 – October 1	1-07-2000-616	October
<i>Cobbs, Allen &amp; Hall August</i>	<b><u>Athletics</u></b>  Covers basic and catastrophic accident claims due to injuries in College sponsored athletic programs.  Policy Coverage:                      August 1 – August 1	1-05-20XX1-616	

*The above policies are bid by the Department of Postsecondary Education on behalf of The Alabama College System. In which, an annual prorata amount is then invoiced to CVCC for payment.*

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<i>State of Alabama</i>	<b>Property Insurance</b>	1-07-2000-616	October
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Covers all buildings and personal property belonging to the College, with the exception of motor vehicles.

Policy Coverage: October 1 – September 30

*State-funded insurance program; CVCC is invoiced by the Department of Finance annually for the value of the campus' buildings and personal property.*

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<i>University Agency</i>	<b>Auto Insurance</b>	1-07-2000-616	September
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Covers auto insurance for all college owned vehicles which includes liability, medical, comprehensive, collision, and uninsured motorists.

Policy Coverage: September 30 – September 30

*College secures own policy from regional insurance vendor.*

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<i><u>Affinity Insurance</u></i>	<b>Allied Health Professional Liability</b>	1-01-1150-616	April
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Covers professional liability insurance for malpractice.

Policy Coverage: See Business Office Files

*College secures own policy from allied health insurance vendors.*

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<i>Board of Adjustments- State of Alabama</i>	<b>Employee On-The-Job Injuries</b>		Reimbursement Basis As Needed
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Covers CVCC employees/students who are hurt while on campus; reimbursement of actual employee expenditures which are paid after all insurance payments have been finalized. Payments to adhere to State Board Policy 610.02.

<i>Vendor Varies</i>	<b>Special Campus Events</b>		Insured As Needed
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Covers special events on campus such as baseball camps; or off-campus rentals for special events such as musical performances.

*College secures own policy from regional insurance vendors.*

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**See Related Alabama State Board Policies:**

- [302.01 Fidelity Bond Schedule](#)
- [310.02 Insurance: Property and Liability](#)
- [610.02 Paid Absences Due to Job-Related Injuries](#)