I. The Office of Safety Risk and Management (SRM) has the responsibility to identify and evaluate risk, select and implement the best risk management techniques, and monitor the results.

II. The Facility Use Application (FUApp) must be used to schedule all events and activities that are held on campus. The purpose of the FUApp is to ensure security and risks can be assessed and appropriate safeguards be administered prior to an event taking place. The University Police Department (UPD) evaluates personal safety and security; SRM evaluates events to ensure minimal risk of physical harm to participants, compliance with regulations, and for a variety of potential liabilities to the University.

IV. Risk management techniques may be requested by SRM as a method of reducing the risk of injury or damage so that events which support the University's mission can be held with minimum risk to the participants and the University. Techniques may include, but are not limited to, minor modifications to an event, utilization of waivers, and procurement of insurance. The Safety and Risk Management Policy of California State University, Bakersfield (CSUB) is specifically designed to identify and measure all types of risk to the campus, and to implement risk management techniques that do not prevent the University from carrying out its mission.

V. All FUApp’s must be reviewed and approved by the Office of Safety and Risk Management. In the event SRM recommends that an event should not occur, the sponsoring Cabinet Member may approve the event. The Cabinet Member will be responsible and accountable to the University President should a negative outcome occur.

HISTORY: November 11, 2010
REVIEWED: Juli Smith, Interim Director of Safety and Risk Management
REVISION:
Policy and Procedure: Insurance for University Non-Instructional Events

I. Approval of event is subject to review by Safety & Risk Management (SRM).
   A. The Facility Coordinator will send the completed Facility Use Application (FUApp) to the Office of Safety and Risk Management (SRM) for approval after University Police Department (UPD) have approved the event.
   B. SRM will review the FUApp. If additional information is needed, SRM will contact the facility coordinator or the event sponsor, if requested by the facility coordinator.
   C. SRM will assess the risk and safety of event as stated on the FUApp and per conversation with the appropriate parties.
   D. SRM will determine which permits need to be procured prior to the event and will advise the facility coordinator. Commonly required permits are State Fire Marshal Special Event, Kern County Health Department Food Service, Alcohol and Beverage, and Fireworks.
   E. When needed, SRM will recommend controls or modifications to an event to reduce risk and will coordinate with the event sponsor through the facility coordinator by offering options when possible.
   F. When risk cannot be reduced to acceptable limits, procurement of insurance, such as Special Event insurance, will be required. Some events may require participants agree to individual indemnity waivers.
   G. All events where alcohol is served or fireworks are discharged require the purchase of additional insurance.
   H. In the case of an event in which SRM is not comfortable approving, SRM will provide a Hazard Analysis describing the event concerns. The analysis and FUApp will be provided to the approving cabinet member. The cabinet member may over-ride SRM and may approve the event.

II. Insurance, Permits, Hold Harmless and other requirements
   A. SRM recommends the appropriate insurance required based on the nature of the event. Under the terms and conditions of an agreement, service contract, or lease of space, the following are normally required:
   B. Certificate of Insurance (COI) evidencing coverage of:
      1. Commercial General Liability comprehensive or commercial insurance minimum limits each occurrence $1,000,000, general aggregate $2,000,000 aggregate placed with current A.M. Best's rating of no less than A:VII.
   C. Workers' Compensation (as required by the state of California).
1. Employer's Liability insurance $1,000,000 (for those with employees).
2. Business Auto coverage of no less than $1,000,000 per occurrence (if necessary).
3. Errors and Omissions (for professional service consultants).

D. All certificates of insurance require the following:
1. Provide for thirty (30) days advance written notice to the University of cancellation of any of the insurance coverage
2. Provide for the Acceptability of Insurers rating, AM Best – AVII or equivalent unless otherwise agreed to by the University
3. An additional insured endorsement in the form of the policy of certificate, which must include the following wording: The State of California, State of California; Trustees of the California State University; California State University Bakersfield; CSUB Foundation, Student Union Inc. and each of their officers, officials, employees, authorized representatives, agents and volunteers, the "University" as additional insureds, but only insofar as the operations are under the contract concerned.
4. Note for off-campus event sponsors, the following additional language must also be included with the additional insurance language: The insurance is primary and non-contributory over any existing insurance and limited to liability arising out of the operations of the names insured and where required by written contract.

E. A Special Event Permit must be approved by the State Fire Marshall for most events. There is no fee for this permit, but it must be submitted at least 14 days prior to the event.

F. High hazard events may require mitigating actions, purchase of additional insurance, such as Special Event Insurance or other measures be taken to reduce risk to the University and participants. Some events may require participants agree to individual indemnity waivers. All events where alcohol is served or fireworks are discharged require the purchase of additional insurance.

G. Outside organizations or vendors may be required to show evidence of adequate insurance coverage by furnishing to the California State University, Bakersfield a certificate or certificates of insurance that include additional insured endorsements. Insurance requirements will be commensurate with the activities associated with damage to person or property. When a risk evaluation reflects minimum risk to the University, an event may be given a waiver of these requirements.

H. Indemnity/Hold Harmless Provision - Under the terms and conditions of an agreement, service contract, or lease of space, an outside organization, contractor, consultant or vendor is required to agree to the terms of the California State University, Bakersfield indemnity/hold harmless provision.

III. Responsibilities of Safety and Risk Management
A. Identify the Risk - The nature of CSUB's activities, and its position in the
community, constantly expose the campus to various types of risk. All campus employees are required to report any situations that they feel will put the campus at risk of loss. The five major kinds of risk that employees should look for include:

1. Losses resulting from the death or injury of employees, students and guests;
2. Physical damage to property;
3. Loss of campus revenues due to property damage;
4. Liability or loss of the campus assets due to its responsibility for damage to others; and
5. Losses resulting from fraud or criminal acts.

B. Evaluating Risk - Once the different types of risk to the campus or an event have been identified, the campus Safety and Risk Manager will attempt to evaluate them based on the following four criteria:

1. Severity – The amount of human harm or property loss that can occur;
2. Frequency – The history of different types of losses in the CSU system;
3. Predictability – The ability to anticipate losses; and

C. Selecting Risk Management Techniques – Based on the above criteria, the campus Safety and Risk Manager will rank the various types of risks in order of their potential impact to the campus. The Safety and Risk Manager will then perform a cost benefit analysis to determine the appropriate risk management techniques to apply. The types of suitable techniques that can be used include:

1. Avoidance;
2. Loss Prevention and Reduction; and
3. Risk Transfer.

D. Implementation – After the risk management techniques have been selected, the Facility Coordinator will be notified of what steps must be taken to mitigate the risk, such as Special Event Insurance.

E. Monitor and Evaluate Results - The Safety and Risk Manager will continually review the campus policy and monitor campus activities to insure that the goals of the risk management policy are being achieved.

HISTORY: November 11, 2010
REVIEWED: Juli Smith, Interim Director of Safety and Risk Management
REVISION: