Certificate of Insurance Information

This insurance information is derived from a review of applicable rules and laws associated with the university and state agencies. The information is also based on the insurance coverage currently carried. Questions regarding coverage should be directed to Ohio University contact, Larry Wines, at insurance@ohio.edu.

We post our Certificate of Insurance (COI), on the MOI website, link below: https://online.marsh.com/marshconnectpublic/marsh2/public/moi?client=3536054

We have discontinued providing paper certificates, as the contract and law guides insurance coverage. Third parties who contract with us may access proof of insurance by reviewing the information at the URL above:

a. Property
b. Fine Arts
c. Student in Practicum
d. Liability

The COI is a document that shows proof of insurance to a third party. It is a document issued by an insurance company that certifies that an insurance policy has been bought and shows an abstract of the most important provisions of the insurance contract. It is not a substitute for the actual insurance policy and is a non-negotiable document.

A COI will not be issued unless all of the following three conditions exist:
   a. There is a written agreement or contract between the university and a third party;
   b. The contract requests a certificate; and
   c. The contract is signed by the appropriate personnel at the university.

A third party may be named as an Additional Insured on the policy if by agreement the university is obligated to do so.

If you have any issues regarding our insurance information please email insurance@ohio.edu.

Being Named as an Additional Insured on the General Liability Policy

This insurance information is derived from a review of applicable rules and laws associated with the university and state agencies. The information is also based on the insurance coverage currently carried by the university.

- Naming an individual or company as an additional insured is a way to attempt to shift risk.

- Additional insureds are only given coverage for acts arising out of the acts of the named insured. Ex: The other party is sued for the university’s action. The university’s insurance would cover the other party if we agreed to name the other party as an additional insured via contract.

- The other party would not have coverage if sued for an act that did not arise out of an act of the university.

- An additional insured does not have any other rights with regards to the university’s insurance. They have not right to notice of cancelation; no notice of non-renewal or significant change in the policy.

- If named as an additional insured, the party is subject to the same terms, conditions and limits on the insurance policy as the university.

- The university’s insurance allows us to agree to an additional insured status in our contracts.