



Public Entity 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. Questions regarding this line of coverage should be directed to OSU Insurance at Insurance@osu.edu

1. The University has commercial insurance for its casualty and liability exposures. This insurance covers the acts of **all current and past university personnel**. This program provides coverage for liability claims from:
 - a. bodily injury
 - b. property damage
 - c. personal injury
 - d. advertising injury (damage from slander or false advertising)
 - e. school leaders errors & omissions
 - f. crisis management
2. The university's deductible is \$5,000,000.00 with an internal deductible of \$100,000.00 for individual colleges or departments that experience a claim. The university covers the difference between the deductibles unless it is determined that the college or department had an employee act manifestly outside of the scope of employment or official responsibilities, or act with malicious purpose, in bad faith or in a wanton or reckless manner.
3. Colleges or Departments that are unable to afford the \$100,000.00 deductible may apply to the Chief Financial Officer for assistance through the financial needs fund. The financial needs fund will not be used for settlements without the approval of the Insurance Committee, Legal Affairs and Senior Management Council.
4. Claims associated with the Integrated Liability Policy are handled through the Office of Legal Affairs. For information regarding claims management, contact the Office of Legal Affairs at 292-0611.
5. For information regarding the Integrated Liability Insurance Policy contact OSU Insurance at insurance@osu.edu