



General Liability Coverage for ISU Employees

The State of Idaho and its departments and agencies are self-insured for their liability exposures. Self-insurance is not insurance. Liability coverage is provided through the State of Idaho's Retained Risk Account established under Idaho Code § 67-5776. The liability and coverage limit is in accordance with the Idaho Tort Claims Act (I.C. § 6-901 et seq.) which is **\$500,000 per occurrence**, regardless of how many parties are involved in a single claim.

The University's comprehensive general liability coverage includes bodily injury, personal injury, errors and omissions, medical malpractice, if applicable, and property damage covering the University and its officers, employees/faculty, and agents for claims of negligence or wrongful acts while performing duties within the course and scope of the individual's employment at ISU.

Certificates of Insurance (COI) may be obtained by contacting Risk Management at risk@isu.edu. Please include the following in your request: the name of the party requesting the certificate, the physical address of the party requesting the certificate, and the context surrounding the need for the certificate (contract, event, dates, etc). The request will be sent to the Department of Administration's Risk Management Program in Boise and then emailed to the appropriate contact when received.