July 13, 2015

To Whom It May Concern:

RE: Insurance Verification

The University of Cincinnati, through its Office of Risk Management and Insurance, maintains a comprehensive program of self-insurance and commercially purchased insurance, covering property, casualty and liability exposures to the University and its employees, agents, and volunteers, while acting on the University’s behalf. Students are covered under this program for Professional (patient care) liability only, while engaged in clinical rotations at the request or direction of the University through a health care education program and for General Liability while engaged in internships, for liabilities arising within the scope of those internships.

The primary level of insurance for general and professional (patient care) liability is provided through a self-insurance program, consisting of trust funds maintained by an independent trustee and actuarially supported to liability limits of $100,000 per occurrence for general liability and $4 Million per occurrence for professional liability. The funds financial soundness is reviewed and certified annually by an outside actuarial firm. We also participate in a self-insurance program among several state universities in Ohio for automobile liability and general liability insurance coverage’s. In addition, commercially purchased excess insurance is provided above the primary liability insurance coverage’s with limits of $15 Million and higher depending on the type of claim. However, because the primary level of coverage is through self-insurance, there is no “Certificate of Insurance” for this coverage, and additional insured parties cannot be named.

Worker’s Compensation insurance for University employees is provided through the state fund. We have been assigned a “Worker’s Compensation Risk Number”, however, there is not a “certificate” for that coverage.

If there are any further questions, please feel free to contact the University of Cincinnati Office of Risk Management and Insurance at 513-584-5042.

Sincerely,

Anita Ingram

Anita Ingram, ARM, MBA, MTS
Assistant VP/Chief Risk Officer