

IOWA STATE UNIVERSITY

Office of Risk Management

3-Tier Risk Assessment

ISU Departmental use only. Events shown below are examples and not a comprehensive list.

Low Risk	Medium Risk	High Risk
<ul style="list-style-type: none"> • Events with no alcohol • Private events, such as: <ul style="list-style-type: none"> ○ <i>Memorial service</i> ○ <i>Graduation party</i> ○ <i>Birthday party</i> ○ <i>Class reunion</i> ○ <i>Meeting space</i> <div style="text-align: center; margin-top: 20px;"> </div>	<ul style="list-style-type: none"> • Events with alcohol served by ISU Dining • Events open to the public, such as: <ul style="list-style-type: none"> ○ <i>Trade show</i> ○ <i>Job fair</i> ○ <i>Conference</i> ○ <i>Seminar</i> ○ <i>Open House</i> <div style="text-align: center; margin-top: 20px;"> </div>	<ul style="list-style-type: none"> • Alcohol served by non-ISU vendor (handled by exception) • Events involving animals, fireworks, inflatables, combustibles (additional approval process required) • Events requiring contracted security • Overnight events • Registered youth programs* • Coaches' sports camps* <div style="text-align: center; margin-top: 20px;"> </div>
<p>No insurance required</p>	<p>Insurance required:</p> <p>Commercial General Liability Each occurrence \$1 million General aggregate \$1 million</p> <p>Damage to Rented Premises \$100,000</p> <p>Medical Payments \$5,000</p> <p>Auto Liability (non-individual customers only) \$1 million</p> <p>Workers Compensation (non-individual customers only) Per statute requirement</p>	<p>Insurance required:</p> <p>Commercial General Liability Each occurrence \$1 million General aggregate \$2 million</p> <p>Damage to Rented Premises \$300,000</p> <p>Medical Payments \$5,000</p> <p>Excess Liability \$2 million</p> <p>Auto Liability (non-individual customers only) \$1 Million</p> <p>Workers Compensation (non-individual customers only) Per Statute Requirement</p> <p>*Sexual Abuse and Molestation (SAM) \$1 million</p>

Risk assessment is at the discretion of the contracting department.
For assistance, contact the Office of Risk Management:

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