



# Fact Sheet

## Exemptions to UC Insurance Requirements

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### REFERENCE

- 1) [Business & Finance Bulletin BUS-63](#)
- 2) [BUS-63 Vendor Insurance Matrix](#)
- 3) [Fact Sheet - UC Vendor/Contractor Insurance Program](#)
- 4) [Fact Sheet - UC Request for Waiver of UC Insurance Requirements](#)

### POLICY

Business & Finance Bulletin BUS-63 allows campus risk managers to make exceptions to published insurance requirements in consultation with campus administrators subject to a risk identification analysis. The campus Risk Management Office may conclude, based on the risk attached to a specific contract, that coverage requirements may be lowered or eliminated.

### DISCUSSION

Insurance protects the University by reducing its exposure to the liability of providers from whom it obtains goods and services. Insurance limits are based on UC's exposure to risk when it obtains goods and services from outside providers. Risk exposure is dependent upon the specific goods and services that the University is obtaining from the provider, not their cost. Exposure to risk arises from the possibility of loss and the probable severity of injuries or property damage if loss occurs.

Policy allows exceptions to be made to the insurance requirements if the possibility of loss arising from a provider's liability is negligible. At UCSB, departments can obtain certain low risk goods and services without requiring the provider to show evidence of insurance in the form of a certificate of insurance.

However, if a provider is uninsured or under insured, and they are not providing services or goods that have been exempted from UC insurance requirements, the provider must obtain the required coverage from a broker of their own choice or from UC's Vendor/Contractor Insurance Program (see [Fact Sheet - UC Vendor/Contractor Insurance Program](#)). If the provider cannot obtain insurance, the department must obtain the services or goods from another provider.

### EXEMPTION CRITERIA

- The likelihood of an accident is negligible.
- The likelihood of injury or damage is negligible if an accident does occur.
- The likelihood that an accident will result in a lawsuit is negligible.
- No work is performed more than 6'-0" off the ground.
- No construction work, no electrical or plumbing work.
- In general does not occur in the 'public realm'.
- Products or commodities must be standard 'off the shelf' items.

### EXEMPTION CATEGORIES

The following provider categories are exempt from UC insurance requirements:

- Clothing repair
- Data entry
- Editing
- Interpreters (including American Sign Language)
- Note takers
- Transcription
- Translation

Speaking engagements by coaches and trainers (non-athletic), lecturers, facilitators, speakers, group leaders, team building trainers/facilitators, instructors that take place in a classroom or lecture hall setting MAY be exempt from UC insurance requirements. At a minimum, the following criteria must be met:

- Primary activity speaking/listening.
- No professional training in the use of lifesaving or technical equipment.
- No physical activities or lab activities.
- No field trips or driving.
- Takes place on UC owned, leased, or rented property.
- UC owned and controlled equipment.
- No controversial social or political issues.