**Email dated May 12, 2010 regarding inability to get a Certificate of Insurance naming AAPG as co-insured from Fort Lewis College, which is state-owned.**

Hi Carol (and Ed),

Please read the following response from Fort Lewis College to my request that they send us a Certificate of Insurance naming AAPG as co-insured.  It sounds like since the college is owned by the State, that they are self-insured, don't carry insurance from a commercial insurance company, and can simply deny any liability by state law.  They are only responsible for their own employees and regard everyone else as being there voluntarily (including students).  If you're there voluntarily, and injure yourself, they aren't liable.

I'm hoping this situation is already covered by the blanket liability release we are making all the registrants sign, and also by AAPG's own insurance.

What should I do?

Kim

----- Original Message -----

**From:** [Wiegert, Jill](mailto:WIEGERT_J@fortlewis.edu)

**To:** [Kim Gerhardt](mailto:kim@mydurango.net)

**Cc:** [Kristi Nelson Cohen](mailto:kristi@frontier.net)

**Sent:** Wednesday, May 12, 2010 2:10 PM

**Subject:** FW: Insurance for AAPG convention

Kim,

You may need to forward this info to Carol as this is not my area of expertise and is confusing to me.  Please read below to see if you understand the info FLC is explaining.

Thanks,

Jill

*Jill Wiegert*

*Facilities Scheduling &*

*Union Operations*

*Fort Lewis College*

*970-247-7391*

[*wiegert\_j@fortlewis.edu*](mailto:wiegert_j@fortlewis.edu)

**From:** Cole, Rena   
**Sent:** Wednesday, May 12, 2010 12:33 PM  
**To:** Wiegert, Jill  
**Subject:** RE: Insurance for AAPG convention

Okay, although I still don’t know why a certificate of insurance was requested as there are no coverage requirements listed including what they want such as liability, workers comp, property, etc.

The State of Colorado is self-insured under the Risk Management Fund which is administered by the State Risk Management Office, and established by State statute.

As per State statute, the State of Colorado extends property coverage only for property owned by the State of Colorado.  No personal property is protected, therefore in the event of any loss of property, the property owner is responsible.  Additionally, liability coverage is only for State employees.

Under the Risk Management statute, the State never names additional insured’s.

Typically, we only issue Certificates of Insurance to entities as a result of a campus department leasing an off-campus facility and the owner of the facility request a certificate of insurance.

Under the Governmental Immunity Act which is also in State statute, the State of Colorado is not responsible for any injuries which occur on State owned property.  As such, any individual on our campus voluntarily, (including students) are responsible for any injuries which may occur on the campus.  Any attendees to this convention would be on campus voluntarily.

At this point, I’m not certain why a Certificate of Insurance is pertinent and I don’t even know if the State Risk Management Office would issue one.  I’m happy to request one, although I don’t know if they’ll issue one.

If you want me to put the request in, I’ll need the dates of the event, information about the event including the name, an address and a contact person.

Thanks, Jill.

**Rena L. Cole**

Purchasing/Travel/Risk Management

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**From:** Kim Gerhardt [mailto:kim@mydurango.net]   
**Sent:** Tuesday, May 11, 2010 4:41 PM  
**To:** Wiegert, Jill  
**Cc:** Kristi Nelson Cohen; Ed Heath; McGowen, Carol  
**Subject:** Insurance for AAPG convention

Hi Jill,

Carol McGowan at AAPG in Tulsa (the parent organization) is requesting that I ask for a certificate of insurance from FLC.  Her instructions are, " Please request a Certificate of Insurance from FLC covering the start/end dates of the RMS convention, and naming AAPG and the RMS-AAPG as named insureds.  Please send me a copy of the Certificate."

I know we spoke about this back last fall, but then we never followed through.  Now that it's almost here, can you please send me this?  The start/end dates of activities on the campus are June 13 - June 17th.

Thanks,

Kim Gerhardt