

Office of Risk Management

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## **Certificate of Self-Insurance**

## **Tort Liability**

(Personal Injury and Property Damage)

As a Board of Regents institution, Iowa State University (University) is an agency of the State of Iowa (State), and as such is covered by the State's self-insurance for tort liability, which includes motor vehicle liability. Tort claims against the State are handled as provided in the Iowa Tort Claims Act (Iowa Code, Chapter 669) which also sets forth the procedures by which tort claims may be brought. Claims under Chapter 669 may be filed against the State on account of wrongful death, personal injury or property damage incurred by reason of the negligence of the University or its employees while acting within the scope of employment. Subject to the conditions in the statute, the State will defend, indemnify and hold harmless the University and its employees against tort claims under the U.S. Constitution, statutes or rules of the United States and/or any other state.

The State coverage will not extend to third parties, meaning that the University does not have the ability to name another party as an additional insured. Furthermore, the University is generally prohibited from agreeing to hold others harmless for their own negligence; this is not a release of liability.

Worker's Compensation coverage for University employees is provided through provisions of the Code of Iowa, Section 8A.457.

Susanne Johnson Risk Management director Iowa State University

This certificate of self-insurance is provided in lieu of any commercial insurance requirement. It is for informational purposes only and confers no rights to the viewer or holder. The information provided is a summary of sections of the Code of Iowa. This document does not amend or extend coverage beyond that provided by the State. See applicable Iowa Code for additional information.

## **References:**

<u>Iowa Tort Claims Act; Iowa Code, Chapter 669</u> Workers Compensation coverage; Code of Iowa, Section 8A.457