

As of 9/1/21, units are no longer required to get certificates of insurance from companies providing “low risk” services.

## Frequently asked questions

### **What type of services are considered low risk?**

Please see the list below.

If my contract is for one of the services on the list, what should I upload in the UI Purchasing online contract system as a certificate?

You are no longer required to upload either a certificate or the email allowing a waiver of a certificate.

### **Does it make a difference if the service agreement is short form (\$10,000 and under) or long form (above \$10,000)?**

No, it doesn't. If provided services are low risk, neither a certificate or an email allowing a waiver of certificate is required.

### **If I think the services are low risk, but the services are not listed below, can I get the services added to the list?**

UI Risk and UI Purchasing view the list as dynamic and are open to questions. If you want to discuss whether or not services are low risk, please contact UI Risk at [risk@uidaho.edu](mailto:risk@uidaho.edu)

### **Are trades considered low risk?**

No, trades are not considered low risk. Please get certificates of insurance from any contractor providing trades services. Trades must provide evidence of General Liability, Auto Liability (if auto is titled to corporation), and Workers Compensation.

### **If services aren't low risk, is there a form to request evidence of insurance?**

Please see

<https://www.uidaho.edu/dfa/administrative-operations/business-services/risk-management/insurance>

Click on certificates

Click on Request for Certificate of Insurance

### **What if someone is asking the university to provide a certificate?**

Please see

<https://www.uidaho.edu/dfa/administrative-operations/business-services/risk-management/insurance>

Click on certificates

Click on Certificate of Financial Responsibility

### **Why does UI collect certificates?**

While the service agreements state that a service provider must pay for any injury or damage for which the service provider is responsible, insurance provides a source of funding for these losses. Additionally, UI can become responsible for Workers Compensation if a contractor doesn't have Workers Compensation. Certificates need to be collected before services begin, and before any losses occur.

Collecting certificates is a sound business practice, and contributes to the financial health of the university.

**Who should I call if I still have questions about certificates?**

Please contact UI Risk at [risk@uidaho.edu](mailto:risk@uidaho.edu)

UI Risk can answer questions about certificates, and can provide training about certificates