

July 27, 2017

INFORMATION ABOUT REQUESTING

WAIVER OF CERTIFICATE REQUIREMENT IN UI CONTRACT:

The request for a waiver of insurance certificate (“certificate”) is a collaborative process between the department and UI Risk. UI Risk thanks departments for their role in gathering information about independent contractors and assessing risk.

PLEASE READ THE INFORMATION, then answer the questions at the end of the information.

Department’s responsibilities:

- **Request certificate of insurance** (“certificate”) from independent contractor. Before asking UI Risk to waive the certificate, you must send the Request for Certificate of Insurance to your independent contractors, and record the answer of the independent contractor when you make the request. The response from the independent contract is your answer to question 1.

Use the **Request for Certificate of Insurance** found at:

<https://www.uidaho.edu/infrastructure/pss/risk-management/insurance>

Click on Certificates

Scroll to Certificates to the University from Other Parties

Click on **Request for Certificate of Insurance** form

- **Assess risk.** Departments must collaborate with UI Risk in assessing the risk of waiving the certificate in a UI contract.
- More information about the waiver of insurance certificates is provided below.

UI Risk’s responsibilities:

- **Review** information gathered by department, and **determine whether or not to grant the waiver** of certificate of insurance.
- If appropriate, **negotiate insurance terms** with the independent contractor.

Important notes about obtaining a waiver of certificate for an independent contractor:

- UI Risk does not waive insurance. Do not request a waiver of insurance, but a waiver of certificate. UI Risk waives the requirement for the independent contractor to supply a certificate of insurance.
- The University of Idaho’s insurance requirements are standard for companies doing business in the U.S. and generally an independent contractor can get a Certificate of Insurance with 24 – 72

hours from their insurance agent or broker. Should issues arise, UI Risk is happy to talk with the independent contractor or their insurance agent / broker. Sometimes a small negotiation results in the independent contractor still being able to meet the University's insurance requirements.

- The University of Idaho waives certificate based on the assessment of risk. Certificates of independent contractors should not be waived unless the risk to the university is low to moderate.
- **If an independent contractor does not currently have insurance, but the risk to the University is high, UI Risk will not waive the certificate.** Instead, the independent contractor should be asked to get the appropriate insurance, and to name the University as an Additional Insured. As the risk increases, different types of coverage and higher limits may be required. Please consult with University of Idaho Risk Management if your department encounters higher risk scenarios.
- Waiving the certificate does not mean an independent contractor may not need appropriate insurance. Waiving the certificate means that the University of Idaho is not requiring the independent contractor to provide the University with a certificate for this contract. It is up to the independent contractor to determine what is or is not appropriate coverage to provide protection to the independent contractor, given the contract scope of work.
- Independent contractors with employees are employers. Employers must give the University a certificate of Workers Compensation insurance.
- Without insurance from an independent contractor, there may or may not be an effective source of funding should a loss arise from that independent contractor. Loss impacts availability of money for the university and for your department.
- **As a self-insured employer, the University of Idaho is periodically audited on all contracts with all independent contractors. It is important to collect accurate information about independent contractors, including available insurance information.**

UI Risk appreciates the help of the departments to assess risk regarding the waiver of the insurance certificate requirements.

To request a waiver of the certificate when an independent contractor DOES NOT have insurance, continue to Page 3 and answer the 8 questions in the form.

Please contact UI Risk if you have any questions. We would be happy to discuss this with you.

**Request to UI Risk for waiver of certificate:
Please complete shaded boxes**

1	Department has requested Certificate of Insurance (using UI Request Form) from this independent contractor.		
	Independent contractor has stated that independent contractor does not have insurance		
	Check one below:		
	Contractor has no insurance →	Contractor has insurance →	
2		Department has determined that independent contractor has no employees.	
		Check one below:	
Contractor has no employees →		Contractor has employees →	
3		What is the risk to the university from work performed by this contractor?	
		Check one below:	
		Low to moderate	High
		EXAMPLES of low to moderate risk includes but is not limited to data processing, number or fiscal analysis, media or photographic services, artistic performance judges, performers	EXAMPLES of high risk includes but is not limited to any trades, food or alcohol events, working with minors If high, do not complete waiver of certificate process. Require certificate of insurance and process through Purchasing's online contract system.
4	Name of your department →		
5	Name of independent contractor ↓		
6	Scope of work to be performed for the University of Idaho ↓		
7	Date of services →		
8	Dollar amount of work to be performed for the University of Idaho →		