

Read pages 1-4 and complete and submit form on page 5.

Arkansas Tech University

Guest Speaker Insurance & Risk Review Guidance

I. Purpose

This document provides guidance to Arkansas Tech University departments regarding insurance requirements and risk review considerations for guest speakers. It establishes a consistent framework for determining when a Certificate of Insurance (COI) is required and when it is not.

This guidance applies to all guest speakers, lecturers, presenters, and performers invited to participate in University-sponsored events.

II. Speaker Classification

Guest speakers generally fall into one of two categories:

A. Speaker Bureau or Business Entity

Speakers who: - Are represented by a formal speaker bureau or agency; or - Operate as a registered business entity (LLC, corporation, etc.); or - Provide services involving demonstrations, production elements, or equipment.

These speakers typically maintain Commercial General Liability (CGL) insurance and can provide a Certificate of Insurance (COI).

In these cases, a COI may be required.

B. Individual Speaker Receiving an Honorarium

Most academic or professional guest speakers: - Appear as individuals rather than business entities; - Receive only an honorarium; - Do not carry Commercial General Liability insurance; - Cannot provide a Certificate of Insurance.

For standard lecture-format events in classrooms or auditoriums, a COI is generally not required. In these situations, premises liability remains with the University as facility owner.

III. When a Certificate of Insurance Is Required

A Certificate of Insurance should be requested when the event involves elevated risk, including but not limited to:

- Physical demonstrations
- Use of tools, machinery, animals, or vehicles
- Construction, staging, or installation of structures
- Outdoor events requiring temporary structures
- Third-party production companies or vendors
- Performances involving physical activity or elevated staging
- Alcohol service managed by a third party
- Any activity that introduces non-standard physical risk

Departments should consult Legal Counsel when uncertain.

IV. When a Certificate of Insurance Is Typically Not Required

A COI is generally not required for:

- Classroom lectures
 - Panel discussions
 - Research presentations
 - Book readings
 - Academic talks
 - Standard keynote addresses
 - Honorarium-only engagements with no equipment or physical activity
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V. Decision Framework

Departments should apply the following review process:

Step 1: Is the speaker represented by a bureau or operating as a business entity?

- If yes → Request COI.
- If no → Proceed to Step 2.

Step 2: Is the event limited to a standard lecture or panel in a University-controlled facility?

- If yes → COI typically not required.
- If no → Proceed to Step 3.

Step 3: Will the event involve demonstrations, equipment, structures, vendors, or physical activity?

- If yes → Request COI and consult Legal Counsel
- If no → COI typically not required.

Step 4: Is there elevated protest, security, or reputational risk?

- If yes → Coordinate with Public Safety and Legal.
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VI. Documentation from Uninsured Individual Speakers

When a speaker does not maintain Commercial General Liability insurance, departments should:

- Confirm in writing that the speaker does not carry business liability insurance;
- Ensure the engagement is limited to lecture-format activity;
- Maintain standard payment documentation (W-9, honorarium agreement);
- Document the risk classification in the event file.

Uninsured individual speakers are common and acceptable for low-risk academic engagements.

VII. Recommended Contract Language for Uninsured Individual Speakers

For low-risk lecture engagements, the following provision may be included:

Speaker represents that they are appearing as an individual and not as a business entity and do not maintain commercial general liability insurance.

The engagement consists solely of a lecture or presentation and does not include hazardous activity, equipment installation, or physical demonstrations.

Speaker agrees to conduct the presentation in a safe and professional manner and to comply with all University policies.

Additional indemnification language should be reviewed by Legal prior to inclusion.

VIII. Template Language for Insurance Request

When requesting insurance documentation from speakers or bureaus, departments may use the following language:

As part of our standard event review process, Arkansas Tech University requires confirmation of liability coverage for certain engagements. If you are represented by a speaker bureau or operate as a business entity, please provide a Certificate of Insurance showing Commercial General Liability coverage.

If you are appearing as an individual speaker receiving an honorarium and do not maintain business liability insurance, please confirm this in writing.

If your presentation includes demonstrations, equipment, or other physical activity beyond a traditional lecture, please notify us so that appropriate review can occur.

IX. Responsibility

Departments are responsible for:

- Conducting initial risk classification;
- Requesting insurance documentation when required;
- Consulting Legal Counsel in borderline or elevated-risk cases;
- Maintaining documentation in departmental event files.

Legal Counsel retains final authority regarding insurance requirements and risk determinations.

X. Effective Date

This guidance is effective upon distribution and applies to all future guest speaker engagements unless superseded by formal University policy.

For questions regarding interpretation or application of this guidance, departments should contact Legal Counsel.

Companion Departmental Checklist Form

Guest Speaker Insurance & Risk Classification Checklist

Follow these steps for checklist submission:

- 1. Submit completed checklist to ATU Legal Counsel, Eric Walker, via email to ewalker@atu.edu**
- 2. Receive reviewed checklist back from Eric Walker**

3. Enter requisition for speaker fee.

4. Forward reviewed checklist to purchasing@atu.edu along with requisition number.

Section 1: Event Information

- Sponsoring Department: _____
 - Event Title: _____
 - Event Date: _____
 - Event Location (Building/Room or Outdoor Site): _____
 - Expected Attendance: _____
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Section 2: Speaker Classification

1. Speaker Name: _____
 2. The speaker is: Represented by a speaker bureau or agency
 Operating as a registered business (LLC/corporation)
 An individual receiving only an honorarium
 3. Has the speaker been asked whether they carry Commercial General Liability insurance?
 Yes
 No
 4. If yes, does the speaker carry liability insurance?
 Yes (COI attached)
 No (written confirmation attached)
 Unknown
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Section 3: Activity Risk Assessment

Will the event include any of the following? (Check all that apply)

- Physical demonstrations
- Use of tools, machinery, animals, or vehicles
- Installation of temporary structures or staging
- Outdoor event components
- Third-party vendors or production companies
- Elevated staging or performance elements
- Alcohol service by a third party
- None of the above (standard lecture format only)

If any box above (other than "None") is checked, Legal Counsel consultation is required.

Section 4: Security & Reputational Considerations

1. Is there a reasonable expectation of protest or heightened security concerns?
 Yes
 No

 2. Has Public Safety been notified (if applicable)?
 Yes
 No
 Not Applicable
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Section 5: Final Classification

Based on the above review, this event is classified as:

- Low Risk – COI not required
 - Moderate Risk – Consult Legal Counsel
 - Elevated Risk – COI required
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Section 6: Department Certification

I certify that this checklist has been completed accurately and that appropriate documentation has been obtained and retained.

Name: _____

Title: _____

Signature: _____

Date: _____

This space used by ATU Legal Counsel only

Date Reviewed: _____

ATU Legal Counsel Signature: _____