

# 1 **Insurance, Liability**

2 Effective: Moved to Policy Library from UPM 7.2(1), UPM 7.2(2)

3 Contact: [Risk Management](#)

## 4 **Introduction**

5 As an agency of the State of Iowa, Iowa State University is self-insured for liability. Claims against the State of Iowa  
6 are handled according to provisions in the Iowa Tort Claims Act (Iowa Code, Chapter 669), which also sets forth the  
7 procedures by which tort claims may be filed.

8 In general, Iowa State University does not purchase commercial liability insurance. The majority of liability issues for  
9 the university are covered under Chapter 669 of the Code of Iowa. However, unique circumstances may warrant the  
10 purchase of commercial liability insurance.

## 11 **Policy Statement**

### 12 **Claims Against the State**

13 Under Chapter 669, claims may be filed against the State on account of wrongful death, personal injury or property  
14 damage (including reasonable attorney fees) incurred by reason of the negligence of the University or its employees  
15 while acting within the scope of employment. The State will defend, indemnify, and hold the University or its  
16 employees harmless against any and all tort claims under the U.S. Constitution, statutes or rules of the United States  
17 and/or any other state, but will not cover willful or wanton acts, omissions, or malfeasance in office.

18 The above provisions apply to all employees of Iowa State University including faculty, staff, and graduate assistants  
19 on appointment, or any other individual full or part time, including students, volunteers, and agents acting in a  
20 temporary or permanent capacity on behalf of the institution.

### 21 **Commercial Liability Insurance**

22 The University may purchase liability insurance or participate in self-insured liability pooling or other arrangements for  
23 professional liability, motor vehicle liability, or other liabilities if required by statute, contract, or special circumstance.  
24 Purchases must be made through the Office of Risk Management.

## 25 **Resources**

### 26 **Links**

- 27 • [Claim and Loss Reporting Forms](#)
- 28 • [Purchasing Insurance](#)
- 29 • [Office of University Counsel](#)