

TAMUCC INSURANCE LIABILITY LIMITS

The liability of Texas A&M University-Corpus Christi, a state agency, is govern by the State of Texas for personal injury and/or property damage and is defined by the *Texas Tort Claims Act, Section 101.021, Government Liability*, as follows:

A governmental unit in the state is liable for:

1. *Property damage, personal injury, and death proximately caused by the wrongful act or omission or the negligence of an employee acting within his scope of employment if:*
 - a) *the property damage, personal injury, or death arises from the operation or use of a motor-driven vehicle or motor- driven equipment; and*
 - b) *the employee would be personally liable to the claimant according to Texas law; and*
2. *Personal injury and death so caused by a condition or use of tangible personal or real property if the governmental unit would, were it a private person, be liable to the claimant according to Texas law.*

As such, Texas A&M University-Corpus does not carry medical, accident/medical and general liability insurance for visitors, students and volunteers. However, the exception is TAMUCC requirement for youth camp accident/medical and general liability insurance for students and volunteers' temporary working with minors.

TAMUCC INSURANCE MATRIX

TYPE OF GROUPS	MEDICAL INSURANCE	ACCIDENT MEDICAL INSURANCE	COMMERCIAL GENERAL LIABILITY INSURANCE	WAIVER	SAFETY TRAINING/RULES
Visitors	No	No	No	No	Not Required
University students	No	No	No.	Yes – Field trips	Required if pertinent to class. Required if pertinent to student employment
Students participating in research, laboratory and other university sponsored activities	No	No	No	Yes	Required if pertinent to activity. Required if using lab, chemicals, etc.
Volunteers	No	No	No	Yes	Required if pertinent to activity.
Volunteers participating in research, laboratory and other university sponsored activities	No	No	No	Yes	Required if pertinent to activity. Required if using lab, chemicals, etc.
Youth Camps (non-university employees)	No	Yes*	Yes*	Yes	Required background check Required Child Protection training

Department organizing field trip should require students to complete a waiver form and have them on file before a field trip is taken.

****Community Outreach is responsible for youth summer camp programs and procurement of accident/medical and general liability insurance.***