**Department of Enterprise Risk Management**
University of Cincinnati
PO Box 210785
Cincinnati, OH 45221-0785

University Hall
51 Goodman Drive
513-558-5042

University of Cincinnati Insurance Program

RE: Insurance Verification (Policy Period: 7/1/2026 – 7/1/2027)

To Whom It May Concern:

The University of Cincinnati, through its Department of Enterprise Risk Management, maintains a comprehensive program of self-insurance and commercially purchased insurance, covering property, casualty and liability exposures to the University and its employees while acting on the University's behalf. Students are covered under this program for Professional (patient care) liability only, while engaged in clinical rotations at the request or direction of the University through a health care education program and for General Liability while engaged in internships, for liabilities arising within the scope of those internships**.**

The primary level of insurance for professional (patient care) liability is provided through a self-insurance program, consisting of trust funds maintained by an independent trustee, with a $4 Million per occurrence limit. The fund's financial soundness is reviewed and certified annually by an outside actuarial firm. However, because we are self-insured, there is no "Certificate of Insurance" for this coverage and additional insured parties cannot be named.

We also participate in a pooled self-insurance program among several state universities in Ohio for automobile liability and general liability insurance coverages with limits of $2,500,000 per occurrence. In addition, commercially purchased excess insurance is provided above the primary liability insurance coverages with a limit of $10 Million.

Worker's Compensation insurance for university employees is provided through the state fund. We have been assigned a "Worker's Compensation Risk Number" 10003505.

If there are any further questions, please feel free to contact the University of Cincinnati Office of Risk Management and Insurance at 513-558-5042.

Todd Beekley, Esq.

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