

## BEST'S HAZARD INDEX

Line	Best's Hazard Index	Underwriting Comments
<a href="#">Automobile Liability</a>	6	
Automobile Physical Damage	0	
<a href="#">General Liability</a>	4	
<a href="#">Product Liability and Completed Operations</a>	3	
<a href="#">Professional Liability</a>	5	
Environmental Impairment Liability	0	
<a href="#">Workers' Compensation</a>	2	For employees other than administrators, clerks, teachers.
<a href="#">Crime</a>	6	
<a href="#">Fire and E.C.: Property</a>	6	
<a href="#">Business Interruption</a>	5	
<a href="#">Inland Marine</a>	4	
<a href="#">Personal Injury Liability</a>	4	
Boiler and Machinery	0	

Low 1-3, Medium 4-6, High 7-9, Very High 10

## SIC CODES AND CLASSIFICATIONS

8221	Colleges, Universities, and Professional Schools
8222	Junior Colleges and Technical Institutes

## ISO CODES AND CLASSIFICATIONS

67505	Schools - Colleges, Universities, Jr. Colleges, College Prep
67506	Schools - Dormitory Facilities

## RELATED CLASSIFICATIONS

[Stadiums, Arenas and Racetracks](#)  
[Automobile Parking Facilities](#)  
[Bookstores - Retail](#)  
[Building Construction - General Contractors](#)  
[Bus Operations - School](#)  
[Catering](#)  
[Houses of Worship](#)  
[Data Processing Service Operations](#)  
[Gift or Souvenir Shops](#)  
[Guard and Patrol Services](#)  
[Hotels, Motels and Conference Centers](#)  
[Laboratories - Commercial Testing](#)  
[Laboratories - Genetic Engineering](#)  
[Laboratories - Research and Development](#)  
[Landscape Contractors](#)  
[Libraries - Public](#)  
[Movie Theaters - Indoors](#)  
[Museums](#)  
[Newspaper Publishing](#)  
[Radio Broadcasting Stations](#)  
[Restaurants](#)

## RISK DESCRIPTION

This classification includes community or junior colleges with two-year programs emphasizing vocational preparation, four-year colleges with a variety of programs leading to a bachelor's degree, and universities which have one or more undergraduate colleges plus graduate and professional schools which confer master's and doctorate degrees. Colleges and universities may be public or private; some have a religious affiliation. Enrollments range from a few hundred students to thousands of full- and part-time students who either live on campus or commute to school from home. A suburban or rural campus may be an isolated, self-contained group of buildings connected by private streets, while at the other extreme, an urban campus often has its buildings intermingled with other buildings in the city.

The typical college campus usually includes classroom and administration buildings, science laboratories, a library, auditorium, student center, dining hall or cafeteria, gymnasium, playing fields, bookstore, student health center (which can range from a first aid station to an infirmary with in-patient facilities to a full-scale hospital) and parking areas. Other facilities commonly found on or adjacent to college campuses are: computer centers, museums or art galleries, sports stadiums, coffee houses or pubs, bowling alleys, tennis courts, swimming pools, boat houses, radio stations, chapels, day care centers, agricultural or dairy farms, theatres, dormitories, fraternity and sorority houses, and graduate and married students' housing.

The academic year usually consists of two semesters which run from September through December and January through May. Full-time students usually take from four to six courses a semester. Night and, more recently, weekend courses often are made available for students who cannot attend classes weekdays. Most schools have a summer session with limited course offerings which students can attend on a part-time

basis. Some courses of study, such as education and social work, involve a period of supervised fieldwork (practicum). Business and government agencies often award grants to fund research projects carried out by graduate students and professors.

Colleges and universities frequently provide or make available services such as campus security, intracampus bus transportation, meal plans, health care, psychological counseling, job counseling and placement, R.O.T.C. programs, and laundry and vending machines. A wide range of athletic and extracurricular programs normally are available for student participation.

Campuses serve as public meeting places for community and business groups. Concerts, symposiums, and athletic competitions attended by the public are held in college facilities. More adult and continuing education programs are being offered. During the summer months, outside organizations may use college facilities to run educational programs.

Since colleges and universities are such multifaceted risks with such a wide variety of exposures, please consult the Related Classifications for more detail about a particular aspect of the operation.

## MATERIALS AND EQUIPMENT

A variety of buildings; stadiums; textbooks and supplies; laboratory facilities and equipment; athletic equipment and facilities; art supplies; business machines; data processing facilities; food service equipment and supplies; audiovisual equipment; maintenance tools and equipment; infirmary supplies and drugs; classroom, office and dormitory furnishings; cleaners, pesticides, chemicals, paints.

## NARRATIVE LINES OF BUSINESS

### *Automobile Liability*

**Exposures:** Buses, vans, pickup trucks, and passenger cars are used in this classification. Campus bus services and campus patrol services. Transporting athletic teams to and from games or on school-related field trips. Vehicles for maintenance purposes. School administrators may be given private passenger vehicles.

#### **On-Site Inspection:**

Type, condition and age of vehicles

Storage of buses, patrol cars and other vehicles - fenced, well-lighted, garaged - Are the areas patrolled regularly?

#### **Items to Investigate:**

Experience, age and selection of drivers

Supervision and training of drivers - Is there a driver safety program in effect?

Inspection and maintenance program

Operation of campus buses - distances traveled, hours of service, frequency of trips and hazards of the routes

How far and where are buses driven to games or special events?  
Use of non-owned vehicles for school-sponsored activities - insurance coverage  
Charter or leasing companies used

### ***General Liability***

**Exposures:** Campuses are frequented by the general public attracted by a variety of events such as athletic competitions, concerts, lectures, theatrical productions, or conventions, and for use of the libraries, museums, tennis courts and other facilities. Hazards of the research work, laboratories, athletic programs, theatrical productions, all student activities and classes, including course-related field work in public or private agencies. Student demonstrations of an explosive nature. Refer to Automobile Liability for transportation exposure. Colleges which charter aircraft to transport teams have an additional exposure. See also Fire and E.C.

#### **On-Site Inspection:**

Condition of the grounds, sidewalks, parking areas, playing fields, stairs, floors, furniture and buildings  
Adequacy of lighting; signs warning of any hazardous conditions  
Provisions for handicapped  
Contracts involving student enrollment, faculty appointments, consultancies taken on by faculty members, services with franchise operations, student activities and affairs, travel groups, and research with clearly defined obligations and responsibilities of all parties and assumption of liabilities  
Formal emergency plans for special events attracting large numbers of people - provision for qualified nurses or doctors in attendance; emergency supplies; adequate communication lines to sources of help; emergency transportation; evacuation procedures  
Published regulations for student demonstrations - Are procedures coordinated with the public police?  
Sale of alcoholic beverages by a unit of the college or franchise operation on the premises

#### **Items to Investigate:**

Institution's attitude toward safety - appropriate training of students involved in a given program, provision of necessary safety equipment, adequacy of supervision, and preparations for dealing with injuries  
Frequency of fire drills - Are they witnessed timed, evaluated and recorded by a qualified official?  
Development of a clearly written statement of policy and procedural manual for operation of the institution's programs and the functioning of its personnel - Is behavior audited to assure compliance?  
Research projects such as work involving high-energy installations, hazardous chemicals, radiation, viruses, carcinogens, or human subjects reviewed for safety and approved by a committee of experts  
Research performed under grants or contracts with outside industrial or government agencies - Do contracts clearly spell out the rights and responsibilities of the institution, individual researchers, rights of ownership of the work, rights and responsibilities of all parties in developments that result?  
Specific laboratory safety rules posted and enforced; equipment and safety systems inspected and monitored regularly - Are government regulations for work with radiation, human subjects, and recombinant DNA complied with?  
Intercollegiate athletic programs and policies - preseason physical examinations; provisions for emergency care at games and scrimmages; use of trainers qualified in first aid and physiotherapy; selection of and required use of safety equipment (intramural programs require similar precautions) - Are athletes covered by individual medical and dental policies?  
Courses of study such as education, social work, law and medicine involving practicums or internships in the field - Is information concerning the situation and the risks involved communicated to both the student and the public service, and are appropriate controls instituted through the supervising agency?

Are ROTC programs submitted to the appropriate regional and/or national headquarters for safety review?  
Amount of activities and facilities attracting the general public  
Frequency of inspection and continuous maintenance of the physical plant and grounds  
Does the institution have its own gun law regardless of municipal regulations?

### ***Product Liability and Completed Operations***

**Exposures:** Spoiled, contaminated, or improperly cooked food served in dining halls, cafeterias, or snack bars. Foreign objects in food; improperly cleaned dishes and glassware. College stores selling novelty items, food, and articles of a general nature. Vending machines.

#### **On-Site Inspection:**

Cleanliness of food preparation areas  
Proper refrigeration and storage of food  
Refer to Caterers and Restaurants for more information

#### **Items to Investigate:**

Results of municipal food sanitation inspections  
Quality and reputation of food suppliers, including those for vending machines  
Frequency of replenishing vending machines  
Use of an industrial catering service - insurance coverage and loss experience  
Types of merchandise sold in college reputation of manufacturers

### ***Professional Liability***

**Exposures:** Bodily injury or intangible personal injury losses resulting from the actions and functions of the institution's professional teachers, physicians, or researchers. Infirmaries subject to medical malpractice exposure; in addition claims could be made of breach of confidentiality and invasion of privacy if the facility is poorly run.

#### **On-Site Inspection:**

Does the infirmary have student files containing medical histories and results of examinations required on admittance? Are complete records of medical care data, emergency and accident reports kept?  
Up-to-date list of physicians and hospitals available to treat students or other patients  
Adequacy of emergency supplies and equipment  
Complete inventory of drugs and their distribution; compliance with federal and state laws - Are drugs past their expiration date discarded?

#### **Items to Investigate:**

Experience and selection of professional personnel - pre-employment reference checks

Clearly written statement of policy and procedural manual for guidelines and operation of the institution's programs and the functioning of its personnel - Is behavior audited to assure compliance?  
Number of patients treated and extent of the health care facility and services - Is it clearly defined in the college's brochures and catalogues?  
Qualifications of infirmary medical staff; supervision; frequency of physicians' visits  
Care taken in screening infirmary patients; adequacy of follow-up care  
Identification system for student patients  
Arrangements for emergency transportation of sick or injured patients  
Good Samaritan laws of the state  
Compliance with legal restrictions applying to the confidentiality of medical data; released only with proper written permission

### ***Workers' Compensation***

**Exposures:** High turnover of kitchen, maintenance, and security workers; young, old, or unskilled employees. Exposures to a variety of situations when working with laboratory, shop or athletic equipment; hazards of food service operations, maintenance work on grounds and in buildings; working in the infirmary, driving buses and other vehicles, patrolling the campus. See Related Classifications.

#### **On-Site Inspection:**

Condition of grounds, paths, roadways, buildings, stairs, and floors  
Adequacy of lighting  
Proper guarding of machinery at points of operation

#### **Items to Investigate:**

Experience, age and selection of employees - amount of turnover  
Supervision and training of employees in the specific job requirements - instructed in safety, proper lifting techniques, use of machinery, equipment and materials for the work  
If students are employed by a food caterer or other outside service, adequacy of insurance coverage

### ***Crime***

**Exposures:** Large sums of cash receipts from athletic events, concerts, book stores, snack bars, and other school-sponsored sales and services. Embezzlement or fraudulent conversion of school securities, monies and various school funds. Easily moved and disposed of property, such as typewriters, business machines, library materials, laboratory equipment, and supplies. Careless inventory controls; lax security.

#### **On-Site Inspection:**

Use of a safe for excess cash  
Security of windows and doors  
Adequacy of lighting  
Library security; control of exits; inspection of packages; presence of guards - Is there an electronic

detecting system at exits?

Burglar detection systems - Are they a central station type?

**Items to Investigate:**

Safeguards employed to prevent theft of funds by employees and others handling them - screening of personnel; division of job responsibilities; bonding

Auditing procedures and frequency of outside audits

Protection of receipts in ticket booths and at other money collecting activities; control of tickets vs sales - use of security guard

Frequency and transportation of bank deposits

Regularity of campus patrols - Are they in close communication with the public police?

Inventory records and controls - Is equipment metalically stenciled? Is it bolted down or equipped with locking devices to prevent removal where possible? If institutional equipment is allowed to be removed from the facilities, is there a central inventory clearance system and are passes issued?

Securing of buildings at night and when not in use - control and record of keys issued; security surveillance when opened for repair or maintenance work

Record of crime in the area

***Fire and E.C.: Property***

**Exposures:** Although the kinds and sources of fires generally are not unusual, the threat of loss of life is greater because of the number of people gathered together. Fire hazards which plague dormitories as well as fraternity and sorority houses include smoking; use of candles; overloaded or badly placed electrical wiring; deteriorated wiring; misuse and illegal use of electrical appliances, especially cooking equipment; student pranks; flammable or combustible decorations. Basic safety rules often are violated in chemical, electrical, mechanical, physics and biology laboratories. Improper storage practices; poor housekeeping. Vandalism, malicious mischief, riot and civil commotion. Colleges and universities consist of a wide range of occupancies and contents such as dining halls, laboratories, maintenance shops, theatres, stadiums, libraries, and other facilities, each having individual hazards, which are impossible to list here. Refer to Restaurants, Libraries, Museums, Book Stores, Data Processing Services and other related classifications for more information.

**On-Site Inspection:**

Age, condition and number of buildings; types of occupancies and ground plan

Building construction; height; concealed spaces, basement and other out-of-the-way places; vertical openings

Combustible furnishing and finishes - any that will create unusual smoke or toxic gases

Proper storage of combustible and flammable chemicals and materials; in approved containers and away from heat source

Areas for storage, processing or use of hazardous materials; boiler or furnace rooms, maintenance shops separated with enclosures not less than one hour fire resistance rating

Concentrations of valuable technical equipment stored in protected and controlled buildings

Fire and smoke alarms; sprinklers

Adequate number of exits with panic hardware - unlocked and unchained

Condition of electrical wiring and adequacy for the load - Is there extension cord-type wiring?

Proper grounding of electrical appliances and machinery - compliance with the National Electrical Code

Educational facilities, dormitories, and places of assembly in accordance with NFPA Standard No. 101, Life Safety Code

**Items to Investigate:**

Institution's attitude toward fire safety - Is there a written policy outlining the campus fire protection program? Does a safety professional conduct the program?

Instruction of staff and students in planned emergency procedures, fire safety practices, and use of fire extinguishers

Regularity of thorough inspections to detect hazardous conditions; proper working order of fire protection equipment and sprinklers - use of inspection reports including follow-up action taken

Latest fire department inspection report - frequency of inspections

Adequacy of public fire protection and water supplies - response time for in-house brigade and public fire department

Protection of buildings and premises in off-season and vacation periods - use of a watchman service

Adequacy of security program to handle vandalism, malicious mischief and explosive situations - Are the students involved with the government of the college?

Adherence to recognized laboratory safety - Are all projects approved for safety by a committee of experts or some designated authority?

Control and restriction of cooking in dormitories or other student residences

Restriction of smoking and enforcement of no smoking rules

Frequency of trash removal

### ***Business Interruption***

**Exposures:** Although coverage for a college or university can be written under a standard Business Interruption form for non-manufacturing risks, a special Tuition Fees form usually can better meet the needs of an institution of higher education by covering losses that extend well beyond the period required to rebuild or replace damaged property. Drop in enrollment; loss of tuition fees, room, board and related revenue. Continuing salary expenses for administrators and professors during an entire year in which a loss is suffered. Extra expense for substitute premises and cost of transporting students.

**On-Site Inspection:**

Proximity of buildings to each other

**Items to Investigate:**

Time required to rebuild facility

Dependency on any one building for operation

Availability of substitute facilities and location

Salaries, rent, taxes and other continuing expenses

Amount of tuition and other fees, income from athletic events, entertainments and the like depended on for operation

### ***Inland Marine***



**Exposures:** Rare items; historical or artistic items of value. Scientific instruments, musical instruments, projection equipment and athletic equipment. Valuable papers, records or manuscripts. Articles on exhibition or on loan. See Data Processing Services for EDP equipment coverage.

**On-Site Inspection:**

Complete records of valuable items - descriptions and photographs

Storage locations of covered valuables accessibility to the public; security measures; adequacy of protection from fire and water damage

Are duplicate records of manuscripts, accounts receivable, student records and valuable papers kept at separate location?

Rental agreements defining the insured's responsibility for property belonging to students

Also refer to Fire and E.C.

**Items to Investigate:**

Frequency, distances and locations valuable items are transported for exhibit or use - If loaned, does the insured have appropriate agreements that specify conditions to which borrowers must adhere?

Control and supervision of equipment in each department - records and procedures for checking equipment in and out

Is insured property stored in buildings which are unoccupied for lengthy periods of time during the year?

Record of vandalism or civil disturbance in the area

### ***Personal Injury Liability***

**Exposures:** Campus security guards may be guilty of abuses of authority such as improper detention, unnecessary force or false arrest. Armed guards. Invasion of privacy claims from release of a student's personal file to an unauthorized party. See Radio Broadcasting and Newspaper Publishing for broadcaster's and publisher's liability.

**On-Site Inspection:**

Uniforms and badges of security personnel recognizably different from law enforcement officers to avoid misleading the public

**Items to Investigate:**

Screening and selection of security personnel - reference checks

What police functions are guards empowered to exercise? Are they armed? Is there a good working relationship with the municipal police department?

Training of campus guards, including part-time employees - Does it incorporate information about guards' legal powers and restrictions, particularly regarding arrests, searches, and use of weapons? Are they instructed in crowd psychology and control?

Safeguarding of student files - Are they released only to authorized college employees?

If student files are stored on computers, internal system safeguards for confidentiality

# OSHA REFERENCES

**OSHA Standards:** (Pertinent OSHA standards that apply to this classification; for other appropriate OSHA standards, see the Introduction.)

1910.25	Portable Wood Ladders
1910.26	Portable Metal Ladders
1910.27	Fixed Ladders
1910.29	Manually Propelled Mobile Ladder Stands & Scaffolds
1910.66	Power Platforms for Exterior Building Maintenance
1910.96	Ionizing Radiation
1910.97	Nonionizing Radiation
1910.101	Compressed Gases (General Requirements)
1910.106	Flammable & Combustible Liquids
1910.110	Storage & Handling of Liquefied Petroleum Gases
1910.132	General Requirements (Personal Protective Equipment)
1910.133	Eye & Face Protection
1910.134	Respiratory Protection
1910.135	Occupational Head Protection
1910.136	Occupational Foot Protection
1910.166	Inspection of Compressed Gas Cylinders
1910.167	Safety Relief Devices for Compressed Gas Cylinders
1910.212	General Requirements for All Machines
1910.242	Hand & Portable Powered Tools & Equipment, General
1910.243	Guarding of Portable Powered Tools
1910.1000	Air Contaminants
1910.1001- 1910.1016	Carcinogens
1910.1028	Benzene
1926	Safety & Health Regulations for Construction
1928	Occupational Safety & Health Standards for Agriculture