

MIDDLE TENNESSEE STATE UNIVERSITY  
Office of Compliance and Enterprise Risk Management

**Compliance Tip – May 2021**

**More about the State Certificate of Self-Insurance: Questions and Answers**

The following provides additional information about the State's Self-Insurance Certificate (Certificate) and the types of MTSU employees who are covered under the Certificate.

**Covered Employees**

1. Part-time and full-time student workers, as long as they are being paid by MTSU.
2. Temp-hourly employees hired directly by, and paid by, MTSU.
3. Full-time staff, faculty, and administrators.
4. Graduate assistants and fellows paid by MTSU.
5. Adjunct faculty paid by MTSU.

**Coverage Includes:**

- General liability
- Auto liability
- Malpractice
- Workers' Compensation

**Who's Not Covered?**

1. Temp-hourly employees hired by an external employment agency and paid by such an agency.
2. Contractors who are not paid by MTSU.

For additional questions, or for more information on the State's Self-Insurance Certificate, please contact the Office of Compliance and Enterprise Risk Management (CAERM Office) at [caerm@mtsu.edu](mailto:caerm@mtsu.edu).

**Annual Records Destruction Day – 2021**

The University's annual records destruction day will take place on Friday, **October 22, 2021**. Designated Records Coordinators should contact MTSU Warehouse Manager, Derek Vincion at [derek.vincion@mtsu.edu](mailto:derek.vincion@mtsu.edu) to arrange for pick-up of records approved for destruction between the following dates:

**October 4 – 19, 2021**

Please also follow the additional, below procedures for records that are ready for pick-up and that have been approved through the MTSU Records Management Database for destruction:

1. **Remove all large, medium, and small binder clips.**

2. Remove documents from folders (i.e. folders that have metal clamps at the top).
3. Remove any additional metal items from the records.

For questions regarding the annual records destruction procedures, please contact the CAERM Office at [rdaretention@mtsu.edu](mailto:rdaretention@mtsu.edu).

## Supplemental Insurance – Reminders about the State’s Requirements

As a reminder, third-party supplemental insurance **cannot be added** to the State’s Certificate of Self Insurance (COSI). The COSI is to be utilized by the University and other State agencies to provide proof of coverage only.

If your department or division requires additional liability insurance beyond the State’s COSI, please contact the Office of Compliance and Enterprise Risk Management at [caerm@mtsu.edu](mailto:caerm@mtsu.edu),

Before additional, third-party, supplemental insurance can be obtained, the State’s Claims and Risk Management Division requires the following:

1. A justification letter (on University letter-head) for the purchase of the additional insurance. The Office of Compliance and Enterprise Risk Management will assist you with drafting the letter, as the letter must be reviewed, and signed by, the Vice President for Business and Finance before being issued to the State Claims and Risk Management Division.
2. Three insurance quotes detailing the premium amounts and coverage limits.
3. Review of the request/justification letter by the State Board of Claims pursuant to T.C.A. § 9-8-108(a)(4).

Once the Board of Claims reviews the request for additional insurance, and if the request is approved, the additional insurance may be purchased.

Please note that meetings of the Board of Claims may take up to three weeks to schedule by the State Claims and Risk Management Division. Therefore, please plan accordingly if you know additional insurance will be needed for your department, division, event, or travel need.

For additional questions regarding the aforementioned information, please contact the Office of Compliance and Enterprise Risk Management.

