How to Partner with Risk Management for the Best Advantage

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- Attempt the alternate audio option provided
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About The Program

Overview of Higher Education Risk Management & Trends in Greek Life

- Insurance
- Liability
- Safety
- Facilities Use
- Contracts
- Event Management
Insurance and Liability

- Legal Status between entities
- Property Insurance
- Liability Insurance
- Evaluation of coverage for both the institution and the chapter
- Certificates of Insurance
- Special event insurance
- Procuring Insurance

Legal Status between entities

- Relationship between chapter and educational institution
- Single entity
- Separate entities
- Who owns and who is responsible for property?
● **Property Insurance**

- Building
- Contents
- Fine Art
- Inland Marine – portable equipment
- Improvements and Betterments

● **Liability Insurance**

- Provides coverage for negligent acts resulting in property damage or bodily injury
  - May or may not provide coverage for personal injury (emotional distress, libel, slander)
- Premises Liability
- Products liability (food service, bake sale)
- Per occurrence vs aggregate coverage
Liability Insurance, cont.

- Who is protected?
  - Individual members
  - Volunteers
  - Advisors
  - Chapter
  - Educational Institution
  - National Organization

Liability Insurance, cont.

Who is protected and how?
- Individual members – Insured
- Volunteers – Insured
- Advisors – Insured
- Chapter – Named Insured
- Educational Institution – Additional Insured
- National Organization – Policy Owner
**Special Event Insurance**

- Event cancellation
- Weather Insurance
- Insurance requirements for a specific venue

**Procuring Insurance**

- Work with a broker who understands Greek Insurance programs
- National Organization liability programs
- Property Insurance
- Employer Coverage
  - Workers compensation
Certificates of Insurance

- What is a certificate of insurance
  - Why do people ask for them?
  - Why is it important to keep them and how long should we hang on to them?
  - Additional or Named Insured – what is that?

- Proof of Insurance for chapter

- Proof of Insurance for vendor

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Evaluation of Coverage

**Important Limitations and Exclusions**

- Failure to follow insurance policy conditions
- Intentional acts
- Illegal acts

- Exclusions for:
  - Not following risk management guidance
  - Alcohol
  - Hazing

- Vicarious Liability
Facility Use

• Long Term Lease and responsibilities of each party

• Landlord Tenant Relationship
  • Ground lease
  • Improvement lease

• Chapter owned facility

• Alumni owned facility

• Residence Halls

Facility concerns

• Maintenance
  • Protect asset
  • Prevent liability

• Food service

• Lease requirements

• Compliance
  • Environmental
  • Local ordinance
  • Fire Safety
  • Life safety
Non-owned facility use

- On Campus
  - Use agreement

- In community
  - License/rental agreements
  - Travel to site

Loss Control and Safety

- Risk management manual
  - Should be a living document and not just sit on a shelf

- Fire and life safety

- Assembly requirements

- Event Management

- Travel
Contract Review

- Know what the obligations are in the contract for both parties and make sure you can meet your obligations, and that other party is meeting their obligations

- Indemnification

- Insurance

- Business Terms

Event Management

Team Approach

Who is on your team?

- Chapter – most important!
- Advisors
- Facilities
- Security/Police
- Risk Management
- Legal
Event Management
Considerations

- Alcohol Policy
- Managing Large Crowds
- Security
- Trash and Facilities Management
- Insurance
- Construction issues – stages, temporary structures
- Facilities fit for purpose
- Assembly Occupancy
- Fire Codes
- Contracts – caterers, bands, etc.

Trends that impact Fraternities and Sororities

- Insurance Policy Exclusions and Limitations
- Impact of Case Law
- Court of Public Opinion
Resources

AFA1976.org

URMIA.org

Edurisksolutions.org

mjsorority.com/resources/library/

holmesmurphy.com/fraternal/resources

Jrfco.com – resources

Questions & Answers
Thank you for Participating