



## **Greek Social Organization Insurance Requirements**

### **Purpose**

The University of Alabama (“University”) community, and social organizations that typically operate as Greek-named fraternities and sororities (“Organizations”), are potentially exposed to financial and other risks resulting from negligent/wrongful acts and omissions of such Organizations and their members. These negligent/wrongful acts may not be under the direct control or influence of the Organization; however an individual member(s) and/or guest(s) may commit a negligent/wrongful act while attending events hosted or sponsored by the Organization or while on the property or within housing under control of the Organization. For the protection of such Organizations and their members, the University community, and others, and as part of Organizations’ prudent management of their own affairs, the following insurance requirements are imposed.

### **Policy**

All Organizations recognized by The University of Alabama (“University”) and its Office of Greek Affairs must provide evidence of comprehensive general liability insurance. The insurance coverage must meet minimum standards as outlined in the Insurance Requirements section and the insurance company must have financial strength ratings that confirm the ability to respond to a significant claim. The requirements of insurance do not constitute an acceptance of any responsibility for, or duty to regulate, specific conduct or activities of the Organization or its members. Further, approval of insurance does not constitute an endorsement or approval of any Organization or its activities. All Organizations and members are primarily responsible for their own actions and activities.

### **Insurance Requirements**

#### **Commercial General Liability (“CGL”) – Occurrence Form**

Each Occurrence – Premises/Operations	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Products-Completed Operations	\$1,000,000
General Aggregate	\$2,000,000
Fire Damage Liability	\$100,000

If the Organization plans to conduct or participate in a parade, Hired & Non-Automobile Liability coverage is required. This required coverage may either be provided as an endorsement on the CGL or under Commercial Business Automobile policy,

#### **Certificates of Insurance**

The University Office of Risk Management must receive a Certificate of Insurance prior to the establishment of an Organization or the commencement of any events or social activities. The certificate of insurance must include the following elements:

Insured Entity  
Insurance Carrier(s)  
Policy Effective/Expiration Dates, Policy Number(s) & Limits of Liability  
Cancellation Notice Provision (Min. 10 days for non-payment - 30 days otherwise)  
Additional Insured Language as Follows:

*The Board of Trustees of the University of Alabama, its individual trustees, officers, directors, employees, agents and representatives are included as an additional insured as respect to the Commercial General Liability policy.*

### **Insurance Carriers**

The policies must be issued by an insurance company licensed or authorized to conduct business in the State of Alabama carrying a minimum *A.M. Best's* rating of A- VII.

### **Special Circumstances**

Additional insurance may be required for activities, events or projects that may generate a liability exposure with the potential for a more serious claim or frequency of claims. It is also possible that other insurance programs in addition to the CGL insurance requirements outlined above may be required. Some of the possible circumstances where the insurance requirements may be altered include, but are not limited to:

- Chapter House Construction Projects
- Social Events with an Estimated Attendance in Excess of 500
- Events, Activities and Projects Involving Several Student/Greek Organizations
- Events Openly Promoted to the Non-Student Public
- Events, Activities and Projects with Inherently Dangerous Equipment or Activities

In addition to insurance requirements for special circumstances, The University may require certain risk management programs to control hazards and reduce the potential of injury or damage.

### **Contacts**

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