



SEWANEE
THE UNIVERSITY OF THE SOUTH
GREEK LIFE

FRATERNITY AND SORORITY GENERAL LIABILITY INSURANCE REQUIREMENT POLICY

Unit: Greek Life

Initially Issued: August 2022

Last Revised: August 2022

Insurance requirements are enacted to protect the local chapters, their undergraduates and local alumni, the inter/national organization, and the University, which can all be named in lawsuits. All organizations must have general liability insurance as outlined in this policy. Organizations that do not belong to an inter/national organization will work with the University to obtain the appropriate coverage.

Organizations with university land leases for housing must also provide proof of liability insurance for the house corporation and the local chapter. Failure to comply with this policy will compromise the protection of the organization, its members, and the University's mission. The requirement of insurance does not mean the University accepts responsibility to regulate the conduct or activities of the organization or its members. All organizations and members are responsible for their actions and activities.

GENERAL LIABILITY INSURANCE REQUIREMENTS

At all times, recognized organizations should have in place general liability insurance, including host liquor liability coverage with such companies and limits as may be reasonably satisfactory to the University as follows:

1. The University requires that a current certificate of insurance showing evidence of current general liability insurance is provided to Greek Life annually.
2. This insurance shall be written by a company licensed to do business in the state of Tennessee.
3. The policy must name The University of the South as an additional insured party, and the certificate must state that the insurance coverage is primary over other collectible insurance.
4. The organization must show proof of general liability insurance in the following minimum amounts:
 - a. Each Occurrence: 1M
 - b. Damages to Premises (if University owned): 1M
 - c. Personal & ADV Injury: 1M
 - d. General Aggregate: 2M

SPECIAL EVENT INSURANCE

Additional insurance may be required for activities or events that may generate a liability exposure with the potential for increased risk. In addition to insurance requirements for special circumstances, the University may require the Greek organization to develop and implement certain risk management programs to control hazards and reduce the potential of injury or damage.

Examples:

- Sponsored athletic events—including philanthropies (other than university-organized intramurals)— such as 5K runs, golf tournaments, basketball tournaments, and touch football games
- Any event where alcohol will be present
- When the attendance exceeds the guest-to-member ratio of the inter/national organization's policy
- Events held at a third-party venue
- Concerts or musical events

Not all special events may be eligible for coverage. Provided below is a list of events that have become increasingly difficult to find an underwriting interest or insurance:

- Activities Featuring Inflatables
- Contact Sports
- Slip and Slides
- Water-Related Activities
- Color Runs/Glow Runs
- Boxing Tournaments/Fight Nights
- Mechanical Bulls