

Registered Student Organizations Liability Insurance Requirements July 14, 2016

Overview and background

Registered Student Organizations are an important element of the University of Wisconsin college experience. However, student activities in these organizations may not be covered under the UW System's/State of Wisconsin's self-funded liability program which may require the Student Organization to individually procure coverage.

There are nearly 3,300 recognized student organizations in the UW-System based on the most recent snapshot in time, as Registered Student Organizations (RSOs) come and go throughout the year. UW System Risk Management has developed a list of events that requires an economical insurance option that would allow UW System to offer liability protection for the RSOs and the UW System Institutions that would not be covered under the state's liability protection.

An initial proposal was presented to Senior Student Affair Officers in late 2015. The SSAOs have reviewed and updated RSO lists for each institution. Aon briefed Senior Student Affair Officers on the program again via conference call on May 10, 2016.

University Liability Coverage

Generally, Students are neither employees nor agents of the university, however the University of Wisconsin System provides student organizations with liability coverage for "normal university room usage" within the extent and limitations of Secs. 895.46(1) and 893.82, Wis. Stats., the University maintains general liability coverage in an amount sufficient to pay settlements, judgments for damages and costs against its officers, employees and agents arising out of their activities while within the scope of their assigned responsibility in the program on University property. Coverage is limited to the activities of Registered Student Organizations who have been approved, recognized and in good standing by their corresponding university institution.

Faculty and staff advisors to students and student organizations are covered by the State Self-Funded Liability Program for acts performed in the scope of employment.

University Liability Coverage Limitations

As a general Rule, special event insurance will need to be purchased for all University property events that include:

- Sororities,
- Fraternities,
- Serving food (excluding pre-packaged, non-perishable food or drink)
- Inflatables
- Demonstrations
- Walk-run
- Blood Drives
- World record attempts
- Music or speaker events
- All events not held on University property
- *Use fleet vehicles*

A vendor certificate of insurance will be required if partnering with a vendor for the event.

Exclusion – Designated Operations; the following organizations are excluded from coverage - Dating programs or organizations, Residential Fraternities and/or Residential Sororities, Programs or activities involving the use of animals, weapons and firearms, NCAA sanctioned activities or sports, Tree Climbing, Political Demonstrations.

Personal and Advertising Injury Liability Exclusions - The exclusion language was expanded for material including, but not limited to, oral written, televised, videotaped or electronically transmitted publication of material for specified causes.

Auto coverage; Only those "autos" you lease, hire, rent or borrow. This does not include any "autos" you lease, hire, rent or borrow from any of your "employees", partners (if you are a partnership), members (if you are a limited liability company) or members of their households. Coverage does not include the use of 12/15 passenger vans. Wisconsin State Statutes and the State's insurance program cover student organizations, when a RSO member is driving a State vehicle and is an authorized driver.