**Student Insurance Information**

**What kind of insurance can you get?**

Student Organizations can buy insurance from any reputable insurance company to meet the System insurance minimum requirements, in general are:

Commercial General Liability (CGL):

 General Aggregate, $2,000,000

 Including Products & Completed Operations

 Each Occurrence $1,000,000

When applicable:

 Automobile Liability $1,000,000 combined single limit

 Worker’s Compensation Statutory Limits

 Each Accident $ 100,000

 Disease-Policy Limit $ 500,000

 Disease-Each Employee $ 100,000

Please note that these are general requirements. All certificates must name the Board of Regents as an Additional Insured. Specific high-risk events have [different insurance requirements](https://www.wisconsin.edu/risk-management/manual/vendor-certificates/). To help meet these requirements, UW System has a relationship with our insurance carrier who has agreed to provide UW Student Organizations with insurance at a reduced rate. Fees for the policies vary greatly dependent upon the audience and the associated event risks. In general, on-campus event insurance usually ranges between $150-500 and off-campus event insurance begins around $2500. Again, these rates are “typical” but the actual price will vary dependent upon the specifics of the Student Org’s event.

**If you purchase insurance, how long is it good for?**

Insurance under our carrier programs are typically for just the individual event. Each insurance coverage request would need to be submitted to the carrier for a quote and the premium paid before the insurance would go into effect to cover the event. Generally, these policies are requested for just a single event coverage. If a Student Org knew of multiple events and wanted to request coverage for all of them at one time, Risk Management & Safety would be happy to work with the organization to submit that request to the insurance carrier. Some Student Organizations purchase insurance through their national affiliations; usually this insurance covers the organization throughout the entire year but can vary and is dependent upon the policy.

**If your organization is part of your academic coursework (ex. Singing Statesmen), are they insured or must they purchase insurance?**

The short answer is it depends. There are many nuances to consider to determine whether an event is co-sponsored by the University or if it is a Student Organization event. In every case if there is a question, the requirement is that the Director of Risk Management & Safety be contacted to review the event and document the status as either a Student Organization event or a co-sponsored event before the event occurs. If an event is co-sponsored, then the University’s insurance may cover the event. At the same time, if an event is co-sponsored by the University, then the University must exercise levels of control over the event.

**I have an event. Is it a co-sponsored event or a student organization event?**

Risk Management & Safety would need more information about the specifics of this event to make an accurate determination. When a question on whether an event is co-sponsored, the leadership needs to reach out to the Director of Risk Management & Safety to review the event and determine the status prior to the event.

**Does every organization need to get insurance?**

No. Student Organizations in general do not need to get insurance to do the things on campus that students ordinarily do on campus. For example, no student organization needs to have insurance in order to setup tabling either in Davies or in the Mall (they still must follow the appropriate procedures, however). In general, insurance is required when the audience is in large part not students at UWEC and/or the activity is a higher risk activity. For example, bouncy houses will always require insurance for a Student Organization event that is not co-sponsored.

**When do you need to get insurance?**

In general, insurance is required when the audience is in large part not students at UWEC and/or the activity is a higher risk activity or is not generally done on campus. The University reserves the right to require insurance for Student Organization events on campus, as is required for all entities looking to utilize the UWEC facilities. Questions about specific events and whether insurance is required should be sent to the Director of Risk Management & Safety.

**Example of when you would need insurance?**

Student Organizations are required to have insurance when the liability to the University is increased based on the organization’s activity. A general test is if the audience includes a demographic other than UWEC students and/or the activity is a higher risk activity or not generally done on campus. Some examples are bouncy houses, tug of war, contact sports, etc.

**What is governance?**

[Black’s Law Dictionary](http://thelawdictionary.org/governance/) defines governance as, “Applying policies, proper implementation, and continuous monitoring. Typically done through or by an [organization](http://thelawdictionary.org/organization/)'s governing body. [Accountability](http://thelawdictionary.org/accountability/), [balance of power](http://thelawdictionary.org/balance-of-power/), and improving the worth and [continuance](http://thelawdictionary.org/continuance/) of the firm are the mechanisms of governing. Also refer to corporate governance.”

Wisconsin Statute § 36.09(5) states "The students of each institution or campus subject to the responsibilities and powers of the board, the president, the chancellor, and the faculty shall be active participants in the immediate governance of and policy development for such institutions. As such, students shall have the primary responsibility for the formulation and review of policies concerning student life, services, and interests. Students in consultation with the chancellor and subject to the final confirmation of the board shall have the responsibility for the disposition of those student fees which constitute substantial support for campus student activities. The students of each institution or campus shall have the right to organize themselves in a manner they determine and to select their representatives to participate in institutional governance." The UW System, after passage of this statute, mandated implementation plans at each campus for shared governance. UWEC has defined the scope of Student Governance in our “[Student Shared Governance Policy](http://www.uwec.edu/StudentSenate/documents/upload/54-B-49-ATTACHMENT-A.pdf).”

**Why do we need to report an accident or injury if we are not covered by insurance?**

We ask Student Organizations to report accidents and injuries to the Risk Management & Safety office so that we are aware of the incident and can evaluate the incident for any liability the University may have had if the incident happens on campus. In addition, those who don’t read these articles may mistakenly believe that Student Organizations are a function of the University and are under the direct control of the University despite our best attempts to educate and inform. Consequently, it is possible that the University may inaccurately be sought to be liable in an incident. Rather than be caught off-guard, we ask that Student Organizations provide us the courtesy of a notification so we can best assist both the Student Organization and the University.