

INSURANCE REQUIREMENTS FOR AUBURN UNIVERSITY GREEK LIFE ORGANIZATIONS

Principles

Greek Life organizations (fraternities and sororities) recognized by Auburn University Student Affairs and Greek Life shall maintain, for the entire time of their Auburn University recognition, insurance meeting the following minimum requirements. The Auburn University Student Organization Policy defines fraternities and sororities as social, Greek-lettered (in most cases) organizations affiliated with an inter/national organization. Fraternities and sororities must be recognized by one of the three Auburn Greek governing councils (Panhellenic Council, Interfraternity Council, and National Pan-Hellenic Council).

These coverages and limits are to be considered minimum requirements and are not intended to limit the liability of the Greek Life organizations. All Greek Life organizations, its members, alumni, advisors, and agents are responsible for their own actions and activities and assume full responsibility to review their policies on a regular basis to determine whether additional coverage should be considered.

The requirements of insurance do not constitute an acceptance of any responsibility for or duty to regulate the conduct or activities of the organization, its members, alumni, advisors, or agents by Auburn University and are subject to change.

Requirements for all Greek Life Organizations

General Liability Insurance

A Certificate of Insurance providing evidence of General Liability insurance including all limits, terms, and conditions listed below, and an endorsement granting Additional Insured status to Auburn University as listed below, shall be presented to Student Affairs and Greek Life and Risk Management & Safety annually, and within seven (7) days of policy expiration date.

Certificates of Insurance shall disclose ALL coverage sub-limits and self-insured retentions/deductibles; Auburn University reserves the right to approve coverage sub-limits and retentions/deductibles.

- Policy Limits:
 - \$1,000,000 Each Occurrence
 - \$2,000,000 Aggregate
 - \$2,000,000 Products & Completed Operations Aggregate
 - \$1,000,000 Personal & Advertising Injury
 - \$100,000 Damage to Rented Premises

- Policy Terms & Conditions:
 - Include coverage for host liquor liability;
 - Include coverage for contractual liability;
 - Shall not exclude coverage to non-participants for allegations of:
 - Sexual abuse/molestation
 - Hazing
 - Behavior/actions that violate chapter policy (e.g., drug & alcohol policy)
 - Assault, battery & physical altercation
 - Include coverage for the University's failure to provide guidance or supervision, unless due to the University's negligence.
 - Name the following as additional insured by endorsement: Auburn University, its Board of Trustees, Trustees Individually, Employees and Agents;

- Provide full policy limits for Auburn University, its Board of Trustees, Trustees Individually, Employees and Agents; coverage sub-limits for Additional Insureds are prohibited;
- Coverage must be primary to any insurance or self-insurance for the vicarious liability of Auburn University;
- Policy must include a waiver of subrogation in favor of Auburn University;
- Insurance carrier must be licensed or authorized to do business in Alabama with a minimum A.M. Best rating of A-VII.

Requirements for Greek Life Organizations leasing land from Auburn University

Property Insurance

Evidence of Property Insurance, confirming compliance with the following requirements shall be provided to Student Affairs and Greek Life and Risk Management & Safety annually, and within seven (7) days of policy expiration date.

Evidence of Property Insurance shall disclose ALL coverage sub-limits and self-insured retentions/deductibles; Auburn University reserves the right to approve coverage sub-limits and retentions/deductibles.

- Policy Limits:
 - Limits must be a minimum of 100% of the replacement cost value of all buildings(s), improvements, and other structures (gazebos, event spaces, etc.).
- Policy Terms & Conditions:
 - All Risk/Special Form basis and provide coverage for all buildings, improvements, and other structures on Auburn University property;
 - Auburn University shall be listed as Loss Payee;
 - Include a waiver of subrogation in favor of Auburn University;
 - Insurance carrier must be licensed or authorized to do business in Alabama with a minimum A.M. Best rating of A-VII;
 - Boiler & Machinery/Equipment Breakdown insurance to cover all buildings, improvements, and fixtures on Auburn University property.

Flood Insurance

Flood insurance equal to at least 100% of the replacement cost value of all buildings(s), improvements, and structures is required for any building located in a High Hazard Flood Zone.

FEMA Flood Maps will be the approved source of determining High Hazard Flood Zones.

Builders Risk Insurance

During any periods of construction, including improvements, additions, or renovations, the fraternal organization or the fraternal organization's contractor shall also obtain Builders' Risk Insurance meeting the following minimum requirements:

All Risk/Special Form basis with replacement cost coverage, written on a completed value basis in an amount not less than the total value of the fraternal organization's Improvements, Betterments, and/or Additions. Auburn University shall be listed as a Loss Payee on the Builders' Risk policy.

Requirements for Greek Life Organizations renting chapter rooms from Auburn University

Greek Life organizations renting chapter rooms from Auburn University for Sorority or Chapter gathering space are encouraged to maintain property insurance for Chapter-owned contents (e.g., furniture, electronics) and improvements and betterments e.g., (floor and wall coverings installed by the Chapter). Auburn University provides no insurance coverage for, and is not responsible for, damage or loss to property belonging to the lessee.

Special Circumstances

Additional insurance may be required for activities, events or projects that may generate a liability exposure with the potential for claims of higher severity and/or frequency. It is also possible that other insurance programs in addition to the General Liability and Property 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 greater than 500;
- Events, activities, and projects involving three or more fraternal/fraternal organizations;
- Events openly promoted to the non-fraternal public;
- Events, activities and projects with inherently dangerous equipment or activities.

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

Should coverage for any of the above-described policies be canceled, non-renewed, changed, or allowed to lapse for any reason before the expiration date thereof, the Greek Life organization shall deliver written notice to Student Affairs and Greek Life and Risk Management and Safety within three (3) days after any notice from the insurer.