

Overview of Liability Insurance Coverage
For Recognized Student Organizations
Of The Pennsylvania State University

NAMED INSURED: Recognized Student Organizations
of The Pennsylvania State University
POLICY EFFECTIVE DATES: July 1, 2009 to July 1, 2010
INSURANCE CARRIER: The PMA Insurance Group
POLICY #: 300901-7102254
POLICY LIMITS: General Liability
\$1 Million per Occurrence
\$3 Million Policy Aggregate
Non-owned Auto Liability
\$1 Million Combined Single Limit

I. INSURANCE COVERAGES:

- A. General Liability - This provides liability insurance to Recognized Student Organizations* for Bodily Injury and Property Damage to “third parties” (any entity or person unrelated to the Student Organization). Claims could arise from the premises used (such as trip and falls), activities and operations, service of food, or contracts entered into. This General Liability insurance coverage will apply in excess of other primary liability insurance that Recognized Student Organizations may already have (such as from a national association). If no other primary liability insurance is in place, then this insurance is primary. This coverage should suffice when external entities insist that the Organization show evidence of liability insurance before permitting an Organization event to take place on the outside entity’s premises (such as a car wash, spaghetti dinner, etc.). This insurance DOES NOT apply to Penn State’s recognized social Greek-letter organizations (social fraternities and sororities). If there are any questions, please ask the Office of Student Activities at University Park or your Campus Student Affairs Office for clarification.

Sample Coverage Exclusions (Items Not Covered) – list is not exhaustive:

- Expected or Intended Injury
- Workers’ Compensation
- Employer’s Liability
- Pollution Liability
- Aviation Liability
- Electronic Data Liability
- Violation of Statutes
- Liquor Liability – if the student organization manufactures, distributes, sells, serves or furnishes alcoholic beverages there is no coverage for resulting injury.

- B. Non-owned Auto Liability - This provides Recognized Student Organizations* with limited Auto Liability insurance for Bodily Injury or Property Damage that arises out of the use of vehicles for Student Organization activities and business (such as making

a delivery or going to the post office in someone's personal car), for vehicles not owned by the Student Organization. This insurance does not provide insurance coverage to the driver or to the vehicle owner, but rather to the Recognized Student Organization for liability arising from the vehicle use on the Organization's behalf. It does not provide primary auto liability insurance sufficient for vehicle ownership (the vehicle owner, must carry their own auto liability insurance) nor does it provide physical damage (comprehensive and collision) insurance coverage for damage to the vehicle itself. This insurance is excess of the vehicle owner's liability insurance including the University for its fleet and car rental companies. If there are any questions, please ask the Office of Student Activities at University Park or your Campus Student Affairs Office for clarification.

Sample Coverage Exclusions (Items Not Covered) – list is not exhaustive:

- Expected or Intended Injury
- No-Fault Injury Coverage to passengers
- Workers' Compensation
- Employer's Liability
- Pollution Liability
- Cargo
- Racing
- Physical Damage (comprehensive and collision) to the vehicle itself.

II. PROOF OF INSURANCE COVERAGE – “INSURANCE CERTIFICATES”

Recognized Student Organizations* may be required to provide proof of insurance coverage to an outside entity (such as when using or renting a facility). In those situations, there are 2 ways to obtain an Insurance Certificate:

1. Standard Certificates – a standard insurance certificate can be viewed and downloaded from the insurance carrier's website at:
<http://www.pmagroup.com/coi/coi.asp?Keycode=kicmidkpggathsyfwfyanhfc>

This certificate should satisfy most situations.

2. Special Request Certificates - should the above standard certificate not be satisfactory to the outside entity, please complete the attached “Special Request for Certificates of Insurance” and submit it per the instructions printed on the form. All documentation detailing the need for the Special Certificate (such as special wording, contracts, etc.) must be included with the form.

III. CLAIMS, INCIDENTS, AND OTHER CIRCUMSTANCES

- A. If any member, Officer or Advisor of a Recognized Student Organization becomes aware of any incident which results an injury or property damage, or learns of circumstances which could lead to a claim against the Organization, the Officers and Advisor have an immediate duty to notify the appropriate office by the next business day.

Awareness of circumstances may come in the form of a letter, email or telephone call from a person or entity claiming to have been injured or suffered property damage, or from an attorney on their behalf, or by the nature of the event itself.

INCIDENT REPORT FORM – print and fill, found at
<http://www.sa.psu.edu/usa/studentactivities/studentorgs/stuorg.shtml> and submit to:

From UP Student Organizations to the **Office of Student Activities**
From UP Club Sports to **143 White Bldg**
From UP team Sports to **1234 Indoor Sports Complex**
From other Campuses' Student Organizations to that campus' **Office of Student Affairs**

These completed incident report forms will be reported to the insurance carrier,
The PMA Group, by Risk Management.

It is important to file the Incident report Form promptly! Failure to do so may result in denial of coverage thus leaving the Organization or Club on its own to pay and/or defend a claim.

Note: * = Recognized Student Organization includes all organizations recognized by the Division of Student Affairs through their recognition process, regardless of Campus, including "Club Sports" where officially recognized.

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Special Request Form for Certificates of Insurance

(Complete this form only when the online Certificate at
<http://www.pmagroup.com/coi/coi.asp?Keycode=kicmidkpggathsyfwfyanhfc>
is not acceptable to the external entity requesting evidence of insurance).

Recognized Student Organization Name _____

Contact Person _____

Telephone Number _____

Fax Number _____

Email Address _____

Event Description (include date(s)) _____

External Certificate Holder _____

(party requesting certificate of insurance)

Certificate Holder Address _____

Certificate Holder Contact Name _____

Telephone Number _____

Fax Number _____

Email Address _____

Reason for Special Certificate (special
wording, contract, etc.) Please include
any and all documents or contracts with
this request. _____

Please email, fax or mail to:

Office of Student Activities
209 HUB-Robeson Center
University Park, PA 16802

Approval _____ Date _____

(Or to your Campus Office of Student Affairs for campuses other than University Park)

Once approved by Student Affairs, this documentation will be forwarded and processed within
two work days.

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