

Student Organization Insurance

Eastern Michigan University Student Organizations who host an event on campus are governed by the Student Organization Special Event policy. The purpose of the policy is to:

- Provide a clear and consistently applicable set of guidelines and expectations for management of student organization special events based on the risks associated with those events;
- Educate members of the university community, and specifically the student organizations of EMU, about risks and safe event management practices associated with presenting special events on campus;
- Maximize the potential for positive social interactions in a safe environment, while mitigating and minimizing risk to the institution and those who interact with it through special events on campus;
- Guide student organizations in reserving campus venues available for their special events.

The University utilizes a managed risk approach. Given the variety and richness of student organization special events activities, categories of events have been established to facilitate the event planning process and maintain safe event management practices. In developing this policy, a wide array of possible risk factors were considered including the event participants (number of attendees and affiliation with EMU), the nature of the event itself, the timing and location of the event, the presence of cash and valuables, the recent history of the organization presenting the event, and the university's experience or history with the event type. These factors are laid out in the Risk Factor Matrix.

The Risk Factor Matrix acts as a guidepost for assessing the level of risk involved in a particular event, so that appropriate strategies can be implemented. In general, the higher the level of risk, the greater the level of coordination required between the student organization and university departments.

Risk is assessed based on:

1) Nature of the Event

Sometimes there are elements of risk inherent in the very nature of the special event. For example, a movie screening might typically be considered a low risk event, if the movie has engendered controversy or incites strong reactions, it may pose a greater risk to the safety of the audience and the hosts, and would need to be managed differently. The format of the program, the room set up, and the competitive or controversial nature of the special event are all factors that contribute to the determination of risk level.

2) Date and Time

The time of day and day of week impact on the risk level assigned to the event. Events that take place on Thursday, Friday and Saturday pose higher risk than those offered on Sunday, Monday, Tuesday, and Wednesday. Events that end after 10 p.m. pose greater risk than events that take place during the day. Student

organizations are encouraged to refer to the Risk Factor Matrix when selecting dates and times for special events.

3) Audience Management

The size of the audience and their relationship to EMU are important factors special event planners need to take into consideration. People who are not members of the EMU community may not feel the same degree of responsibility and respect for the institution's facilities and members, and generally pose a greater degree of risk at special events.

4) Presence of Cash and Valuables

Any time money is changing hands, risk is involved. In order to minimize risk to individual students that arise from this exchange, cash handling is not permitted at special events.

Purchasing Insurance for High Risk Events

Student Organizations hosting high risk events as determined by the Risk Factor Matrix must provide the University with proof of insurance with the following limits of liability:

- Commercial General Liability
 - \$1,000,000 each occurrence
 - \$300,000 damage to rented premises (each occurrence)
 - \$1,000,000 personal injury
 - \$1,000,000 general aggregate
- Eastern Michigan University named as an Additional Insured

Student Organizations must provide proof of insurance to:

Risk Management & Workers' Compensation
11 Welch Hall, Ypsilanti, MI 48197
Email: dsalk@emich.edu

Tenant User Event Liability Insurance with appropriate limits can be purchased at:

www.marshcampus.com/emich

Insurance can be purchased through any company but must meet the minimum limits required by the University.