

Risk Management Policy for Student Organizations

Southern Illinois University maintains a general liability insurance program. The programs cover University employees while acting within the scope of their responsibilities to Southern Illinois University. This includes RSO advisors, who are employees or volunteers, responsibly performing duties with the scope of being an advisor. Program details and exclusions can be found at: <http://siusystem.edu/risk-management/generalandprof.shtml>

Southern Illinois University organizations, clubs, sport clubs, and officers of these respective groups are not ordinarily covered by SIU's general liability insurance program. These organizations, officers, and individual members can be sued for negligence and held personally liable for damages. Therefore, these organizations need to consider and address risk inherent in any activity or event. This includes considering general liability insurance for the organization and events.

SIU may require such organizations to provide proof of general liability insurance, other insurance, and signed participant waivers for activities held on campus or coordinated through the Kimmel Student Involvement Center. These will likely be required for the following events or activities:

1. Anticipated attendance is above 100
2. Police are needed
3. Significant community presence is expected
4. Involving alcohol
5. Involving travel
6. Considered high risk*

In order to become or retain being a Student Organization, the officers of the organization and the advisor are required to sign the Insurance Statement of Understanding each year. A copy of the **Statement and** the approved **participant** waiver may be found in the appendices and is also available in the self-help area of the Kimmel Student Involvement Center on the Kimmel Student Involvement Center website. **All Student Organizations using SIUE facilities for an activity that is considered, in SIUE's sole discretion, to be high risk are required to provide proof of general liability or other applicable insurance, and use the liability waivers.**

A copy of the approved waiver may be found in the appendices of the Student Organization Handbook and is also available in the self-help area of the Kimmel Student Involvement Center and on the Kimmel Student Involvement Center website (www.siu.edu/kimmel).

*(including but not limited to combustible material (including firearms, engines, rockets, etc), inflatables, water activities, livestock, horseback riding, weapons, activities above or below the earth, Club sports, International travel, and martial arts)

**Student Organizations
Insurance Statement of Understanding**

- a. I agree that I have read the Risk Management Section of the Student Organization Handbook and discussed with my advisor and officers of my organization
- b. I understand that our organization may be required to provide proof of general liability insurance for any high risk events.
- c. I understand that our organization may be required to use liability waivers for any high risk event.
- d. I understand that student organizations are not agents or affiliates of SIU and are not covered by SIU's liability insurance program.

Signed and Dated:

Name of Organization

President Signature

Date

Advisor/Fiscal Officer Signature

Date