



SUBJECT: Special Event Liability Insurance

RESPONSIBLE UNIT: Safety and Risk Services

REFER QUESTIONS TO: Risk Manager, 924-2150

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SUPERCEDES:

APPROVED BY: Maria Rivera, AVP, Human Resources Service Group

I. PURPOSE / DESCRIPTION

These guidelines describe the process by which approved student organizations can obtain insurance for events held in San José State University (SJSU) facilities or on the SJSU campus.

The University has specific insurance requirements for facilities use, including \$1 million combined general liability and \$2 million aggregate insurance. Many organizations using SJSU facilities carry their own insurance and can meet this requirement by providing proof of insurance, usually a Certificate of Insurance, naming San José State University, its agents, officers and trustees, and the State of California as additional insured entities.

The Special Event Liability Insurance program makes the required insurance available to recognized student organizations that do not have other sources of insurance. Insurance can be purchased for a specific event, and the premium is based on the nature of the event, the number of attendees, and the length of the event.

Special Event Liability Insurance is restricted in its applicability. The event must meet the following criteria:

- Sponsored by a recognized campus organization (recognized and listed with Associated Students; has a faculty or staff member as sponsor).
- Use of the SJSU facility has been approved.
- University Police Department has been notified of the event, and any necessary security arrangements are in place.

Safety and Risk Services can assist in obtaining other insurance coverage for events not meeting these criteria.

II. PROCESS

Special Event Liability Insurance should be requested at least two weeks before the event to be covered takes place.

All initial arrangements for the event (facility reservations, security coverage) should be completed before applying for insurance. Once the insurance has been bound, it cannot be cancelled and the Organization cannot recover the premium.

1. A representative of the Organization sponsoring the event must obtain a Special Event Insurance Request. It can also be obtained from the Human Resources Web site.
2. Complete the form (typing is preferred). Obtain the signature of the Faculty Sponsor. Sign the form and return it to Safety and Risk Services, Third Floor, UPD Building, 0046.
3. Safety and Risk Services will work with the Insurance Provider to calculate the required premium. The premium is a function of the type of event, the number of attendees, and the length of the event.
4. Once the premium has been calculated, the Organization must provide a money order for that amount, made payable to **San José State University**. Personal checks are not accepted.
5. Safety and Risk Services will then issue the Certificate of Insurance. The Certificate must be kept on file for one year following the event.
6. If the event includes participation by the attendees versus spectator, the Organization must have each participant sign a Special Events Release Agreement (included with these guidelines). Signed releases must also be kept for one year.
7. If any attendee is injured during the event, University Police Department should be called to arrange care for the injured person, investigate the incident, and prepare a police report.
8. In order to activate the coverage of the event insurance policy, the Organization's representative must complete a Special Event Report of Injury or Loss and send it to Safety and Risk Services, 0046. Safety and Risk Services processes all claims.

Please note that the Special Event Liability Insurance does not cover attendees' personal property loss or theft.

Safety and Risk Services maintains a copy of the typical coverage provided under this program, and the criteria used to determine the premiums for any class of events.

The forms you will need for Special Event Liability Insurance:

1. Special Events Liability Insurance Request
2. Special Events Release Form
3. Special Event Report of Injury or Loss

These forms are located on the HR Forms webpage.