

SPECIAL EVENT LIABILITY INSURANCE

DATE: May 2006

I. PURPOSE / DESCRIPTION

These guidelines describe the process by which approved student organizations and campus departments 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 per occurrence and \$2 million aggregate general liability 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 and campus departments that do not have other sources of insurance. Insurance can be purchased for a specific event; 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:

- a) Sponsored by a recognized campus organization (recognized and listed with Associated Students; has a faculty or staff member as sponsor) or campus department.
 1. Student sports clubs and other student organizations who wish to use Student Union facilities should arrange their Special Event Liability Insurance through the Student Union, Inc.
- b) Use of the SJSU facility has been approved.
- c) University Police Department has been notified of the event, and any necessary security arrangements are in place.

II. PROCESS

Special Event Liability Insurance should be requested at least two weeks before the event 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.

- a) A representative of the Organization sponsoring the event should complete a Special Event Liability Insurance Request form. The Faculty Sponsor should sign the form and return it to Risk and Compliance Services, Third Floor, UPD Building, 0046.
- b) Risk and Compliance 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.
- c) 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. A campus department can arrange to have the premium charged back to their Division.
- d) Risk and Compliance Services will then issue the Certificate of Insurance. The Certificate must be kept on file for one year following the event.

- e) If the event includes participation by the attendees, the Organization must have each participant sign a Special Events Release Agreement. Signed releases must also be kept for one year.
- f) If any attendee is injured during the event, University Police Department must be called to arrange care for the injured person, investigate the incident, and prepare a police report.
- g) In order to activate the coverage of the insurance policy, the Organization's representative must complete a Special Event Report of Injury or Loss and send it to Risk and Compliance Services, 0046, to be processed.

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

III. ATTACHMENTS

- Special Event Liability Insurance forms – See [All Forms Page](#) and select
 - Special Events Liability Insurance Request
 - Special Events Release Form
 - Special Event Report of Injury or Loss