



Policy Name:	Campus Groups Insurance Policy		
Category:	Campus Groups	Policy #	CG-3

Preamble

As a subsidiary of the USSU, Campus Groups are covered by the USSU Commercial General Liability and Sports Inclusion Insurance. This policy outlines Campus Groups responsibilities for the Insurance. The campus group committee reserves the right to interpret this policy as they deem reasonable.

1. Insurance

- 1.1. One of the functions of the USSU is to facilitate Campus Group insurance needs. As a benefit of ratification, groups are covered by the USSU *Commercial General Liability and Sports Inclusion* Insurance Policies. These policies cover the general operating activity of the group and on-campus events unless otherwise notified.
- 1.2. The USSU reserves the right to withhold insurance of events in conjunction with its insurer based on the nature/history of the event, regardless of the location of the event or activity. If an event is not approved, then the USSU will not extend its liability coverage for that specific event.
- 1.3. If two-thirds of an insurance claim is made on behalf of a ratified student group, the student group will pay the entire deductible. If the USSU must pay damages due to the group's activity, the group will be charged and/or sanctioned.

Note: It is important to remember that Campus Groups are not covered for any events that the USSU has not approved during the ratification process or through separate applications.

2. Extensions

- 2.1. Activities planned to happen off the University of Saskatchewan Campus are not automatically covered by the USSU insurance policies. **Campus Groups must apply for an extension of the USSU insurance policies**

for all off-campus activities during the event proposal to VP Operations and Finance or Campus group committee.

3. Alcohol-Based Events

3.1. Activities where the Campus Group has elected to serve alcohol will be charged based on the location and the size of the event. On-campus events present a much lower risk factor than off-campus events. Also, the higher the number of participants in attendance, the higher the associated risk. The charge is then based on the risk of the incident at the event.

Note: Campus Group Insurance does not cover pub crawls, and these events are not endorsed by either the USSU or the University.

4. Application

4.1. Application for extension of insurance must be accompanied by:

- 4.1.1.** Rental agreements for a venue, equipment, land or other property
- 4.1.2.** Gaming Permits, if required
- 4.1.3.** For events with alcohol
 - Liquor permits
 - Catering agreements/food serving plans
 - Volume of beer, wine and spirits being purchased/served at the event
 - Number of serving staff and proof of 'Serve it Right' training.
 - Transportation plans

5. Fees

5.1. The fee structure is a base fee of \$25.00 and 50 cents per student to a maximum of \$500.00. On-Campus events are charged a base fee of \$25.00 with no additional charge per student.

5.2. Insurance fees are assessed using the following schedule:

	No Alcohol	Alcohol served
On-campus	No Application Required	\$25
Off-Campus	\$25	\$25 for the first 50 attendees + \$0.50 /attendee after that, to a maximum of \$500.

Note: Reimbursements will not be issued for insurance expenses upon the cancellation of an event.

Contact Information:	Vice-President Operations & Finance: (306) 966-6967		
Policy Authority:	Campus Groups Committee		
Approvals	Board/Committee	Approvals	Motion
Adopted/Created	Executive Committee	06/18/2021	EXEC005
Amended	Campus Groups Committee	11/16/2022	CGMOTION026