



<b>Policy Name:</b>	<b>Campus Groups Insurance Policy</b>		
<b>Category:</b>	<b>Campus Groups</b>	<b>Policy #</b>	<b>CG-3</b>

## Preamble

USSU ratified groups may be covered by the USSU Commercial General Liability and Sports Inclusion Insurance. This policy outlines Campus Group's responsibilities for insurance coverage.

## 1. Insurance

- 1.1. One of the USSU's functions 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 Policy, provided they submit the necessary documentation. Unless otherwise notified, these policies cover the group's general operating activity and on-campus events.
- 1.2. The USSU reserves the right to withhold insurance on events in conjunction with its insurer based on the nature/history of the event, regardless of its location or activity. If an event is not approved, 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.
- 1.4. Campus groups recognized as not covered by the insurance provider may require proof of additional insurance coverage.

**Note:** Campus Groups are not covered for any events that the USSU has not approved during the ratification process or through separate insurance applications.

## 2. Extensions

- 2.1. The USSU insurance coverage does not automatically cover activities occurring off the University of Saskatchewan Campus. Campus Groups must apply for an extension of the USSU insurance for all off-campus activities during the event proposal to VP Operations and Finance or the Campus Group Committee.

### 3. Alcohol-Based Events

3.1. The USSU insurance coverage does not cover alcohol-related activities. Campus Groups must apply for an extension of the USSU insurance coverage for all alcohol-related activities.

**Note:** Campus Group Insurance does not cover pub crawls, and the USSU and the University do not endorse or promote these events. Event organizers should educate themselves regarding the liability risks associated with conducting high-risk events.

### 4. Application

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

4.1.1. Rental agreements for a venue, equipment, or location

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.

<b>Contact Information:</b>	Vice-President Operations & Finance: (306) 966-6967		
<b>Policy Authority:</b>	Campus Groups Committee		
<b>Approvals</b>	<b>Board/Committee</b>	<b>Approvals</b>	<b>Motion</b>
Adopted/Created	Executive Committee	06/18/2021	EXEC005
Amended	Campus Group Committee	11/16/2022	CGMOTION026
Amended	Campus Group Committee	04/02/2024	CGMOTION216