



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

Preamble

USSU ratified campus groups may be covered by the USSU Commercial General Liability Insurance Policy. This policy outlines the responsibilities of campus groups 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 Insurance Policy, provided they submit the necessary documentation. Unless otherwise notified, these policies apply to the group's general operating activities and on-campus events.
- 1.2.** To receive funding from the USSU, events involving alcohol and/or occurring off-campus must first apply and pay for insurance.
- 1.3.** The USSU reserves the right to withhold insurance for 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.
- 1.4.** If two-thirds of an insurance claim is made on behalf of a ratified campus group, the campus group will be responsible for the entire deductible. If the USSU must pay damages due to the group's activity, the group will be charged and/or sanctioned.
- 1.5.** 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's 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 the Vice-President Operations & Finance or the Campus Groups Committee.

2.2. Events approved for hosting at Louis' and Louis' Loft do not require an application for insurance extension.

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 these events.

4. Application

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

- Rental agreements for a venue, equipment, or location
- Gaming Permits, if required
- For events with alcohol, groups will be asked to provide the following:
 - 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 consists of a base fee of \$25.00 and \$0.50 per student, up 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: Insurance fees are non-refundable and will not be returned in the event of cancellation. Insurance fees are considered an administrative cost and are not reimbursable.

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
Amended	Campus Groups Committee	04/02/2024	CGMOTION216
Amended	Executive Committee	06/25/2025	EXEC016
Amended	Campus Groups Committee	02/09/2026	CGMOTION046