

RISK MANAGEMENT AND INSURANCE GUIDELINES FOR STUDENT ACTIVITIES

Rutgers, the State University of New Jersey, requires all outside users of University facilities, except for Departmental Agencies of the State of New Jersey (i.e., Department of Transportation, Department of Labor, etc.), to provide Rutgers with a Certificate of Insurance indicating general liability coverage for a combined single limit of liability not less than \$1 million dollars. The Certificate must name Rutgers as an additional insured. Student groups or other University groups are not required to provide evidence of insurance.

Outside users of our facilities (except State Department agencies) that do not have the required liability

Insurance must contribute to the risk funding mechanism in accordance with the per person rates. For example:

1. If any outside group, including State Department agencies, is having a dinner and reception, the band and caterer must provide us with a Certificate of Insurance. The caterer, in addition to the customary general liability insurance, must also carry products liability and liquor liability, if alcoholic beverages are being served. The caterer must also provide a copy of their current Sanitation Certification.
2. Outside user groups must provide evidence of insurance, or alternatively contribute to the risk funding fee, irrespective of the insurance maintained by the caterer.
3. Student groups utilizing Rutgers facilities are not required to have liability insurance and the University's interests are protected under its liability insurance program. However, the student group is not covered.
4. A "DJ," like a band, contracted to perform services, is required to have liability insurance. However, if the DJ is a member of a student group or the services are provided gratuitously, no insurance is required.
5. The liability of all State Agencies is determined in accordance with the provisions of the New Jersey Municipal Tort Claims Act, which provides certain defenses and limits the liability of the agency for certain types of claims.
6. Student groups utilizing outside bus companies for trips must contract companies that will provide the University with a copy of their liability certificate of no less than \$1 million dollars, naming Rutgers University as Additional Insured.

Liability Release Forms/Waivers must be completed by all students, faculty, staff or guests participating in activities or events that could be deemed at risk, especially any trips or events off-campus.

Such activities include, but are not limited to, Spring Day, Fall Day, ski trips, leadership retreats, martial arts demonstrations, medieval reenactment activities, egg-toss, etc. Sample forms are available in the Office of Campus Involvement or from the Coordinator of Campus Involvement. All activities waivers must be submitted to the Office of Campus Involvement in writing for review.