INSURANCE INFORMATION FOR STUDENT GROUPS

Depending on what type of activities your group is hosting you may need to purchase your club may be required to purchase additional insurance.

You’ll need to look at purchasing your own additional insurance when:

1. Your event involves alcohol (depending on the venue),
2. Your group is incorporated as a society/association with the Alberta Government,
3. Your event involves group members instructing physical activity, or higher risk physical activity.

More information on each of the above situations will be described in detail below. If you have any questions, please contact the Student Event Risk Management Team in the Office of the Dean of Students at sgevents@ualberta.ca.

Events Involving Alcohol

1) On-campus at a licensed venue - (i.e., Dinwoodie, Deweys, RATT, Faculty club) - your club is **not required** to purchase additional insurance
2) On-campus at an unlicensed venue - (i.e., building lounge or classroom) - your club is **not required** to purchase additional insurance
3) Off-campus at a licensed venue - (i.e., bar, club or pub) - check to see if the venue has added The Governors of the University of Alberta” as an additional insured on their insurance. If the University on the certificate of insurance as an additional insured then your club is **not required** to purchase additional insurance

   If the venue **does not add** the University as an additional insured, your group will be **required** to purchase additional insurance.

4) Off-campus at an unlicensed venue - (i.e., community hall) - your group is **required** to purchase your own additional insurance
5) On-campus and outdoors - (i.e., Main Quad, SUB Patio, Business Quad) - your group is **required** to purchase your own additional insurance

Insurance Requirements

- Name “The Governors of the University of Alberta” as additional insured (these can be included on the first page of the online form on the PAL website),
- Is in the amount of not less than $2,000,000 (this amount is listed as an option on the second page of the online form on the PAL website).
Incorporated Societies and Associations

1) If your group registers with Student Group Services, it does not mean that you are an incorporated society or association. In order to be incorporated, a group must go through an extensive process through the Alberta Government and file paperwork annually with the Government.

2) If you are sure that your group is incorporated, then the University of Alberta and/or the Students’ Union insurance policies will **not cover** your group, and you will be **required** to purchase your own insurance. It is a good idea to contact an insurance broker over the phone and discuss what your needs are.

Requirements

- “Comprehensive General Liability in the amount of not less than two million dollars ($2,000,000) inclusive per occurrence against third party claims for bodily injury, personal injury, and property damage arising out of the ownership, use of all premises and/or business/activities operations of the Student Group.”
- “Such insurance shall also include, but not be limited to, blanket contractual liability, tenants legal liability, non-owned automobile liability, cross liability and severability of interest as between the University of Alberta and the named insured.”
- “Such insurance will also add “The Governors of the University of Alberta and the University of Alberta Students’ Union as additional named insured.”
  
  o **Note:** It may also be a good idea to discuss with your insurance broker whether your group may need Directors and Officers Liability Insurance or Property Insurance.

Events Involving Physical Activity

1) If your group will have members instructing physical activity then you will be **required** to purchase your own additional insurance coverage, as the University of Alberta and /or the Students’ Union insurance policies will **not cover** your group.
   
   a. This includes, but is not limited to: dance instruction, sports instruction, leading hikes, etc.

2) If your group organizes a series of physical activity events (ie. ski trips) then you may be **required** to purchase your own additional insurance coverage, as the University of Alberta and /or the Students’ Union insurance policies **does not cover** your group. Please talk to the Student Event Risk Management Team (<sgevents@ualberta.ca>) for more information.

**REQUIREMENTS**

- “Comprehensive General Liability in the amount of not less than two million dollars ($2,000,000) inclusive per occurrence against third party claims for bodily injury, personal injury, and property damage arising out of the ownership, use of all premises and/or business/activities operations of the Student Group.”

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personal injury, and property damage arising out of the ownership, use of all premises and/or business/activities operations of the Student Group.”

- “Such insurance shall also include, but not be limited to, blanket contractual liability, tenants legal liability, non-owned automobile liability, cross liability and severability of interest as between the University of Alberta and the named insured.”

- “Such insurance will also add “The Governors of the University of Alberta and the University of Alberta Students’ Union as additional named insured.”

  o Note: It may also be a good idea to discuss with your insurance broker whether your group may need Directors and Officers Liability Insurance or Property Insurance.

**There may be other events or activities that warrant additional insurance coverage to be purchased by the student group. The Student Event Risk Management Team can help navigate that process for you when you submit your event form on BearsDen. If you have any questions, please contact the Student Event Risk Management Team in the Office of the Dean of Students at sgevents@ualberta.ca or 780-492-1396.**