



# CHAPMAN UNIVERSITY

## RISK MANAGEMENT

### NOTICE FOR FRATERNITIES, SORORITIES, AND PROFESSIONAL ORGANIZATIONS

Chapman University requires Certificates of Insurance from Fraternities and Sororities operating as Recognized Student Organizations at the University. Each such organization should provide an Acord™ **Certificate of Insurance** (COI) or other evidence acceptable to the University stating that there is insurance in effect with the minimum limits shown below. Any variation from the below requirements must be approved by the Chapman University office of Risk Management.

NOTE: At the discretion of Chapman University (due to the nature of the contract, activity, event or the number of people in attendance) higher limits or other requirements may be specified. All completed Certificates should be sent to the attention of the Office of Student Engagement at Chapman University, at the address shown below, with a copy sent by email to [RiskManagement@chapman.edu](mailto:RiskManagement@chapman.edu)

Jaclyn Dreschler  
Assistant Director, Student Engagement  
Chapman University  
One University Drive, Orange, CA 92866  
(714) 628-7227

#### Commercial General Liability: (MINIMUM REQUIREMENTS)

Each Occurrence \$1,000,000

Products/Completed Operations Aggregate \$1,000,000

Personal and Advertising Injury \$1,000,000

General Aggregate \$2,000,000

1. The *Certificate of Insurance* must provide evidence of coverage for all activities of the organization during the policy term. Coverage must be written on an “occurrence” form and maintained throughout the term of the organization’s status as a recognized student organization at Chapman University.
2. By endorsement the policy must reflect “Chapman University, its trustees, officers, employees, faculty, and agents as an additional insured as their interest may appear with regard to the activity and/or operations of the organization.”
3. By endorsement, the policy must stipulate that for any claims related to any activity of the organization insurance coverage shall be primary and non-contributory as respects Chapman University, its trustees, officers, employees, representatives and assigns. Any insurance or self-insurance maintained by Chapman University, its trustees, officers, employees, or assigns shall be excess of the organization’s insurance and shall not contribute.
4. By endorsement, the policy must reflect *Waiver of Subrogation* in favor of Chapman University.

#### Business Automobile Liability: (MINIMUM REQUIREMENTS)

Commercial Entities: Business automobile liability with a combined single limit of not less than \$1,000,000 per occurrence.

Certificate will provide evidence of coverage arising out of automobiles leased, hired or borrowed by or on behalf of the party; and with respect to liability arising out of work or operations performed by or on behalf of the party, including materials, parts or equipment furnished in connection with such work or operations.

## **Umbrella or Excess Liability Insurance**

Umbrella or excess liability insurance may be used to achieve the above minimum liability limits. The Umbrella or excess liability insurance policy must be endorsed to Chapman University as being "As Broad as Primary Policy."

## **Endorsements**

When required "by endorsement," the presence of such endorsement must be noted on the Certificate of Insurance and a separate insurer issued endorsement must accompany the Certificate of Insurance.

## **Policy Cancellation**

Except for ten (10) days notice for non-payment of premium, should any of the required policies be canceled, non-renewed, or coverage and/or limits reduced or materially altered before the expiration date thereof, the issuing company will mail 30 days written notice to Chapman University. NOTE: The standard Acord™ form uses certain "wording" that must be amended. Your insurer must delete the word "endeavor" and delete the wording "but failure to do so shall impose no obligation or liability of any kind upon the insurer, its agents, or representatives."

## **Deductibles and Self-Insured Retentions**

Insurance shall apply on a first dollar basis without application of a deductible or self-insured retention unless otherwise specifically agreed to by Chapman University. Such approval shall not relieve you from the obligation to pay any deductible or self-insured retention. Any deductible or self-insured retention shall not exceed \$5,000.00 per occurrence, unless otherwise approved by Chapman University.

## **Approved Insurer**

Each insurance policy shall be issued by an insurance company or companies authorized to do business in the State of California or eligible surplus lines insurer acceptable to the State and having agents in California to whom service of process may be made. All such insurers must maintain a rating by A.M. Best as "(A-) IX" or better.

## **Subcontractors and Venders**

The organization shall maintain Certificates of Insurance in conformance with the above requirements for all subcontractors or other parties providing service.

## **Evidence of Insurance**

Proof of the required insurance is evidenced by a Certificate of Insurance on an Acord™ form, provided by your insurance agent or broker. This form must be in the possession of Chapman University at all times the organization seeks to operate at Chapman University.

## **General Insurance Requirements**

The insurance limits listed in this document should be considered to be the minimum required. Chapman University may make exceptions (for higher or lower limits) if it is determined that the exposure is more or less than contemplated by these requirements. Exposures related to aircraft, watercraft, professional liability and hazardous activities will require additional insurance and/or higher insurance limits.

For any claims related to any project, your insurance coverage shall be primary insurance as respects Chapman University, its trustees, officers, employees, representatives and assigns. Any insurance or self-insurance maintained by Chapman University, its trustees, officers, employees, or assigns shall be excess of the Contractor's insurance and shall not contribute.

## Completed Certificate of Insurance (COI)

Provide a completed *Certificate of Insurance* using an ACORD 25 form or other form providing the same information in substantially the same format and acceptable to Chapman University.

- Endorsements issued by the insurer must be provided for Additional Insured, Primary/Non-Contributory, and Waiver of Subrogation. Reference should be made to same on the COI, but the actual separate endorsement must be provided.
- Special instructions or terms or limitations to coverage. If coverage is limited to a specific project, the COI should stipulate.
- Chapman University listed as the certificate holder.
- Signature of the insurer's agent or representative and date.

## Contact Information

For more information, contact:

Chapman University Risk Management  
One University Drive  
Orange, CA 92866

Phone: 714-532-6031 or 714-532-7794  
[RiskManagement@chapman.edu](mailto:RiskManagement@chapman.edu)