



### **Group Insurance Information**

#### Why Clubs and Societies might need insurance:

It is always a good practice to make sure that the alumni club/society and the individuals acting on behalf of the group are covered for potential liability in case of injury or accident during or after an event.

#### Types of insurance that you might need:

- Crime  
This type of insurance covers dishonest acts for theft of property or money.
- Directors and Officers Liability insurance  
This insurance helps cover defense costs and damages (awards and settlements) arising out of wrongful act allegations and lawsuits brought against an organization's board of directors and/or officers.
- General Liability insurance  
This type of insurance is often referred to as business liability insurance and can protect you from a variety of claims including bodily injury, property damage, personal injury and others that can arise from group events and operations.
- Special Event insurance  
This type of insurance can be purchased for individual events on an "as need" basis. Special event insurance may help protect the group if you're found responsible for property damage or an injury caused during your event. Many venues will require you to have this type of insurance when hosting an event in their space. Special events can also be covered in annual policies.
- Umbrella policy  
This policy extends coverage over General Liability and only comes into effect when an event is hosted at a member's house or property

#### Who should you talk to about getting group insurance?:

- We are not able to recommend any specific companies as a form of group insurance, but as a best practice, it is suggested to avoid applying for insurance through personal relationships inside of the alumni group due to a potential conflict of interest.

#### Other things to know.

When catering and/ or alcoholic beverages are provided at an event, we strongly encourage that the club asks for proof of insurance and that the Vendor is asked to sign an Indemnity and insurance agreement like the sample provided here: [Sample Indemnification Agreement](#).

Leadership Symposium presentation - <https://groups.alumni.osu.edu/symposium/2018-symposium-presentations/>

Further information including "suggested limits" - <https://alumnigroups.osu.edu/wp-content/uploads/2018/09/Ohio-State-University-Alumni-Association-Inc-Insurance-suggestions-2018-19.pdf>



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Sample form for Short Term Events insurance - <https://alumnigroups.osu.edu/wp-content/uploads/2018/09/Application-for-Special-Event-Policy.pdf>