Dartmouth College Alumni Organizations

Insurance Summary for all recognized class organizations, regional clubs, affiliated groups, interest groups, provisional shared interest groups and provisional clubs.

If you have any questions regarding this document please contact Risk Management and Insurance at Risk.Management@dartmouth.edu.

Who is an insured?

Dartmouth College Alumni Organizations recognized class organizations, regional clubs, affiliated groups, interest groups, provisional shared interest groups and provisional clubs; their members and volunteers *but only as respects to their liability for the Alumni Organization's activities or activities they perform on behalf of the Alumni Organization.*

What do the Alumni Organizations General Liability and Following Form Excess Liability Policies Cover?

The Commercial General Liability and Excess Follow Form Liability policies protect the Alumni Organizations from claims arising out of bodily injury, property damage and personal and advertising injury *arising out of Alumni Organization activities.*

- Their combined limit of liability is:
  $2,000,000 per occurrence/$3,000,000 aggregate.
- There is a $2,500 deductible.
- Liability coverage applies to Alumni Organization related activities whether or not they are ON campus or OFF Campus.

What is the Coverage Territory?

- The United States of America (including its territories and possessions), Puerto Rico and Canada.

What are the major policy exclusions?

Non-owned watercraft 55 feet or longer; cyber liability; cross suits; access or disclosure of confidential or personal information and data related liability; professional services; communicable disease; epidemics and pandemics; expected, intentional or illegal acts.

Are we covered under the Alumni Organizations Liability policy if we serve alcohol at an Alumni Organization event?

- First and foremost you must comply with all local, state and federal laws and regulations pertaining to the serving of alcohol. Note: numerous states require liquor licenses in order to host and serve alcohol at a social gathering, even if you are not charging for the alcohol, so please be sure to check all laws prior to organizing an event.

- Coverage may be affected if alcohol is sold, served or furnished without a required license or permit.
- We recommend that alcoholic beverages be served by a hired, qualified and insured third-party alcohol server.
- The Alumni Organizations Commercial General Liability policy includes Liquor Liability coverage, including Host Liquor Liability when an alumni Organization hosts an event where alcohol is served or furnished, subject to policy terms and conditions. This insurance is primary to other insurance that is available to an insured under a Homeowners Policy.

Who is not covered by this policy?

- Any individual who is performing tasks outside of his/her responsibilities for an Alumni Organization.
- Any member who's illegal or intentional actions result in injury to individual or property.

What if my organization wants to host an activity that is specifically excluded from the policy?

- You may call Dartmouth's Office of Alumni Relations and they will work with the Office of Risk Management and Insurance to determine if an event specific endorsement can be obtained for the event. The premium cost of any endorsement will be borne in full by the organization making the request.

Do the Alumni Organizations have CRIME Coverage?

- A separate Crime insurance policy is purchased for the active Alumni CLASSES ONLY.
- A synopsis of this coverage is attached.

Does the Alumni Organizations Commercial General Liability policy include Directors and Officers Coverage (D&O)?

- No, this policy only provides general liability coverage, which insures against third party bodily injury or property damage claims. It does not provide Directors and Officers Coverage.

This is a brief summary of the program. Please refer to the policies for complete terms and conditions, limitations and definitions.

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