



### **Insurance requirements for Fraternities and Sororities**

Many fraternities and sororities today are facing large lawsuits and legal costs from persons injured in incidents and accidents resulting from chapter activities. These lawsuits are not restricted to individual chapter members. The entire local chapter, its undergraduates and local alumni, the international/national organizations, and the University can be named in a lawsuit.

Everyone can be held accountable. Each chapter member, by his or her actions and attitude, is responsible for members and guests. Therefore, it is recommended for fraternities and sororities at Rutgers, The State University of New Jersey that each chapter must have liability insurance coverage with adequate limits for personal injury in place prior to hosting any chapter events.

All Fraternities and Sororities are required by the Department of Risk Management and Insurance to provide a copy of their Insurance Policy(s) AND a Certificate of Insurance evidencing the following:

- General Liability insurance for bodily injury and property damage with a minimum of \$1,000,000 in Combined Single Limit. **This limit CANNOT include a sublimit of less than \$1,000,000 per individual chapter located at Rutgers University.**
- The General Liability insurance must include Host Liquor Liability
- The General Liability insurance policy must name "Rutgers, The State University of New Jersey" as an additional insured and the certificate must state that the insurance coverage is primary over other collectible insurance

All certificates of insurance must have a thirty (30) days notice of any change or cancellation of the policy terms. Any such notice should be sent to the Department of Risk Management & Insurance at the address indicated below.

In addition, if a particular policy is due for renewal during the academic year, an updated Certificate of Insurance should be provided no later than **fourteen (14) days** prior to the expiration date of the existing policy.

Certificates of Insurance and any questions are best directed to:

Department of Risk Management & Insurance  
33 Knightsbridge Road, Suite F110  
Piscataway, NJ 08854  
Tel.: (848) 932-7300 Ext. 3208  
Fax: (732) 980-6246  
Email: [RMI@finance.rutgers.edu](mailto:RMI@finance.rutgers.edu)

The above-specified limits are required **minimums** only. All fraternity and sorority chapter members and their alumni(ae) are encouraged to review their policies on a regular basis in order to determine whether additional coverage is advisable. The insurance requirements are strictly enforced. **Failure to comply may result in immediate revocation of the chapter's recognition by the University.**