

Special Event Liability Insurance

11/14/2018

The College's general liability insurance does not provide coverage for Student Organizations. In order to provide an insurance option for student organizations that may be hosting special events both on and off campus, the Nebraska State College System has partnered with CampusConnexions, a unit of Mercer Consumer, a service of Mercer Health & Benefits LLC to provide Special Event Liability policies.

Special Event Liability Insurance provides coverage to the named insured, including members and volunteers for claims of bodily injury and property damage arising from the inherent risks involved in operating special events. Examples of eligible activities include:

- ◆ Arts and craft shows
- ◆ Charity benefits
- ◆ Exhibitions
- ◆ Performances
- ◆ Auctions/bazaars
- ◆ Concerts
- ◆ Lectures
- ◆ Social Gatherings
- ◆ Banquets
- ◆ Conventions/Conferences
- ◆ Meetings
- ◆ Receptions
- ◆ Bingo
- ◆ Dances
- ◆ Seminars
- ◆ Picnics

Typical Policy Coverage includes - \$1 million general liability coverage limit per occurrence with a \$2 million general per event aggregate for claims brought against your organization by spectators, participants, and volunteers for injury or property damage and coverage for property damage to College property.

To secure coverage, Student Organizations can access this program at www.campusconnexions.com.

- ◆ Using the drop down menu select Nebraska State College System and click "Go".
- ◆ Using the drop down menu, select the appropriate College and click "Go".
- ◆ From Products on the menu bar, select Special Event Liability. Information is available regarding the various types of events covered and the types of coverages available. The Contacts tab provides contact information for Mercer should anyone have questions.
- ◆ To apply for the insurance, click Apply Now for the type of coverage your organization is seeking. The various types of coverage available are in the blue boxes. Some coverages can be secured online. Others will require an email. Check the FAQ tab for more information.
- ◆ You will have to provide various types of information. Once complete you will receive an automated quote which includes the premium for the policy and a \$35.00 administrative fee. If for some reason an automated quote cannot be generated, you can click Continue to receive a quote from the carrier once they have reviewed the information you have provided.
- ◆ If you receive the automated quote, you will need to provide additional information regarding your organization and the event.

IMPORTANT: If you are hosting an event on College property or in cooperation with the College, you must add the College as an "Additional Insured" by clicking add additional insured and choosing owner or Lessor of Premises and adding "Nebraska Board of Trustees d/b/a Chadron State College, Peru State College or Wayne State College" as the name of the additional insured along with the College's address. (You need not include all three colleges. Choose the appropriate college for your event.)

You may be asked by a vendor to include them as an additional insured on a liability policy. You can include more than one.

Once all of the information is provided and you have agreed to the terms and conditions, you will be directed to a payment screen.

Certificates of Insurance are issued immediately for approved applications and sent to the email address provided in your online application. **Copies of the certificate of insurance must be provided to the Vice President for Administration and Finance at your College and any other vendors whose contracts required your organization to provide a certificate.**

