

*FLORIDA STATE UNIVERSITY
ALUMNI ASSOCIATION
SEMINOLE CLUBS & CHAPTERS
INSURANCE AND CLAIM MANUAL*



ALUMNI
ASSOCIATION

**EFFECTIVE FOR THE ANNUAL TERM:
AUGUST 1, 2013 – AUGUST 1, 2014**

Prepared by:



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INTRODUCTION

The purpose of this manual is to give you as an officer of an FSU Alumni Association Seminole Club or Chapter an understanding of insurance coverage provided and information to properly report all actual and potential liability claims with which you may become involved.

The final responsibility for the success of the insurance program rests with our Seminole Club or Chapter officers. It is always important to remember that our first line of defense in liability matters is loss prevention, next is loss control, and the insurance contract is the final line of defense. The officers' willingness to understand and assume the responsibility of sound risk management practices is a cornerstone of our program. One key to the loss prevention success of Seminole Club and Chapter activities is strict adherence to the alcohol policy of the FSU Alumni Association. The policy is outlined on the next page. The second key is sound special event planning for the activities of all Seminole Clubs and Chapters.

In the event that an incident or claim does arise, the Florida State University Alumni Association along with Willis and our insurance carriers will oversee the effective handling of all incident and claim investigation. Included within this manual you will find an incident reporting form that must be completed and submitted at the time of any incident that results in bodily injury or property damage.

ALCOHOL POLICY

Alumni Programs and Alcoholic Beverages

The FSU Alumni Association recognizes that alcoholic beverages may be served at alumni programs, events, meetings and gatherings (hereinafter referred to collectively as “events”) from time to time. The following alcohol policy applies to all Association, Club and Chapter (collectively referred to as “Association”) sponsored events:

FSU Alumni Association Policy on Service of Alcohol

Current as of 2013. To ensure you are reading the most up-to-date version, before any event, please check the on-line policy at www.alumni.fsu.edu/clubresources

Alcoholic beverages may ONLY be served:

- In a manner that is consistent with all local, state and federal laws and regulations.
- As part of an event that offers food service and non-alcoholic beverage service.
- By a hired, qualified and insured third-party alcohol server

Alcoholic beverages may NOT be served:

- In a manner that promotes the service of the alcoholic beverages as “free” or “without cost”.
- “Self-service” style or by any other uncontrolled means.
- At programs (such as Seminole Send-offs) designed to attract current or prospective students without safeguards against access to alcohol by those under 21.
- By any volunteer or staff person representing the Association

The individual or agency sponsoring the event assumes responsibility for compliance with all laws governing the dispensing and serving of alcoholic beverages.

No alcoholic beverages may be brought into the facility by a party other than the approved vendor. Sale of alcoholic beverages must be arranged for and purchased through a licensed caterer of alcoholic beverages.

When alcoholic beverages are served, non-alcoholic beverages and food must also be made available to guests

Seminole Club events (such as pub crawls) that include only the direct sale of alcohol or the sale of tickets or other items that are exchanged or used to obtain alcoholic beverages are not covered under this policy. Offering meal tickets that may also include alcoholic beverages or reduced prices on alcoholic beverages is permissible provided there are also reduced prices on food and non-alcoholic beverages. If your Seminole Club is coordinating a pub crawl, you MUST secure special event liability coverage and name the FSU Alumni Association as an additional insured.

Any event that does not comply with the above guidelines is not covered by the FSU Alumni Association insurance policy. To ensure your Seminole Club/Chapter event is covered, please secure a special event policy for the event in question. It is required that you name the FSU Alumni Association an additional insured. To obtain special event insurance, contact the Willis client manager listed on page 5 of this guide.

At any FSU Alumni Association event, the distribution of alcoholic beverages to minors is strictly prohibited.

Please contact the FSU Alumni Association Assistant Director of Club Relations should you have any questions.

SPECIAL EVENT PLANNING

Apply common sense to special event planning. As an officer of a Seminole Club or Chapter you have been entrusted with the responsibility of planning for the well being of all participants in the event.

When planning an event it is important to consider the following;

1. Will alcohol distribution be in compliance with the Association alcohol policy?
2. Is the event participant number a size that would necessitate security officers? If yes, have you contracted with a licensed and insured security service?
3. Have you provided access to information on safe transportation for event participants? If you are traveling as part of a club activity to another city you should provide a licensed and insured bus service to transport club participants.
4. In case of an emergency do you know how to respond?
5. Does the event involve athletic or potentially strenuous activity, such as participating on a Seminole Club sponsored softball or kickball team? If yes, require participants to sign a participant waiver holding the Seminole Club or Chapter and FSU Alumni Association harmless.

6. Is the event different than a typical Seminole Club/Chapter event?
 - a. Does it involve water or watercraft?
 - b. Does it involve amusement devices such as a rock climbing wall or mechanical bull?
 - c. Except for Seminole Send-offs, does it involve individuals under age 21?

If you answer 'YES' to any of the questions in number 6, contact the FSU Alumni Association before proceeding.

LAWSUITS

There may be an occasion when a lawsuit could be served upon you as an Alumni Affiliate officer. As there is only a limited time to answer a lawsuit, the following procedure applies:

1. Treat any potential or actual claim or lawsuit as a high priority item.
2. Utilizing the enclosed incident reporting form, note all relevant information.
3. Contact the Florida State University Alumni Association contact shown on the next page to advise of lawsuit and forward the suit and incident report by facsimile with the original sent by expedited delivery.

GENERAL LIABILITY CLAIMS

The types of General Liability claims can be numerous and usually arise out of a sponsored event. They will more than likely involve injury or damage to an event participant.

While on the scene, if possible, get all names, addresses and phone numbers of all parties involved, as well as any witnesses to the accident. Immediately complete the attached incident reporting form and submit.

What should be reported?

Any incident or situation where property damage or bodily injury may occur involving an Alumni Affiliate sponsored event. Be sure to fully complete the enclosed incident reporting form which will provide the needed information regarding the incident.

It is imperative that all losses or incidents be reported immediately to the Florida State University Alumni Association (See phone numbers and addresses below). The Association is responsible for providing the initial report of the claim to Willis (See phone numbers and addresses below). Once the claim report is sent to Willis you will likely be contacted directly by a representative of the insurance carrier, The Travelers Indemnity Co. to discuss the incident. If you are unable to obtain all necessary details when first notified of any incident, still report any known facts.

THE FLORIDA STATE UNIVERSITY ALUMNI ASSOCIATION INSURANCE PROGRAM CONTACTS

Florida State University Alumni Association

David Overstreet
Director- Administration &
Operations
1030 W. Tennessee Street
Tallahassee, FL 32304
(850) 645-2319 (office)
(850) 294-2946 (cell)
doverstreet@fsu.edu

Willis

Rob Meraz
Senior Claim Advocate
10707 Pacific St., Ste 200
Omaha, NE 68114
(800) 736-4327 ext. 4189
(800) 328-0522 (Fax)
rmeraz@willis.com
www.willisfraternity.com
or www.willissorority.com
*Alternate: Mick McGill VP
Client Advocacy Ext. 4199*
mmcgill@willis.com

Willis

Melissa Chambers
Client Manager
10707 Pacific St., Ste 200
Omaha, NE 68114
(402) 898-4196
(800) 736-4327 ext. 4196
(800) 328-0522 (Fax)
mchambers@willis.com
www.willisfraternity.com
or www.willissorority.com

GENERAL LIABILITY INSURANCE PROGRAM

The following description is a summary only and is not intended to serve as a substitute for the actual insurance contract.

The Florida State University Alumni Association insurance program provides Blanket Public General Liability Coverage for all recognized Seminole Clubs & Chapters. (See the end of this section for explanation of types of coverage.)

The coverage is for bodily injury and third party property damage. This protects the Clubs and Chapters, its officers, board members and volunteers, and the Alumni Association, including appointed volunteers, from claims arising out of bodily injury and third party property damage occurring out of the operations of the Association and its Clubs and Chapters. It also protects against claims arising out of libel, slander, false arrest, invasion of privacy, eviction from the premises, and consumption of food and beverages and incidental malpractice.

General Liability Insurer

Insurer:	The Travelers Indemnity Company
Policy Period:	August 1, 2013 – August 1, 2014
Policy Numbers:	X-660-2D783538-TIL-13
Limit of Coverage:	\$ 1,000,000

Umbrella Insurer

Insurer:	The Travelers Indemnity Company
Policy Period:	August 1, 2013 – August 1, 2014
Policy Numbers:	XSM-CUP-4123T495-IND-13
Limit of Coverage:	\$ 5,000,000

Florida State University Association coverage includes:

1. Commercial General Liability
Covers liability arising out of Alumni Association and Alumni Affiliate activities.
2. Products/Completed Operations Liability
Covers preparation and consumption of food and beverages.
3. Personal Injury & Advertising Injury
Covers libel, slander, defamation of character, false arrest, detention, malicious prosecution, wrongful entry or eviction, invasion of privacy.

4. Contractual Liability Coverage
Under certain circumstances the coverage is extended to protect other parties with whom the Association or an Alumni Affiliate may enter into a contractual agreement. **However, no contract should be signed by any Club or Chapter officer without proper vetting as to do so may subject them to personal liability. Please discuss all situations involving contracts with your alumni staff liaison to make sure the appropriate person/entity signs the contract on behalf of the Seminole Club.**
5. Watercraft Liability
Covers hired and non-owned boats/watercraft providing it is less than 26 feet in length.
6. Incidental Medical Malpractice
Covers liability that arises out of providing emergency medical care to an injured party involved in an Association or Alumni Affiliate activity.
7. Damage to Premises You Rent
\$100,000 damage to premises you rent. This is not a substitute for property insurance. Damages to premises you rent liability coverage provides for liability arising against the Association and/or an Alumni Affiliate out of fire damage to a non-owned premises rented for any period of time as well as other damage to a premises you rent for 7 or less days.
8. Worldwide Coverage
Coverage worldwide for suits brought in the Coverage Territory (e.g. United States, Canada or Puerto Rico), arising out of temporary travel by a person doing business for the Association and/or an Alumni Affiliate and who's home is in the Coverage Territory.
9. Hired & Non-Owned Automobile Liability Coverage
Provides insurance protection for the Association and/or an Alumni Affiliate for liability arising out of a club officer or other volunteer's use of their automobile in the business of the Club. Policy does not provide auto liability coverage for the owner or operator of the vehicle. The auto insurance of the driver or auto owner will be the primary insurance coverage.
10. Host Liquor Liability
Provides insurance protection for the Association, Clubs, Chapter and its officers, board members and volunteers for a claim arising out of alcohol consumption when consumed while in compliance with the Alcohol Policy.

Who is covered?

The insurance coverage is designed to protect the following organizations and/or people:

- a. An officially recognized/chartered Seminole Club or Chapter
- b. The officers, board members, committee chairs and volunteers while performing specific duties on behalf of an officially recognized/chartered Seminole Club or Chapter.
- c. The Florida State University Alumni Association and its officers, employees and volunteers while performing specific duties on behalf of the Association.

Who is not covered by this policy?

- a. Any individual who is performing tasks outside of his/her responsibility for an officially recognized/chartered Seminole Club or Chapter and/or the Association, or in violation of the Association's Alcohol Policy or other Association Policy.
- b. Any member who's illegal or intentional actions result in injury to an individual or property damage.

Adding Additional Insured

Additional Insured's may be added to this policy. Such insured may be a lesser of a premise for an Alumni Affiliate or Seminole Club or Chapter special event. Request for a special event Additional Insured endorsement should be made in writing at least 30 days in advance of any event and sent to David Overstreet, Florida State University Alumni Association (see page #5 for contact information). Upon approval of the request by the Association and the insurance carrier a certificate of insurance will be issued by Willis with the original forwarded to the Additional Insured and a copy to the Alumni Affiliate contact and the Association.

The Florida State University Alumni Association stands ready to assist Seminole Clubs officers by providing timely assistance and answering of your questions. If any questions arise or other assistance is needed please be in touch with David Overstreet, contact information shown on page 5.

OTHER INSURANCE COVERAGE

Directors' & Officers' and Employment Practices Coverage

The Florida State University Alumni Association insurance program offers Directors' and Officers' Coverage to all Clubs and Chapters. Directors' and Officers' Coverage protects all directors, officers, volunteers and the entity for claims arising out of the failure or negligence in carrying out their fiduciary duties of diligence, obedience and loyalty to the organization they serve as a Director and/or Officer. Claims covered under a Directors' and Officers' Liability Policy are claims are typically for financial injury and not bodily injury or property damage of a third party, which are insured by the General Liability Coverage.

Overview of the coverage is as follows:

Insurance Carrier:	RSUI Indemnity Company
Policy Term:	August 1, 2013 – August 1, 2014
Policy Number:	NHP653127
Limit of Coverage:	\$1,000,000
Deductible:	\$5,000

Commercial Crime Coverage

The Florida State University Alumni Association insurance program provides coverage for employee theft (which includes volunteers and officers) and forgery and alteration of checks of recognized Association and Seminole Clubs. To avoid the opportunity for crime claims, all Clubs and Chapters should be certain that all checks require the signature of two parties and that the bank statements are balanced by someone other than the individual who has check-writing authority.

Overview of the coverage is as follows:

Insurance Carrier:	The Travelers Indemnity Company	
Policy Term:	August 1, 2013 – August 1, 2014	
Policy Number:	X-660-2D783538-TIL-13	
Limit of Coverage:	Employee Theft:	\$250,000
	Forgery or Alteration:	\$250,000
Deductible:	Employee Theft:	\$1,000
	Forgery or Alteration:	\$1,000

THE FLORIDA STATE UNIVERSITY ALUMNI ASSOCIATION CLUB OR CHAPTER INCIDENT REPORT FORM

(Call Association, Attn: David Overstreet, with this information within 24 hours of incident, # 850.644.2761)

Alumni Affiliate Name:	Person submitting report:
Your Title or Relationship to Alumni Affiliate:	Your Phone Number:
Your Address:	
Date of Incident:	Time of Incident:
Date Reported to Florida State University Alumni Association:	Date reported to Insurance Company:
Location and Street Address of Incident:	
Was alcohol involved in this incident?	

DESCRIPTION OF WHAT HAPPENED AND WHO WAS INVOLVED: (Use additional page if necessary.)

Injured Person(s) Use additional page if necessary

Name:	Name:
<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Age:	Age:
<input type="checkbox"/> Member <input type="checkbox"/> Non Member	<input type="checkbox"/> Member <input type="checkbox"/> Non Member
Street Address:	Street Address:
City, State, Zip:	City, State, Zip:
Telephone:	Telephone:

Witness(es) Use additional page if necessary

Name:	Name:
Street Address:	Street Address:
City, State, Zip:	City, State, Zip:
Telephone:	Telephone:

Contact Person for Alumni Affiliate

Name:	Phone:
Street Address:	City, State, Zip:

Was a police report made?	Alumni Club/Chapter President:
Local Police Department:	Name:
Police Department Telephone:	Street Address:
Reporting Officer Name:	City, State, Zip:
Report #	Telephone:
<p>Send one copy of report to: Florida State University Alumni Association 1030 W. Tennessee Street Tallahassee, FL 32306 (850) 644-8847 - Fax</p>	<p>Keep a copy of report for Club or Chapter records</p>