



College Panhellenic Insurance Information

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For certificates of insurance:

Complete the [Certificate/Event Review Request form](#) at mjsorority.com OR for questions contact Ruth Akers, ruth.akers@mjsorority.com, ext. 17585

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Insurance Coverage Resources

MJ Insurance is seeing an increase in the number of riskier and more robust activities being proposed as College Panhellenic (chapter) events and activities. With this increase, a [memo](#) has been created outlining the risks and providing recommendations for better options. Please note that the memo generically uses chapter to refer to both chapters and College Panhellenics.

For a summary of MJ Insurance coverage, please refer to the “Summary of Insurance Coverages for College and Alumnae Panhellenic Associations” located in the resource library.

Further information and resources can be found in the [MJ Insurance Resource Library](#).



Understanding Your NPC Insurance Coverage

The National Panhellenic Conference (NPC) has purchased comprehensive insurance coverage for NPC College Panhellenic Associations. This coverage extends to the volunteers and leaders who are involved in the associations. The coverage protects the entities and the individuals from allegations of bodily injury, property damage or personal injury claims by a third party who has been hurt or damaged by actions or inactions of NPC and/or its volunteers.

Insurance coverage applies as long as the volunteer is acting within the scope of their duties and responsibilities, thus it is important that College Panhellenic officers, recruitment counselors and advisors have a clear understanding of their positions.

NPC's general liability policy provides coverage for typical events that are held off premises, such as philanthropic events, recruitment or social events. Should you have an event that requires insurance verification, contact Ruth Akers at MJ Insurance Sorority Division.

Please note an important new condition of the coverage for NPC. The renting of automobiles creates a substantial risk for NPC and so the renting of automobiles by any of the associations or volunteers of NPC will no longer be allowed. This includes any type of transportation be it an automobile, a commercial vehicle or a recreational vehicle. NPC sees no compelling reason why a College Panhellenic would need to rent an automobile.

Insurance can be complicated and difficult to understand, so we thought we would share some real life scenarios, slightly altered to reflect a College Panhellenic, in hopes of helping you see how NPC's coverage works.

Use of automobiles

A caravan of eight vehicles driven by College Panhellenic officers was traveling to an officer retreat. One of the vehicles driven by an officer crossed the center line and collided with an oncoming vehicle. Two of the three people in the claimant's vehicle were killed and one was left with a serious brain injury. The passengers in the officer's vehicle also sustained serious injuries.

Alcohol was not a factor in the accident and the cause is unknown. The officer had a policy limit of only \$30,000. A lawsuit was filed and the plaintiffs' attorneys looked to the College Panhellenic and NPC once it was determined that the officer did not have sufficient limits. The insurance carriers for the College Panhellenic Association settled the claim for their policy limits.



Lessons:

- NPC discourages any individual from driving on behalf of the organization unless critical to the mission of the College Panhellenic Association.
- If you use your personal automobile for NPC-related business and are involved in an accident, you need to rely on your own personal automobile insurance to pay for any injuries or damages to a third party or to your own automobile.

Risky activities

A College Panhellenic was having a co-sponsored philanthropic event with the Interfraternity Council (IFC). The IFC arranged for the rental and set-up of an inflatable water slide. A sorority member went down the slide and landed on another individual at the bottom of the slide. The member sustained a fractured vertebra.

It is alleged that the bottom of the slide was not properly inflated, which allowed individuals to gather at the bottom. A lawsuit was filed against the IFC, College Panhellenic and the inflatable company. Even though the College Panhellenic did not have anything to do with the rental or setup of the inflatable, it was still named in the lawsuit due to being a co-sponsor of the event.

Lessons:

- Inflatables are inherently risky and the leasing company will typically not have any available insurance. NPC discourages use of inflatables for events.
- Require that all event participants complete waivers that release NPC's liability prior to participation. A waiver template is available by contacting the MJ Insurance Sorority Division.
- If you become aware of an exposure that you feel is too risky, contact MJ Insurance Sorority Division to discuss.

Setting up for an event

A College Panhellenic member organization was setting up for a charity event when two members of the organization were pushing a student employee on a 25-foot-tall telescoping ladder. The two women pushing the ladder ran over an extension cord on the floor that caused the ladder to topple over and the student employee to fall 25 feet to the ground. The student employee sustained a traumatic brain injury as well as severe injuries to her face, jaw and teeth.

A lawsuit was filed naming the volunteers of the College Panhellenic, the NPC organization and the charity. It was defense counsel's opinion that a jury would likely place 25 percent liability on each volunteer/member, 25 percent liability on the organization and 25 percent liability on the university, though they would not have had to make any payments as they have state immunity.

Lessons:

- Use proper risk management when planning all events.
- Study the event location for potentially risky conditions.