

STUDENT AFFAIRS OP 91.205: Liability Insurance Requirements – On-Campus Greek Organizations

Date: September 25, 2006

Purpose

To require liability insurance coverage, from house corporations of fraternities and sororities that have constructed houses on leased land, for the Board of Trustees of State Institutions of Higher Learning for the State of Mississippi; Mississippi State University; the Trustees of the Board of Trustees of the State Institutions of Higher Learning for the State of Mississippi, both in their official capacities and their individual capacities; and all officers, employees, agents, and servants of Mississippi State University and the Board of Trustees of State Institutions of Higher Learning for the State of Mississippi, both in their individual capacities and in their official capacities.

Policy

The house corporations of all fraternities and sororities that have constructed houses on land leased on the Mississippi State University campus are required to list the following entities as "additional insureds" on their liability insurance policies:

1. The Board of Trustees of State Institutions of Higher Learning for the State of Mississippi;
2. Mississippi State University;
3. The Trustees of the Board of Trustees of State Institutions of Higher Learning for the State of Mississippi, both in their official capacities and their individual capacities; and
4. All officers, employees, agents, and servants of Mississippi State University and the Board of Trustees of State Institutions of Higher Learning for the State of Mississippi, both in their individual capacities and in their official capacities.

The amount of coverage required will be determined annually by the university.

Procedure

1. By May 1 of each year, the Director of the Colvard Student Union will consult with the Vice President for Student Affairs and the General Counsel to determine the amount of liability coverage that will be required of each on-campus fraternity and sorority house corporation.
2. If there is a change in the amount of liability coverage required by June 1 of each year, the Director of the Colvard Student Union or his designee will send a letter to the president of each on-campus house corporation, with copies to the national executive director and chapter president, informing them of the amount of liability coverage for Mississippi State University and the Institution of Higher Learning (IHL) that is required.
3. Before the annual expiration date of each organization's policy, each on-campus house corporation must submit (or have submitted by their national headquarters staff or insurance carrier) a certificate of liability insurance that states the amount of the coverage and names the university and the IHL as co-insureds, using the following language in the certificate:

"a) The Board of Trustees of State Institutions of Higher Learning for the State of Mississippi; b) Mississippi State University; c) The Trustees of the Board of Trustees of

State Institutions of Higher Learning for the State of Mississippi, both in their official capacities and their individual capacities; and d) all officers, employees, agents, and servants of Mississippi State University and the Board of Trustees of State Institutions of Higher Learning for the State of Mississippi, both in their individual capacities and in their official capacities are hereby declared to be additionally insured under the terms of this policy. This insurance policy will not be canceled without sixty (60) days notice to the Office of Student Life at Mississippi State University."

The first year of coverage the university must also be provided with the complete policy, and any future amendments or changes to the policy must be sent to Mississippi State University.

4. Failure to provide the aforementioned certificate before the expiration date of the policy will result in suspension of the registration of the student organization that leases the house from the house corporation until a current certificate is received.

Review

The Vice President for Student Affairs is responsible for the review of this operating policy every four years or as needed

THIS POLICY HAS BEEN SUPERSEDED

**DIVISION OF STUDENT AFFAIRS
OPERATING POLICIES AND PROCEDURES**

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Organizations**

REVIEWED BY:

/s/ William Kibler
Vice President for Student Affairs

9/8/2011
Date

/s/ Lesia Bryant
Internal Auditor

9/19/2011
Date

/s/ Joan L. Lucas
General Counsel

9/21/2011
Date

APPROVED BY:

/s/ Mark E. Keenum
President

9/26/2011
Date

THIS POLICY HAS BEEN SUPERSEDED