

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 required for fraternities and sororities at Bethune-Cookman University 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 is required by the Department of Student Involvement to provide 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
- The General Liability insurance policy must name “Bethune-Cookman University” 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 Student Involvement 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 Student Involvement
Wildcat Student Center,
Suite 7 Daytona Beach, FL 32114
Tel.: (386) 481-2101

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.**