

PRINCETON UNIVERSITY
RISK MANAGEMENT GUIDELINES FOR
REUNIONS

Contracts

The Risk Management Office will be happy to review vendor contracts prior to signature. Otherwise, pay particular attention to indemnification language. Contract language that indemnifies the vendor against claims arising out of the negligent acts of Princeton University agents, employees and volunteers is acceptable. DO NOT sign a contract where you agree to indemnify and defend the vendor for negligent acts of the employees of the vendor.

Vendors

All vendors, including professional entertainment groups and outside caterers, must provide evidence of general liability insurance coverage. Vendors providing inflatable attractions MUST provide a minimum of \$2 million in general liability coverage – either \$2 million per occurrence or a combination of \$1 million per occurrence with a \$1 million excess policy is acceptable. Amateur entertainers (garage bands, groups who play for hobby) are not required to provide general liability insurance. Princeton University departments providing services (i.e. Dining Services) are already covered by the University’s insurances.

Certificates of Insurance evidencing compliance with insurance requirements must also contain the following language: “The Trustees of Princeton University, its officers, employees and agents are additional insureds” and “This insurance is primary as to any other valid and collectible insurance in force.” Certificates should be sent to the University in care of the Office of Risk Management, P.O. Box 35, Princeton, NJ 08544 (fax 609-258-3448) at least thirty days prior to Reunions.

The Risk Management Office is regularly involved with contracts and insurance and is happy to discuss these topics with the class leaders. Call Lisa Zimmaro at (609) 258-3349.

Workers Compensation

The University provides Workers’ Compensation insurance only to University employees. If students are hired and formally placed on University payroll for reunion-related activities and are injured, coverage would be available through the Workers’ Compensation program. Injuries sustained by alumni are not covered by Workers’ Compensation.

Certificate of Insurance

If an official event is held at a site that requires evidence of insurance, the Office of Risk Management will require a copy of the agreement or contract before issuing the appropriate evidence of insurance for that event.

General Liability for Alumni Classes

Princeton University provides General Liability insurance coverage for alumni classes and/or any officer, director, trustee member (including family members and invited guests) thereof, while acting or deemed to be acting in an official capacity within the scope of alumni activities/alumni organizations.

This policy will pay on behalf of an insured all sums that an insured shall become legally obligated to pay as damages because of bodily injury or property damage, caused by an occurrence, including the obligation to defend any suit against an insured.

Limits: \$2,000,000 – Combined single limit each occurrence and annual aggregate, where applicable

Coverage Provided

- Bodily injury, property damage, personal injury
- Activities on and off campus
- Distribution of alcoholic beverages (applicable laws and regulations must be obeyed)

Property Insurance

Princeton University does not provide property insurance coverage for non-owned (personal) property. However, in the event Princeton University agrees to accept leased or rented property or other property as being placed in its “care, custody and control” for reunion activities, it will be covered for loss or damage under the University’s property policy.

Such losses include occurrences due to fire, lightning, windstorm, hail, theft and vandalism.

In the event there is loss or damage to non-owned (personal) property for off-campus alumni activities that occur throughout the year, the University does not provide any coverage for such losses.

Automobile Liability

Coverage is provided for hired and non-owned licensed automobiles that are leased, hired, or rented for official Reunion activities. Princeton University self-insures and provides physical damage coverage for these vehicles.

However, when using personal vehicles (borrowed vehicles) for any official reunion activity, pursuant to NJ law, personal auto liability insurance (third party claims) for the vehicle in question is always primary to any other available insurance. Princeton will reimburse only for collision/physical damage to the owner's vehicle the value of the deductible up to a maximum of \$1000.

Rental of Trucks, Vans and Other Vehicles

Students are NOT permitted to drive 15-passenger vans. Students may not be transported in 15-passenger vans. Arrangements should be made to lease/rent smaller vehicles.

Regardless of who rents or drives the vehicles, ALL accidents are to be reported immediately to Public Safety and Risk Management.

All insurance coverage offered by the rental company should be declined.

Risk Management provides insurance certificates for truck rental companies upon request. The following information is needed for the certificate:

- Name and address of rental company
- Contact name, phone, and fax
- Type and number of vehicles being rented
- Rental period

ALL student drivers MUST possess a current, valid US or Canadian drivers license and complete a Driver History Questionnaire, available through the Office of Risk Management. In addition, all drivers of trucks or passenger vans must be van certified in advance through Public Safety. Contact Jen Wilkinson at 609-258-5450 for information on the certification process.

Golf Carts

Princeton University will provide liability coverage for all golf cart rentals whether rented by individual alums/classmates, classes, and Major Reunion Headquarters. This means that bodily injury to third parties and property damage to third parties will be insured by Princeton University.

While Princeton University provides liability coverage and property coverage if a cart is damaged or stolen, Major Reunion Headquarters and/or classes will be responsible for a \$1000 deductible for loss to any cart they rent.

Individuals renting personal golf carts assume full responsibility for any damage to the rented cart until returned to Panek's. This includes responsibility for replacement value if the cart is stolen. This is also reflected in the contract that the individual signs with Panek's.

Panek's will provide instruction for golf cart usage at the time of the rental.

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