

PRINCETON UNIVERSITY  
OFFICE OF RISK MANAGEMENT  
GUIDELINES FOR REUNIONS

CONTRACTS

The Office of Risk Management (ORM) is happy to review vendor contracts prior to signature by the Class Representative. Under usual circumstances, contract language that requires the Class to indemnify the vendor for the vendor's negligence should be stricken before signing. Please contact the ORM for assistance at 609-258-3046.

VENDORS

All vendors, including professional entertainment groups and outside caterers, must provide evidence of general liability insurance coverage with limits of at least \$1 million per occurrence. 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 as a 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 insurance coverages.

Certificates of Insurance should be forwarded to the Office of Risk Management (fax 609-258-3448) or by email to [kebauer@princeton.edu](mailto:kebauer@princeton.edu) at least thirty days prior to the start of Reunion events, if at all possible.

WORKERS' COMPENSATION

The University provides Workers' Compensation insurance for any University employee injured while working. If students are hired and formally placed on the University's payroll system for Reunion-related activities and are injured, coverage may be available through the Workers' Compensation program. Injuries sustained by alumni are not covered by Workers' Compensation.

CERTIFICATES OF INSURANCE

If an official reunion event is held at a non-University location 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 the event. Contact Karen Bauer at 609-258-3046 for assistance when needing a University certificate of insurance.

GENERAL LIABILITY FOR ALUMNI CLASSES

Princeton University's General Liability policy provides 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 coverage is available in the event of a claim brought by a third party for bodily injury, property damage or personal injury caused by an occurrence covered under the policy.

## PROPERTY INSURANCE

Princeton University's property insurance generally only covers loss to University property. However, in the event that Princeton University takes the property of others into its "care, custody or control," there may coverage under the University's property policy if loss or damage occurs.

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

## AUTOMOBILE LIABILITY

Princeton University's automobile liability policy provides coverage for non-owned licensed automobiles and vans that are leased, hired, rented, or borrowed for reunion related activities. The coverage includes coverage for physical damage to the vehicles as well as physical damage caused by these vehicles to persons or property.

When alumni use personal vehicles for any official reunion activity, the insurance for the vehicle would always be primary to the University's coverage. In the event of damage to an alumni's vehicle while being used for official reunion activities, Princeton University will reimburse the value of the alumni's deductible up to a maximum of \$1000.

## RENTAL OF 15 PASSENGER VANS

Since the University prohibits students from driving or being transported in 15 passenger vans, Classes are prohibited from renting/leasing 15 passenger vans for Reunion-related activities.

## STUDENT DRIVERS

ALL student drivers MUST possess a current, valid US or Canadian driver's license and complete a Driver History Questionnaire, available online or through the Office of Risk Management. In addition, all student drivers of trucks, passenger vans or sport utility vehicles (SUVs) must be van certified in advance through Public Safety. Contact Jeniffer Wilkinson in Public Safety at 258-5450 for information on the certification process or see the Office of Risk Management website at

<http://web.princeton.edu/sites/TreasurersOffice/RiskManagement/fleetsafetyguidelines.html>

## VEHICLE RENTALS – INSURANCE COVERAGE

When renting vans, autos, SUVs and trucks for reunion-related activities, classes are asked to purchase the insurance coverage offered by the rental company.

## GOLF CARTS

Princeton University will provide liability coverage for any golf cart rented by individual alumni Classes or Major Reunion Headquarters. This coverage applies in the event that a golf cart causes injury to an individual or the property of another individual. Consistent with University policy, in the event a golf cart is damaged or stolen, the renting Class or Major Reunion Headquarters will be responsible for the first \$1000 of loss.

Individual alums renting personal golf carts assume full responsibility for any damage or loss to rented carts while in use. This includes responsibility for replacement value if the cart is stolen.

The vendor will provide instruction for golf cart usage at the time of the rental.

REPORTING OF ACCIDENTS

Any accident or injury related to the use of a vehicle, truck or golf cart being used for official Reunion activities should immediately be reported to the Department of Public Safety at 609-258-1000. DPS will notify the ORM.

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