

**CASUALTY INSURANCE SUMMARY
ALUMNI CLUBS**

INSURANCE	LIMITS	COMMENTS
General Liability	\$2.5 million per occurrence \$3 million aggregate	For third-party claims - alleging injury or property damage. Covered only if acting within scope of duties. Excess limits extended through excess liability & umbrella policies.
Excess Liability	\$25M excess \$2.5 M	MIT has purchased additional liability policies for umbrella and umbrella excess limits.
Educators' Legal Liability(ELL) (D&O)	\$25M per occ/agg.	For claims alleging: errors and omissions/D&O, failure to supervise, harassment, and discrimination;. Covered only if acting within scope of duties.

For a certificate of insurance as evidence of coverage or to add a party as an additional insured, please provide the following information to Sarah Voigt svoigt@mit.edu (617-324-5031):

Name of firm or organization making request
Address
Contact name, e-mail address, phone & fax numbers
Brief description of event including location, date and time

PLEASE NOTE THE FOLLOWING:

Activities involving physical exercise (rock-climbing, scuba diving, hang-gliding, horse back riding, etc.): The host club is required to obtain an executed version of the MIT release (Please see the attached example) from each participant prior to the activity.

Activities involving the rental of facilities or equipment, or providing service or instruction for a fee: The host club should request evidence of the appropriate type(s) of insurance, with limits sufficient to address the exposure/activity, but no less than \$1 million. Higher limits may be warranted, depending on the activity. Contact Office of Insurance for further assistance.

Hosting event at private residence: Eliminate tripping/slipping hazards; warn guests of any defects (low ceilings, steep or uneven stairs, etc.)

Events where alcohol will be served: Servers should monitor consumption. It is recommended to stop serving one hour before the end of a scheduled event. The number of drinks per person should also be limited, if there is no cash bar. Any caterers hired for MIT Alumni Club events should be required to provide evidence of current commercial general liability coverage, with a minimum limit of \$1,000,000, and such coverage should include liquor liability coverage when alcohol will be served by the caterer. Evidence should be in the form of a certificate of insurance issued by the caterer's insurer or authorized insurance representative. Please contact the MIT Office of Insurance regarding coverage required of any other vendors or contractors providing services or equipment for MIT Alumni Club events.

Please notify the MIT Office of Insurance (617-253-2823) of any accidents, incidents, claims or lawsuits which may arise from any Alumni Club sponsored activity.