I. INTRODUCTION

In general, York University's General Liability policy will defend all members of the University community against claims in which their actions cause bodily injury, personal injury or property damage to third parties, as long as community members are acting within the scope of their employment or their studies at York University.

Students, as members of the community, are covered while performing any duty or taking part in any activity that is considered an officially sanctioned part of regular or extraordinary studies or recreational activities connected with the University - both in Canada and worldwide. *This extension does not apply to any act which is considered a protest against the University, or which is deemed to be an illegal act.*

The General Liability policy is not designed to provide coverage for an individual in the event of a personal injury. Benefit polices (i.e., OHIP, YFS Health plan, UHIP) are available to compensate students in the event of an accident.

II. POINTS OF CONSIDERATION

1) Write out an event outline/itinerary.
   By planning the event in full, you will be able to catch some of the logistical details that need to be addressed prior to the event. It helps to mitigate the risks.

2) Perform a site visit.
   You should be aware of risks inherent with the area/facility where you would like to hold your event (i.e., uneven ground, adequate lighting, easy access to washrooms, etc.). If you notice that there are some potentially unsafe areas, contact the Centre for Student Community and Leadership Development (SC&LD). They will be able to contact Facilities and have the area cordoned off or repaired if possible.

3) Has the University approved the event in writing?
All University-sponsored events must have written approval from the University administration (i.e., Student Community and Leadership Development, College Masters) in order for York’s General Liability policy to be in effect.

4) First Aid/CPR:
Who at the event is trained to assist in the case of a medical emergency? Get to know those people in your college/residence who are trained and have them be present at all times. If you need someone who can assist, try contacting the School of Kinesiology and Health Sciences. Many students in this School have first aid training and may be able to assist.

5) Liquor:
If you are serving alcohol at your event, your organizing committee is assuming a much greater risk than if the event was dry. If you decide that alcohol will be part of your event, consider the following:
- Hiring a professional server. There are professional servers on campus (i.e., Aramark, Underground, etc.) that are trained and licensed to serve liquor. Consider having the event at a licenced venue or hiring the catering staff to run this portion of your event. Always have food readily available where alcohol is being served. Remember, it is a criminal offence to serve alcohol in an unlicensed area and to minors.
- Participants who are or appear to be intoxicated should, under no circumstances, be permitted to drive a vehicle. Those who serve alcohol are legally responsible for the condition of those who drink. Should any person(s) be involved in an accident resulting from the negligence of the organizing committee, the organizing committee and the University would most likely be named in any resultant lawsuit.

6) Security:
Alert Security Services in advance of your planned event to ensure they will know where your event is being held and can be ready to assist if necessary.

7) Student Monitors:
Arrange for designated student monitors to assist with the event supervision. It is good practice to have these monitors agree to refrain from participating in the event (i.e., remain sober). Have this agreement in writing.

8) Renting equipment (i.e., sound equipment, chairs, tables, etc.):
Be sure you read the agreement/contract before you sign. Most times the fine print contains clauses where you or your organizing committee will be personally and financially responsible for any lost, stolen or damaged equipment or property. The University is not responsible for any damages to or loss of rental equipment.

9) Certificates of Insurance:
Any events where you are paying for a service (e.g., renting space/vehicles), ask for a Certificate of Insurance from the service provider. This certificate provides proof of valid insurance.
- Request proof of Commercial General Liability insurance (and Automobile Liability Insurance, if renting buses)
- All certificates of insurance must have York University named as Additional Insured on the policy and for a preferred minimum amount of $5 million dollars per occurrence.
In the event of a claim, the supplier’s policy will be primary, and York University’s own Liability policy will be secondary. This is a standard practice in the insurance industry and does not result in any additional cost either to your organizing committee or to the third arty.

10) Transportation:
   Hire buses and drivers. Avoid having students drive their own cars to the location. In the event of an accident, it will be his or her own insurance that will respond, not York’s.

11) Health and Safety:
   Know who is going on the trip. Put together a binder with the names/contact information of the participants. This should include the student’s health information (i.e., food allergies, medical conditions, etc.). Have a member of your college council or the Master’s Office keep a copy of the binder at York should they need to get in touch with a participant of the event.

12) Cell phones:
   If you’re off-campus, make sure someone can contact the group if necessary.

This list is for assistance only and is in no way a completely comprehensive outline. Risk Management Services is available at any time should your organizing committee require assistance.