Risk Management Services
Division of Finance and Administration

Standard Operating Procedure: **Planning of a Student Event On or Off-Campus**

Approval Authority**: Director, Risk Management Services**

Effective Date**: March 2013 (revised March 2025)**

I. DEFINITIONS

A **Commercial General Liability (CGL)** insurance policy provides coverage for bodily injury, or property damage to third parties, caused by insured persons. For York University, "insured persons" includes all community members.

Community Members are current students, staff and faculty of York University.

For the purposes of this document a **University Sanctioned Event** is an event that has been approved to occur, either through the TUUS application process or through an application to the Dean of a department.

II. INTRODUCTION

York University's Commercial General Liability (CGL) policy will respond to claims from third parties, provided the community member is participating in a University Sanctioned Event or as part of regular or extraordinary studies.

*There is no insurance coverage for **any act which is considered a protest against the University, or which is deemed to be illegal.***

The CGL policy does not provide coverage for an individual in the event of a personal injury. Benefit policies (i.e. OHIP, YFS Health Plan, UHIP) are available to compensate students in the event of an accident.

III. POINTS OF CONSIDERATION

1. **Create an event outline/itinerary:**
   By planning the event some of the logistical details that need to be addressed prior to the event will be evident and may help mitigate the risks.

2. **Perform a site visit:**
   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.). Look for potentially unsafe areas, or pre-existing damage contact Student Community and Leadership Development (SC&LD) or the party responsible for the facility.

3. **Has the University approved the event in writing?**
   All University Sanctioned events must have written approval from the University administration (i.e. Student Community and Leadership Development, College Head) for York's CGL policy to respond.

4. **First Aid/CPR:**
   Will anyone at the event be trained to assist in the case of a medical emergency? Having someone trained in First Aid/CPR present at the event is prudent especially off campus. If assistance is needed on campus, York Security Services (YSS) staff are all trained in First/Aid CPR and will respond to calls for assistance.

5. **Alcohol:**
   If there is alcohol at the event, the organizing committee is assuming a much greater risk than if the event was dry. If alcohol will be part of the event, remember the following:

   a. Hire a professional server that is trained and to serve liquor, under a liquor license. Consider having the event at a licensed venue or hiring a caterer 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/or to minors.

   b. Participants who are or appear to be intoxicated should, not 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 could be named in any resultant lawsuit.

For more information, on alcoholic beverages on campus please refer to the Secretariat Procedure on the Sale, Service and Use of Alcoholic Beverages on Campus.

6. **York Security Services (YSS):**
   Alert YSS in advance of the planned event to ensure they know where the 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 an agreement in writing stating that Student Monitors agree to refrain from participating in the event.

8. **Renting equipment (i.e., sound equipment, chairs, tables, etc.):**
   Be sure you read any agreement/contact with any vendor before you sign. The fine print often 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.

   If you have any questions about contracts and agreements, please reach out to Risk Management at riskmgmt@yorku.ca.

9. **Certificates of Insurance:**
   Any event where you are paying for a service from a vendor (e.g., renting space/vehicles, hiring a DJ, etc.), ask for a Certificate of Insurance which proves valid insurance.

   In the event of a claim, the vendor's insurance will be primary, and York University's own CGL policy will be secondary. This is standard practice in the insurance industry and does not result in any additional cost either to your organizing committee or the third-party (the vendor).

   For more information, please refer to the Certificate of Insurance page on the Risk Management website.

10. **Transportation:**
    Whenever possible, hire buses and drivers or use public transportation. Avoid having students drive their own cars. In the event of an accident, it will be the insurance of the students who have decided to drive their personal vehicles that will respond to any accident, not York University's.

11. **Health and Safety:**
    Keep an accurate attendance list, with contact information, if available include the student's health information (i.e., food allergies, medical conditions, etc.). Share a copy of the list with other event leaders in case of emergencies.

12. **Communication**
    If the event is off-campus, make sure someone can contact the group if necessary. Also plan a communication tool for the group while the event is underway (i.e., a chat or text group) and share this information with the group.

This list is for assistance only and is in no way completely comprehensive. Risk Management Services is available for consultation should your organizing committee require assistance.