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

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

Effective Date**: March 2013 (revised September 2026)**

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 engaged in university sanctioned activities and events.

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 through written approval from University administration (the Dean of a department, Faculty supervisors) or through a TUUS application approval.

An **Unsanctioned Event** is an event that does not have TUUS approval or does not have approval from University administration.

On Campus Events are any events that are held at a location or facility owned or operated by York University. This includes events held at the Keele, Glendon, or Markham campuses, or any other University operated facilities.

Off Campus Events are any events that are held at a location or facility not owned or operated by York University.

II. INTRODUCTION

Hosting a student event on or off campus involves careful planning.

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:

- **On campus** events that are **unsanctioned** –
    - All on campus events must go through the appropriate approval process to book the space in order to be deemed a sanctioned event. University property is private property and permission to host events is required. Any event that operates outside of the official approval process is deemed to be an unsanctioned event on campus.

- **Off campus** events that are **unsanctioned** -
    - Clubs, colleges, and student organizations who are hosting unsanctioned events off campus should consider purchasing event liability insurance for the duration of the event as unsanctioned events are not covered by the University's insurance policy. Some agreements with third parties (like a banquet hall or hotel) may include requirements for insurance.

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, hazards or pre-existing damage, and report it to the party responsible for the area. contact Student Community and Leadership Development (SC&LD) if you are unsure of the responsible area. It is recommended that a walk through is done before the start of any event to determine if there is any pre-existing damage in the space, make note of the damage, and report it to the responsible area.

Perform another walk through at the end of the event to note any changes in the space. This process is done to avoid any potential damage fees.

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, the Dean of a department, Faculty supervisors or TUUS) 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 ideal especially if the event is 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:
   - Hire a professional server that is trained to serve liquor, under their liquor license. The hired caterer is responsible for the safe distribution of alcohol.
   - It would be prudent to have alternate ways for attendees to travel home, ie- taxis, Uber, public transportation. Ensuring persons who are inebriated are cared for, can reduce liability exposures.
   - 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):**
   A properly planned event being held on campus, would involve YSS through the TUUS process. It is necessary to work with them to make the event safe and successful.

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.

   Clubs, colleges, and student organizations do not have authority to sign contracts on behalf of York University (as per the Signing Authority Register). Please ensure that all contracts are in the name of the club/college/organization.

   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 third party space, hiring a DJ, hiring entertainment, photo booth, carnival games etc.), ask for a Certificate of Insurance which proves that the operator has valid insurance.

   In the event of a claim from a University Sanctioned Event, 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).

   Please remember that the University does not insure unsanctioned events.

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

10. **Transportation:**
    If you are planning transportation for a University Sanctioned Event our University insurer requires all bus companies engaged with the University to provide a certificate of insurance showing at minimum $10 million in auto coverage.

    For Unsanctioned Events, this above requirement is not mandatory, but suggested.

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.

Provide participants with any expectations or requirements ahead of time. This may include:

- Notifying participants of proper attire for the event. If there are items that are appropriate for them to wear, encourage that they bring these items and share the risks of participating in the event.
- Providing advance warning if the event or location may have limited access to washrooms, water sources, etc. for the duration of the event.

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.