

Insurance

All fraternity and sorority chapters registered with Rutgers University are required to comply with the following insurance provision. Inquiries about the university's insurance requirements should be directed to the Office of Risk Management.

All Chapters:

1. Carry a minimum of \$1,000,000.00 (one million) combined single limit for bodily injury and property damage liability insurance. Further, said liability insurance policy must be endorsed so as to:
 - a. name Rutgers, the State University of New Jersey as "additional insured" and provide primary coverage; and
 - b. provide Rutgers, The State University of New Jersey with thirty (30) days notice of any change or cancellation of the policy terms. Any such notice should be sent to the Office of Risk Management at the address indicated below.
2. Provide a Certificate(s) of Insurance to the Office of Risk Management and Insurance evidencing the policy coverage required in paragraphs #1 above by the date announced by the Office of Fraternity and Sorority Affairs. In addition, if a particular policy is due for renewal during the academic year, an updated Certificate of Insurance should be provided no later than fourteen (14) days prior to the expiration date of the existing policy.

Housed Chapters:

Fraternities and sororities who own or lease properties on or near the Rutgers - New Brunswick campuses are required by the Office of Risk Management and Insurance to comply with the provisions listed above AND:

1. Carry Fire and Extended Coverage on the property with coverage for "debris removal"

Certificates of Insurance, copies of insurance policies and any questions are best directed to:

Department of Risk Management & Insurance
Administrative Services Building III
3 Rutgers Plaza
New Brunswick, NJ 08901-8559
Tel.: (732) 932-7300 Ext. 3205
Fax: (732) 932-2580

The above-specified limits are required minimums only. All fraternity and sorority chapter members and their alumni (ae) are encouraged to review their policies on a regular basis in order to determine whether additional coverage is advisable. A copy of each required policy is on file in the Office of Risk Management. The insurance requirements are strictly enforced. Failure to comply may result in immediate revocation of the chapter's recognition by the University.