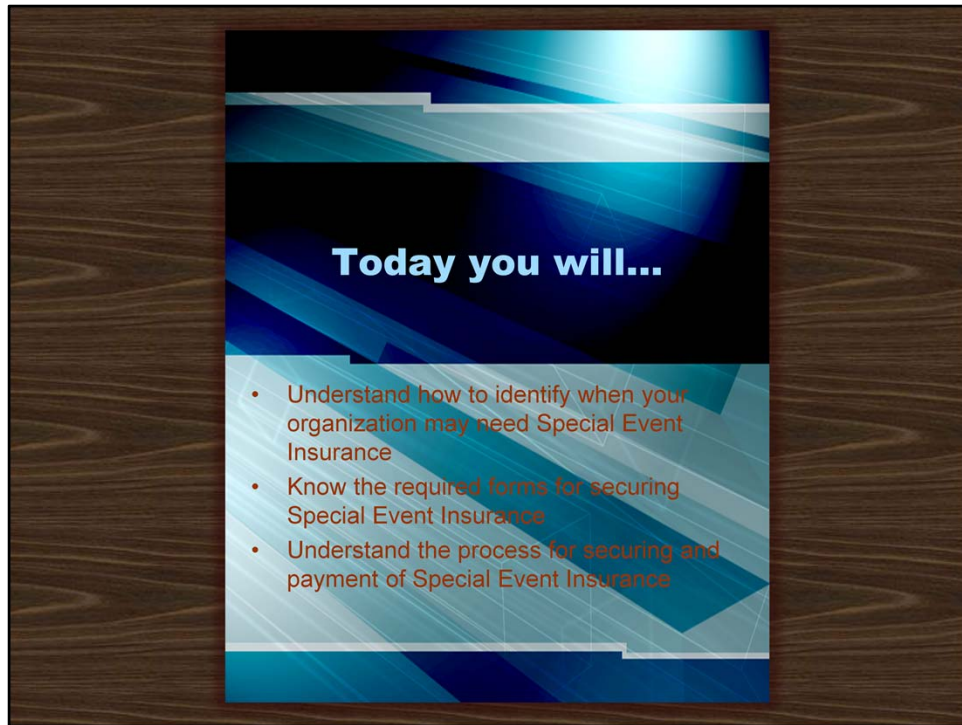




Slide 1

Howdy! Welcome to Insurance Made Easy the how to guide for securing special events insurance for your student organization. The information presented today is meant for both advisors and student leaders. This training module will count for one credit toward your training, and will help you (click)



Slide 2

Identify when Special Event Insurance (Click) may be appropriate for your organization. You will also learn about the required forms you'll need to fill out and the whole process from application to payment. Before we get started (click)



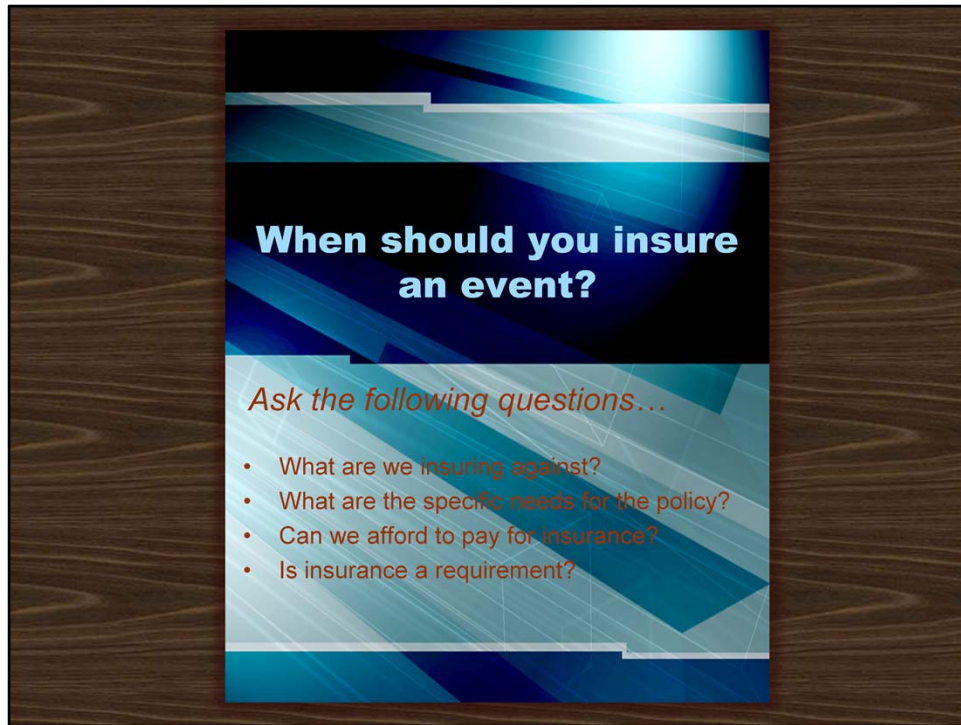
Slide 3

It is important to recognize that not all organization needs are similar. Each organization will have unique needs both for coverage and cost. It is very important to seek support from the Department of Student Activities before you begin. This will allow proper guidance to secure the best policy and price for your needs. Additionally (click), please know that there are many different types of insurance, purposes for securing insurance, and processes for organizations to use; today's presentation will only cover Special Event Insurance. If you require information on other coverage such as General Liability or Accident Medical insurance for organizational activities please contact our offices directly. (click)



Slide 4

How will YOU know what kind of insurance you will need and when? (Click) You've heard of insurance for your car and home, but why would your organization need insurance? (Click) The best way to figure this out is to ask a few questions. (Click)



Slide 5

(Click)

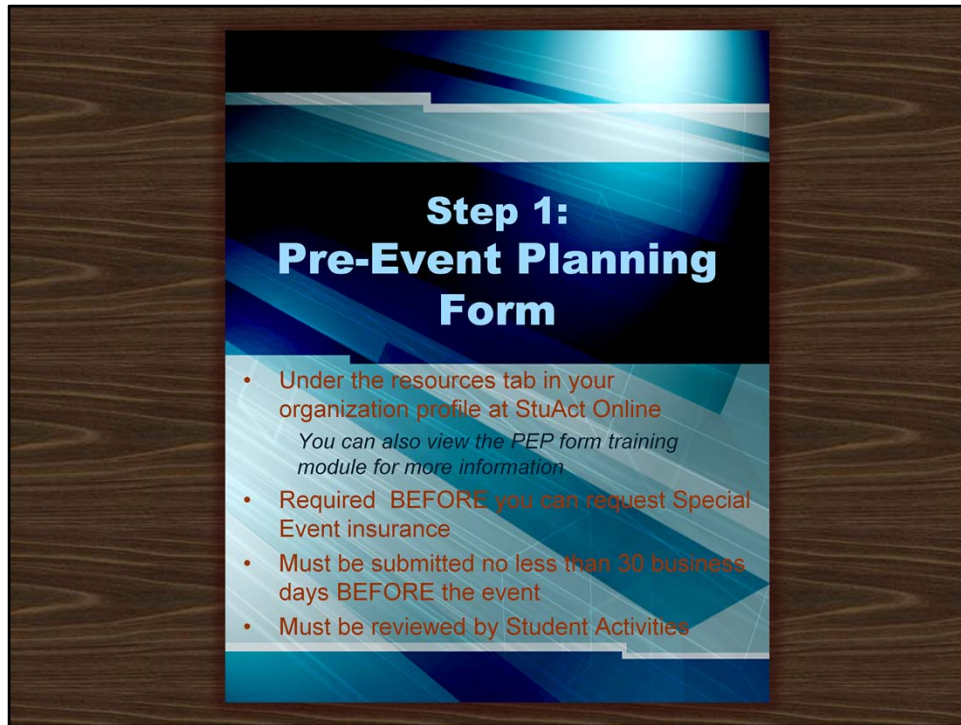
What are we insuring against? The most common answers are for physical damages to individuals or property. When planning your events, always consider the physical risks associated with the activities and determine whether or not insurance may be a potential need. (Click)

When we talk about those needs for specific policies, this ranges from medical needs of individuals participating in your event or general coverage for unforeseen circumstances. (Click)

Whichever you decide, you should also consider the cost. Insurance is always a great security, but it is often costly and not truly necessary for all events. It is important to consult Student Activities to help determine if special event insurance is right for your organization. (Click)

The only time insurance is a requirement is usually when the facility you want to hold your event at requires coverage to protect their property or when a contract you are entering into requires coverage. This means that you should ask any facility, especially off campus, about their requirements where insurance is concerned.

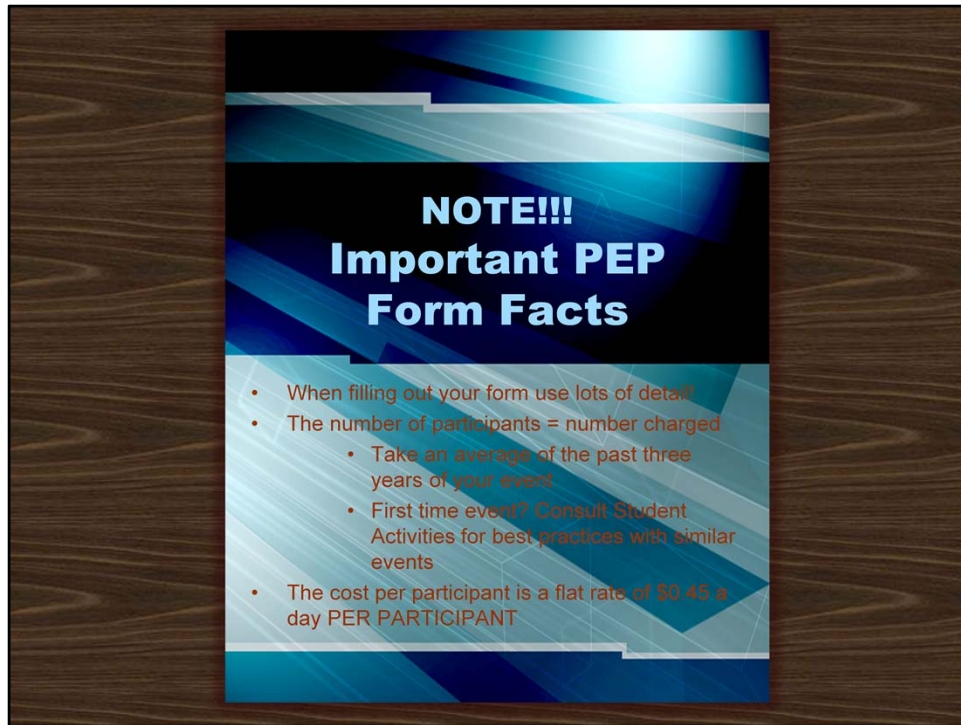
Once you have determined that securing Special Event Insurance is right for you, there are four parts to the process. Let's begin with Step 1 (Click)



Slide 6

The Pre-Event Planning form is an online resource for all recognized student organization. The purpose of the form is help student leaders prepare, conduct, and assess events. The form is web based, and you'll find it under the resources tab in your organization's profile at StuAct Online. When you fill out your Pre-Event Planning form, please remember to mark the box when asked about insurance. (Click) For more information on how to properly fill out a Pre-Event Planning form, you can view the training module titled Knowing What To Do With Your PEP.

An important thing for you to remember is that the PEP form is required prior to applying for Special Event Insurance. You must submit your PEP form no less than 30 business days before the event takes place and the PEP form must be reviewed by Student Activities. (Click)



Slide 7

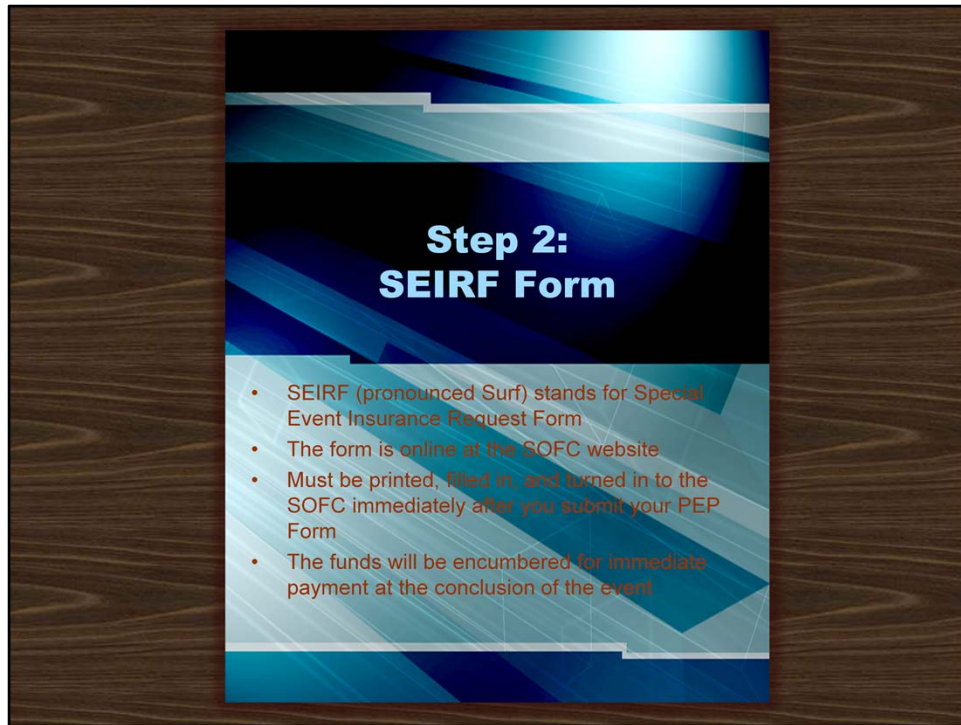
Here are a few VERY IMPORTANT REMINDERS! (Click)

First, while you complete your Pre-Event Planning Form, use as much detail as possible. This will help the reviewer. If you choose to use simple, unexplained answers, the reviewer will have more questions for you and it will make the process move much slower. You cannot secure insurance until the PEP form review is complete. (Click)

Next, the number of people you list as attendance on the Pre-Event Planning Form is the number you will be charged for. You will not be allowed to change that number later, so try your best to have an accurate count. This is quite easy to do, especially if you are planning an event that happens every year. Just take an average number of attendees for the past three years and list that number. It is realistic to your needs, and can be easily proven should anyone ask how we came to that number. If the event you are planning (Click) is a first time event, the Department of Student Activities can help you in determining an attendance number based on similar events. Please do not hesitate to contact our offices if you have questions related to attendance or any other Pre-Event Planning form question. (Click)

Equally important for you to know is the cost of Special Event Insurance. You will be charged \$0.45 per participant per day for your event. Please be sure to calculate that cost and determine whether or not it is in your budget.

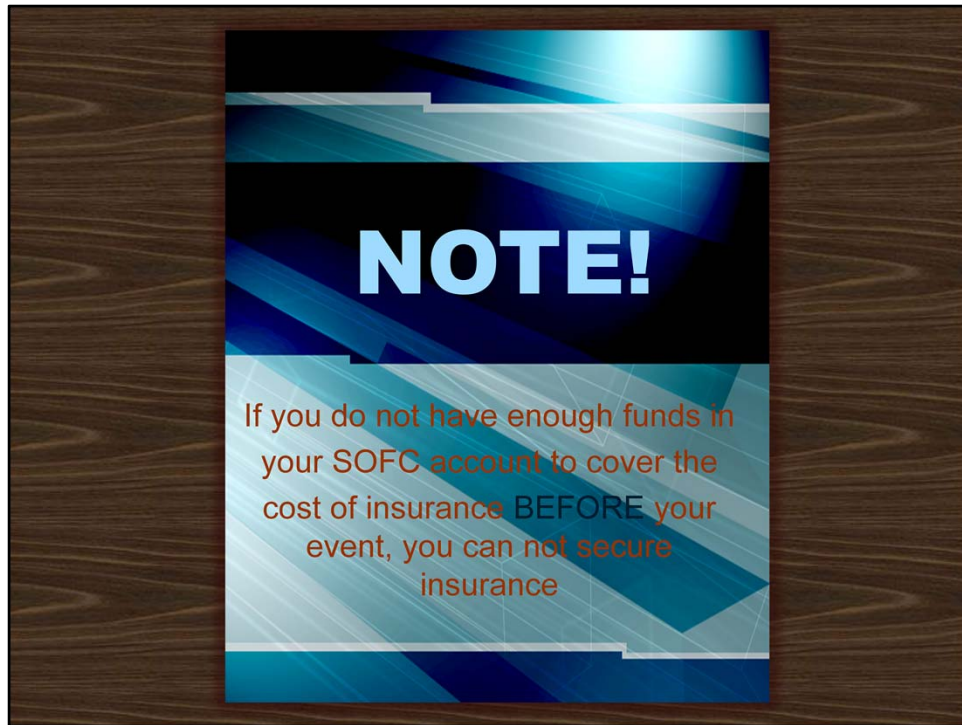
Once you have completed your PEP form you are ready to move to Step 2. (Click)



Slide 8

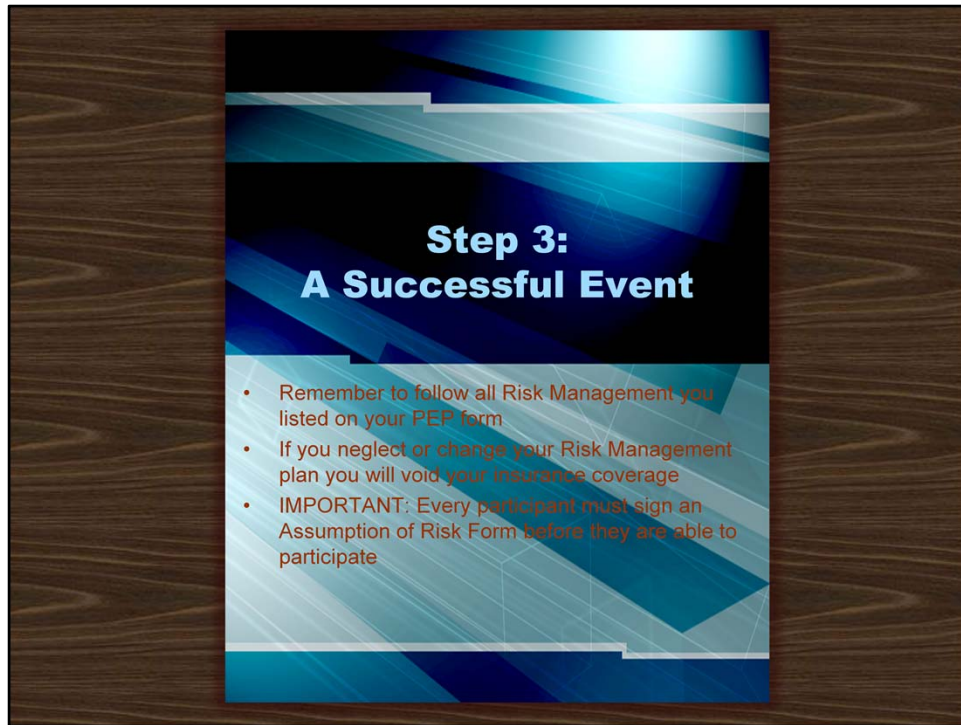
(Click)

The Special Events Insurance Request Form is used by the Student Organization Finance Center. This office is often called the SOFC. The form can be found at the SOFC website. Print the form, fill it out,(Click) and turn it in. It really is that simple! Once you turn the form in, (Click) the funds will be encumbered, which means the SOFC will hold the amount you need to pay for your insurance coverage, so when the invoice comes in, the payment will automatically be sent off. Please remember that (click)



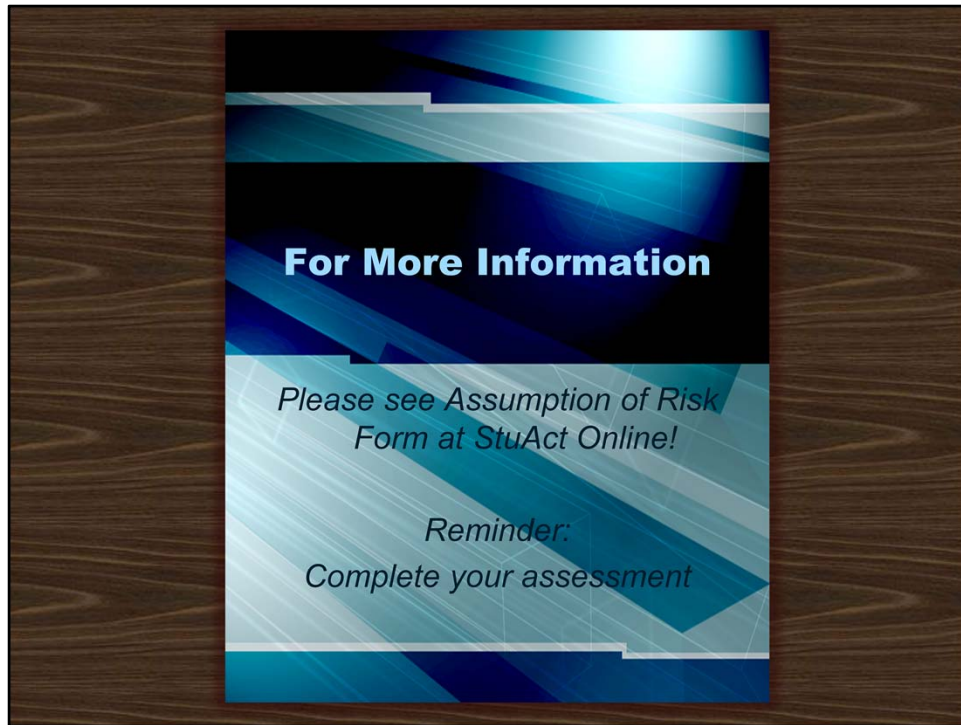
Slide 9

If you do not have enough funds in your SOFC account to cover the cost of insurance BEFORE your event, you cannot secure insurance. Completing the previous two steps will enable you to continue on to Step 3 (Click)



Slide 10

Your event is finally here, you have made all the pre-planning arrangements, and it will be very successful. It is extremely important to remember you must follow all Risk Management plans you listed in your Pre-Event Planning form. The form is used as documentation that we send to our insurance companies as evidence of your due diligence. This form can potentially be used as a legal document, and if you choose to neglect or alter your written plans, you run the risk voiding your insurance coverage. This coverage is for every single person who participates in your event, so you **MUST** have a signed Assumption of Risk Form, commonly called a waiver, on record. These forms have their own set of instructions. (Click)



Slide 11

(Click)

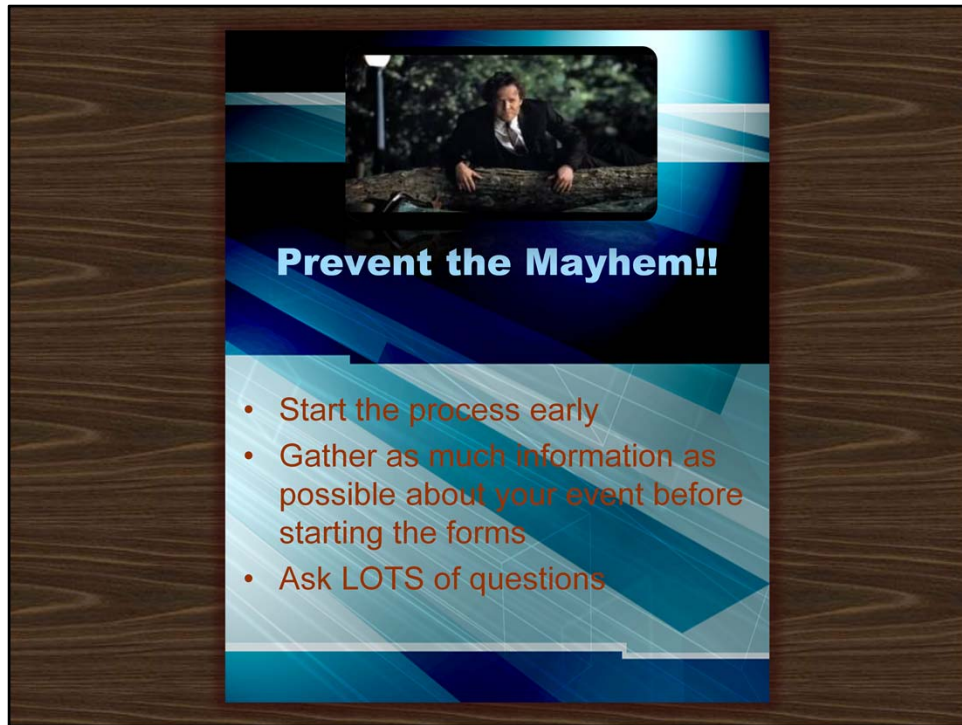
You can find more information about the Assumption of Risk Form at StuAct Online. Your event will be a great success, (Click) and don't forget to fill out the assessment information you will be emailed a couple of days after your event date. This email is automatically sent and all the information you supply will be attached to the archived Pre-Event Planning for so that future student leaders of your organization will be able to learn and improve upon your foundation of great risk management. After the assessment of your event, you are ready for the 4th and final step. (Click)



Slide 12

Paying for your insurance is easier than all of the steps combined! The insurance company will send an invoice straight to Student Activities and the SOFC, so you'll never have to worry about finding it or turning it in. The invoice will be paid by the SOFC from the funds already held prior to your event.

Even with this simple four step process, Mayhem can still strike (Click)

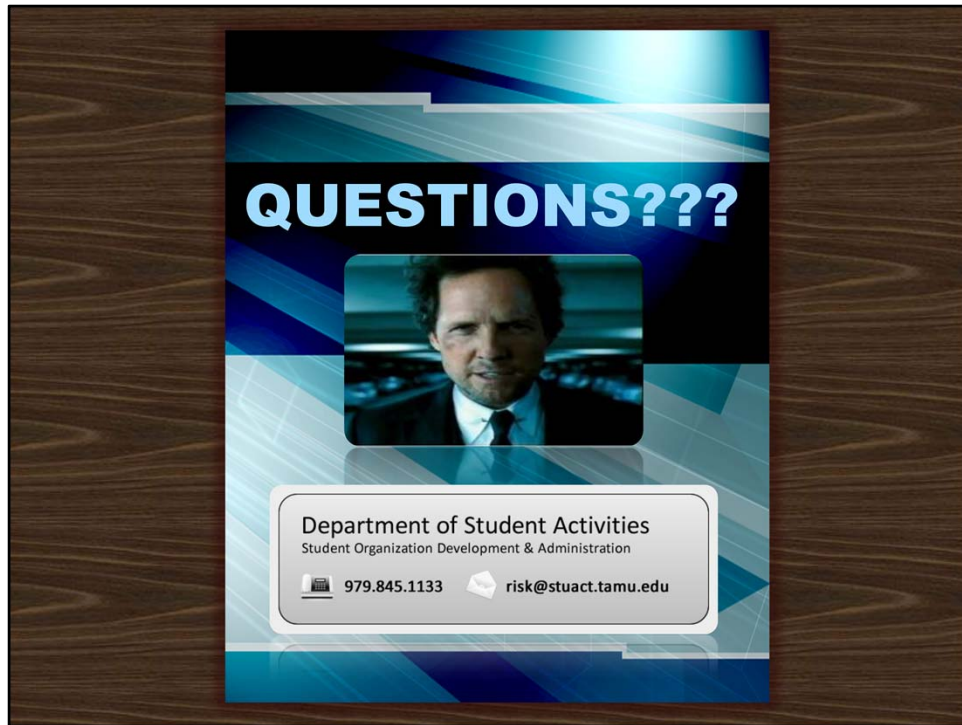


Prevent the Mayhem!!

- Start the process early
- Gather as much information as possible about your event before starting the forms
- Ask LOTS of questions

Slide13

So please keep in mind that you should start this process as early as possible. Try to get as much information together before you begin filling out your forms so that they contain the most current and detailed information as possible. And always know that Student Activities is here to answer any questions you might have. (Click)



Slide 14

Please feel free to contact us at 979-845-1133 or you can email us at risk@tam.u.edu