

To: Office of Sorority and Fraternity Life (OSFL)

From: Risk Management & Insurance

Date: 1/21/2020

Topic: Guidance for Greek-letter organizations hiring third-party alcohol service vendors for events at Greek-letter chapter houses

Introduction: Greek-letter organizations are responsible for hiring licensed and insured third-party alcohol service vendors (“vendors”) to offer alcohol during events at both university-owned and non-university owned chapter houses. OSFL will provide guidance and support for the Greek-letter organizations during the hiring process, but the organizations are responsible for satisfying the following requirements.

Registration with Procurement Services: Greek-letter organizations must ensure that licensed and insured third-party alcohol service vendors are registered with Procurement Services.

<https://www.dfa.cornell.edu/procurement/buyers/vendor-setup>

Insurance Requirements: Licensed and insured third-party alcohol service vendors must satisfy the university’s minimum insurance requirements:

- **Statutory workers’ compensation:** Insurance under the laws of the State of New York and any other laws that may be applicable thereto. Coverage” B,” Employer’s Liability, must have limits of at least \$100,000.
- **Commercial general liability insurance:** Vendor must carry coverage limits of not less than \$1,000,000 for each occurrence, **and \$2,000,000 aggregate.** Coverage must be provided for bodily injury liability, broad form property damage liability.
- **Liquor liability insurance:** The vendor’s alcohol liability insurance policy must have coverage limits of not less than \$1,000,000 for each occurrence.
- **Automobile liability insurance:** Vendor must carry a combined single limit of at least \$1,000,000 for each accident for bodily injury and property damage. Such automobile liability insurance shall apply to the vendor’s owned, non-owned, and hired vehicles.
- **Additional Insured:** Cornell University and the fraternity or sorority must be added to the vendor’s commercial general liability insurance policy as an “additional insured,” and evidence of such will be provided on a certificate of insurance (COI). The insurance shall be considered to be primary and non-contributory to other insurance or self-insurance maintained by Cornell University for allegations of negligence for the acts or performance of the vendor in fulfilling the work order.

A list of licensed and insured vendors is available on the Risk Management & Insurance website:

<http://www.risk.cornell.edu/caterer-list/>

Special Event Permit: License and insured third-party alcohol service vendors must obtain a New York State Special Event Permit for each event. The vendor must display the permit at each event. The vendor will need to submit a Landlord Authorization Form to Conference & Event Services or Risk Management & Insurance for review and signature.

University Alcohol Policy: Greek-letter organizations must receive and review University Policy 4.8: Alcohol and Other Drugs annually.