

## **Cornell University Office of Sorority and Fraternity Life**

### **Certificates of Insurance Process for Greek Letter Organizations**

Effective immediately, the Office of Sorority and Fraternity Life (OSFL) is responsible for the collection of a Certificate of Insurance (COI) from each Greek letter organization that is recognized by Cornell University pursuant to the [Recognition Policy for Fraternities and Sororities](#). The OSFL Program Coordinator is responsible for this process for the office.

The Program Coordinator will maintain an Excel document with each recognized sorority and fraternity on it and list the date the current policy expires. The Program Coordinator will send a notice to each chapter president, chapter advisor, house corporation president (if applicable), and the national organization representative 60 days prior to the expiration date of the current policy, notifying the chapter of the need to provide a new COI documenting insurance compliance and that failure to do so by the policy expiration date will result in an immediate suspension of recognition. The Program Coordinator will also copy the OSFL Director and the OSFL advisor for the relevant Council. Included in this notice will be the current language of the Recognition Policy as well as a link to the Recognition Policy (see sample email).

If a COI documenting insurance compliance is not received at least 30 days in advance of the expiration of the chapter's policy, the Program Coordinator will send a second notice to the chapter president, chapter advisor, house corporation president (if applicable), and the national organization representative. If this COI documenting insurance compliance is not received at least 7 days prior to the expiration of the chapter's policy, the Program Coordinator will send a third and final reminder to the chapter president, chapter advisor, house corporation president (if applicable), and the national organization representative. If the COI documenting insurance compliance is not received by the expiration date, the Director will send a notice to the chapter president, chapter advisor, house corporation president (if applicable), and the national organization representative notifying them the chapter's recognition has been suspended until a current COI documenting insurance compliance is received. During a suspension of recognition, all chapter activities and events must immediately cease. The Director of Risk Management from the Office of Risk Management and Insurance will be copied on the 7 day notice as well as any notice of suspension.

The Notice of Suspension of Recognition shall direct the immediate suspension of chapter activities and events, and contain the following content:

The Cornell University Recognition Policy for Fraternities and Sororities states that to be a recognized fraternity or sorority, you must provide proof that your organization meets the insurance requirement. Specifically, the Recognition Policy requires:

15. Maintain commercial general liability insurance in the minimum amount of \$1,000,000.00 (one million dollars) of primary liability coverage (each occurrence), coverage of at least \$2,000,000.00 aggregate (total). Such liability insurance shall include Cornell University, its officers, employees and agents, as an additional insured and shall be written with an insurance carrier acceptable to the University. A certificate

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of such insurance shall be forwarded to the University as evidence of such coverage, and the University must receive notice of any change, cancellation, or renewal of the policy. The insurance shall be considered primary over any and all collectable insurance that the University may have available.

Recognition Policy Link:

<https://scl.cornell.edu/sites/scl/files/documents/F%26SRRecognition%20PolicyAMENDE D5-22-15.pdf>

Due to your chapter's failure to comply with the Cornell University Recognition Policy for Fraternities and Sororities, the university's Recognition of your chapter is suspended, effective immediately, until a valid certificate of insurance is provided to the OSFL. No chapter activities of any kind are permitted while Recognition is suspended. Violations will be addressed through the Sorority/Fraternity Organizational Misconduct Procedures. You must submit and receive approval in writing that all proper forms are on file with the OSFL before the suspension of Recognition will be lifted and your chapter's privilege of university Recognition will be reinstated.

#### Certificates of Insurance:

When OSFL receives a COI, the Program Coordinator will take the following steps:

Check to make sure the COI documents compliance with all insurance requirements in the Recognition Policy (in terms of amounts, primary status of coverage, listing of additional insured, and issuance from a reputable insurance company). Please see example certificate provided here <https://scl.cornell.edu/sites/scl/files/documents/OSFL-coi-%20sample.pdf>

- 1) If the COI does not document such compliance, reply to the chapter within 24 hours of receipt (president, advisor, house corporation president [if applicable], national representative, OSFL Director, and Council advisor) and tell them what they need to change to comply with the Recognition Policy.
- 2) If the COI documents compliance with insurance requirements, promptly scan and put in the folder on the OSFL Shared Drive.
- 3) Promptly update the Excel document.
- 4) Promptly email the Director of Risk Management the new COI with a copy to the OSFL Director.
- 5) Each compliant COI will be retained in the OSFL Shared Drive for a total of five years from the date it is effective.

#### Social Event Registration:

The staff in the OSFL responsible for the social event registration process will have access to the Excel document regarding insurance certificates for their reference when approving social events. Only chapters with up to date COI's on file will be permitted to register social events. Any social event or chapter activity that takes place while a suspension of recognition is in place will result in

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further disciplinary action pursuant to the Sorority/Fraternity Organizational Misconduct Procedures.

Email language in 60, 30, and 7 day Notice to Chapters:

Alpha Beta Gamma Certificate of Liability Insurance (COI) will expire on August 25, 2020. Please provide a current COI documenting compliance with insurance requirements to [greeks@cornell.edu](mailto:greeks@cornell.edu) before that date. Failure to do so by August 25, 2020 will result in an immediate suspension of Recognition. The Cornell University Recognition Policy for Fraternities and Sororities states that to be a recognized fraternity or sorority, you must provide proof that your organization meets the insurance requirements.

Specifically, the Recognition Policy requires:

15. Maintain commercial general liability insurance in the minimum amount of \$1,000,000.00 (one million dollars) of primary liability coverage (each occurrence), with general aggregate coverage of at least \$2,000,000.00 (total). Such liability insurance shall include Cornell University, its officers, employees and agents, as an additional named insured and shall be written with an insurance carrier acceptable to the University. A certificate of such insurance shall be forwarded to the University as evidence of such coverage, and the University must receive notice of any change, cancellation, or renewal of the policy. The insurance shall be considered primary over any and all collectable insurance that the University may have available.

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Thank you for your prompt attention to this matter.

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