TO: All Presidents of NJIT Recognized Social Greek Letter Fraternities and Sororities

FROM: Jack Gentul, Interim Vice President for Academic and Student Services and Dean of Students

CC: Joel Bloom, Interim President
    Nick Tworischuk, Associate Treasurer
    Donna Minnich Spuhler, Director, Campus Center
    Thea Schoenberg, Assistant Director for Greek Life & Wellness Programs

DATE: November 11, 2011

RE: Insurance Policy for all Registered and Recognized NJIT Social Greek Letter Fraternities and Sororities

The New Jersey Institute of Technology community and social organizations that typically operate as Greek-named fraternities and sororities are potentially exposed to financial and other risks resulting from negligent/wrongful acts and omissions of such organizations and their members. These negligent/wrongful acts may not be under the direct control or influence of the Organization; however, an individual member(s) and/or guest(s) may commit a negligent/wrongful act while attending events hosted or sponsored by the organization or while on the property or within housing under control of the organization. Insurance is required to allow for the protection of such organizations and their members.

NJIT requires that all Greek letter social fraternities and sororities have liability insurance in order to be registered as a student organization by NJIT. A copy of the organization’s liability insurance certificate listing New Jersey Institute of Technology as an additional insured, must be submitted to the Assistant Director for Greek Life in the Campus Center at the beginning of each Fall semester, and before the organization hosts any functions (outside of those hosted by the Greek Life Office), to maintain University recognition. If at any time insurance coverage lapses or expires, the organization must immediately notify the Assistant Director for Greek Life and submit proof of insurance renewal.

Organization chapter liability insurance coverage must include not less than $1,000,000 in coverage per occurrence with $2 million annual aggregate coverage. If liquor is to be served at an event sponsored by the organization, the policy shall need to include coverage for social host liquor liability.

The organization should voluntarily release, indemnify and hold harmless New Jersey Institute of Technology (NJIT), its trustees, officers, employees, agents, and volunteers from all present and
future claims that may be made as a result of actions by your organization, its members, alumni, or guests which may result in property damage, personal injury or wrongful death as a result of irresponsibility, neglect or their participation and/or observation of an event. Your Greek organization hereby assumes all risks and responsibility for any and all losses, damages or injuries caused at an event. New Jersey Institute of Technology needs to be named additional insured on the organization's liability policy.

Any organization found in violation of said policy, will be placed on probation and suspended from any on or off campus activity including recruitment, until they are able to provide evidence of insurance.