

**University of Oklahoma Norman Campus
RISK MANAGEMENT POLICY
for Registered Student Organizations**

I. POLICY STATEMENT

The safety of participants and the protection of facilities during events and activities sponsored by Registered Student Organizations (“RSO”s) of the University of Oklahoma (“OU”) is the goal of this policy.

II. TYPES OF REGISTERED STUDENT ORGANIZATIONS

Title 10 of the Student Code of Responsibilities and Conduct for the Norman Campus requires that all student organizations register with Student Life. Registration provides for use of designated OU facilities and services and the opportunity to apply for Student Activity Fee funds through UOSA. However, registration does not imply OU endorsement of the purposes of the organization.

Registered Student Organizations fall into one of four categories:

A. *UOSA Administrative Organizations*

- Campus Activities Council
- Graduate Student Senate
- Housing Center Student Association
- Interfraternity Council
- Multicultural Greek Council
- National Panhellenic
- Panhellenic
- Student Bar Association
- Undergraduate Student Congress
- UOSA Executive Branch
- UOSA General Counsel

UOSA Administrative Organizations have one or more employees who are paid by UOSA, which makes the organizations entities of OU. The events and activities of these groups are considered sponsored by OU and the groups and their advisers are generally covered by OU’s insurance. Only UOSA Administrative Organizations may use official OU letterhead and business cards.

B. *Registered Academic Student Organizations*

Registered Academic Student Organizations are those organizations that have been approved by the Academic Dean of a College. The academic dean accepts responsibility for the activities and events of the organization. Registered Academic Student Organizations must submit registration paperwork annually to Student Life to receive any and all services provided to student organizations that register.

C. *Registered Student Organizations (“RSOs”)*

RSOs have either completed the UOSA registration process or are fraternities or sororities that have completed the Fraternity and Sorority Student Life registration process. These RSOs are not entities of OU and the activities of these organizations are considered non-university-sponsored events.

D. *Registered Sport Clubs*

Sports clubs that first register with Student Life as RSOs may choose to additionally register as Registered Sports Clubs with Fitness and Recreation. These clubs must meet specific criteria to be considered for membership in the Sports Club Council. While these organizations are not OU

entities, due to their rigorous registration process, Sports Clubs are extended privileges that are not available to organizations that do not meet the Sports Club Council criteria. One of the criteria for registration as a sports club is the verification that the organization has secured insurance through their national affiliate or other carrier for members and events.

III. GUIDELINES FOR USE OF INFORMED CONSENT AND WAIVER AND RELEASE OF LIABILITY FORMS

A. No Form Required

The University does not require a student or employee to sign a form if an event or activity is either low risk or is part of OU's core educational mission or ordinary business, such as required trips for courses, ordinary use of the facilities, and activities that are part of an OU employee's job duties.

Low Risk Events: Activities in this category present minimal risk of personal injury, illness, property damage, and/or financial loss. Examples include meetings, speeches, presentations, film showings. Generally, neither insurance nor liability waivers are required.

B. Voluntary Assumption of Risk and Informed Consent Form

The University requires a signed *Voluntary Assumption of Risk and Informed Consent* when OU employees or students participate in moderate risk events or OU-sponsored activities and events that are not ordinary or are not required for course study or for an employee's job duties. This includes students participating in voluntary class field trips and voluntary UOSA Administrative Organization events or activities.

The *Voluntary Assumption of Risk and Informed Consent* describes the participant's responsibilities in participating in the activities, identifies the associated risks, and confirms that the participant voluntarily assumes those risks. It must be specific to each trip, activity, or event, although when classes or organizations take frequent trips, one *Voluntary Assumption of Risk and Informed Consent* may be appropriate. A parent or legal guardian must sign for a participant who is under 18. **By signing this form, the participant does not waive his/her rights to recovery for losses caused by the negligence of OU or its employees.**

C. Waiver and Release of Liability—Either On Campus or Off Campus

The University requires a signed *Waiver and Release of Liability* form from each participant in an activity that is high risk or that is sponsored by a non-OU entity like a Sport Club, RSO, or a private party. This includes third parties' non-educational use of OU facilities, including summer camps and for-profit corporate events.

Moderate Risk Events: Activities in this category offer some level of risk of minor injury, illness, property damage, financial loss and/or negative publicity for the organization and/or OU. Examples include non-alcohol parties or concerts and events that include moderate physical activity. When hosting events on OU property, the sponsoring organization must provide liability insurance for these events, *On Campus Waiver and Release of Liability* forms signed by all participants, and security if appropriate. Student organizations are highly encouraged to follow these guidelines for events hosted at any venue.

High Risk Events: Activities in this category offer potentially serious risks of severe injury, major property damage, significant financial loss, and/or significant negative publicity for the organization and/or the institution. Examples include sport tournaments, any event offering alcohol to attendees, events charging admission that are open to the public and events that require strenuous physical activity.

When hosting such events on OU property, the sponsoring organization must provide liability insurance, security if appropriate and in most instances *Waivers* signed by all participants. Travel always requires a *Waiver*; overnight travel, or travel more than 50 miles from the home campus also requires *Medical Treatment Authorization and Information* forms. Student organizations are highly encouraged to follow these guidelines for events hosted at any venue.

The *Waiver and Release of Liability* form includes language from the *Voluntary Assumption of Risk and Informed Consent* form, and adds a *Release from Liability*, an *Indemnification Agreement* and a *Covenant Not-to-Sue*. By signing the *Waiver and Release of Liability* form, the participant agrees that if (s)he causes a loss or damage, (s)he will reimburse the injured party for those losses or damages, and that (s)he will not sue OU. For field trips and some off-campus activities, the University requires that the participant provide medical information for use in an emergency.

The *Waiver and Release of Liability* form must be specific to each trip or activity. A parent or legal guardian must sign the *Waiver and Release of Liability* form if the participant is under 18.

D. Medical Information Form

The *Medical Information Form* is required for any event involving overnight travel or travel more than 50 miles from the home campus. It may be used in conjunction with the *Voluntary Assumption of Risk and Informed Consent Form* or the *On or Off Campus Waiver and Release of Liability Forms* depending on whether the event is University-sponsored or non-University-sponsored and the risk level and associated activities of the event.

IV. PROHIBITED EVENTS

Extremely High Risk Events offer unacceptable levels of risk, including the possibility of catastrophic and critical injuries. These activities will not be permitted on OU property and student organizations are highly discouraged from engaging in these activities at off-campus venues as well.

V. INSURANCE REQUIREMENTS

The University requires liability insurance for Moderate Risk and High Risk events held on OU property. Event liability insurance protects OU. This insurance does not take the place of recommended health insurance for individual participants that may be appropriate for moderate or high risk activities and required of organizations such as sports clubs. Proof of liability insurance is required before a reservation of OU property can be confirmed. These policies shall name “The Board of Regents of the University of Oklahoma and its officers, employees, agents and volunteers” as Additional Insureds and shall carry the following limits of liability:

Commercial General Liability

General Aggregate	\$1,000,000
Each Occurrence Limit	\$1,000,000
Personal/Advertising Injury	\$1,000,000
Fire Damage (Any One Fire)	\$ 100,000
Medical Payments (Any One Person)	\$ 5,000

To assist student organizations in obtaining insurance, OU Risk Management offers event insurance policies through their affiliate, University Risk Management and Insurance Association. The URMIA TULIP insurance policy has been created especially for groups using college or university facilities. It is event-specific.

Student Organizations wishing to purchase the TULIP program insurance or get a quote may access the company's web site at <http://urmia.bene-marc.com>. Click on "Tutorial" in the upper right corner of the home page and read through the information provided there.

Return to the home page and enter "University of Oklahoma" under the institution name.

The institution code is 32151238.

First time users of the site must first register.

For questions concerning the TULIP program, please contact:

Marie Wiginton, TULIP Underwriter

mwiginton@bene-marc.com

(817) 738-6899 or toll-free (800) 247-1734

Or Terri Hartley with OU Risk Management

thartley@ou.edu

(405) 325-5433

RSOs may also contract for event insurance with an insurance agency of their choice.

All registered Sports Clubs are required to have insurance. The *Recreation* link on the Fitness and Recreation Web site at: <http://ou.edu/far> provides complete information and current requirements.

VI. SECURITY REQUIREMENTS

Some venues of events on campus and some categories of events require security for events hosted by student organizations.

A. *Open Social Events*

An "open social event" is defined as a social event that is:

1. cash tendering (i.e. admission is charged)
2. open to non-OU students
3. hosted anytime between the hours of 11 p.m. and 8 a.m.

If a student organization is planning to host an open social event/party, the following guidelines related to event security must be followed:

1. The event must be registered with Student Life, 370 OMU, by completing the Open Social Event Form. The form must be turned in at least one calendar week prior to the event.
2. The organization's adviser must attend the event in its entirety.
3. A sign-in sheet must be used at the entrance of the event. Each participant must show a current photo id to participate. Non-student participants must be accompanied by a currently enrolled OU student. The sign-in sheet should collect the participant's name and phone number. Sample sign-in sheets are available in Student Life.
4. A minimum of two (2) security guards must be present during, and at least 30 minutes after, the event to secure both inside and outside the event's location. For every fifty (50) participants over 100, one (1) additional security guard is required. All security guards must be licensed and bonded.
5. At least two (2) off-duty or on-duty uniformed police officers must be present.
6. All open social events are subject to random attendance and compliance verification checks by OU officials.
7. If alcohol is available, all aspects of the OU's Alcohol Policy must be strictly followed.
8. Organizations or individuals found to be in violation of any law or OU policy are subject to sanctions. Refer to the Student Code at www.ou.edu/studentcode.

For a complete copy of the Open Social Event Guidelines and the Open Social Event Policy, contact Student Life at (405) 325-3163 or refer to <http://studentlife.ou.edu/content/view/16/15/>

B. *On-Campus Venues*

Events may be hosted at many sites on the OU campus. These include, but are not limited to, the Oklahoma Memorial Union, Housing and Food Services, Fitness and Recreation facilities, the Gaylord Family Oklahoma Memorial Stadium, Lloyd Noble Center, Catlett Music Center, the Fred Jones Museum of Art and others. Security requirements vary from venue-to-venue and the costs associated with security are generally the financial responsibility of the organization reserving the venue.

The following guidelines must be followed when contracting for third-party security on OU property:

1. Security guards must be unarmed. This prohibits the use of firearms, batons, chemicals, tasers etc.
2. Security guards must be CLEET certified. CLEET (Council of Law Enforcement and Training) requires certification for both the agency which operates as a security company and the individual working as a security guard.
3. The security company must provide proof of liability insurance/bond.

Security companies must provide proof of these requirements to OU.

C. *Off-Campus Venues*

Venues that are not OU property determine their own security requirements and may require specific security companies. Student organizations are advised to clearly understand those requirements, and any costs associated with those requirements, prior to contracting with a venue site. Open Social Events hosted by student organizations at off-campus venues must comply with the Open Social Event policy.

VII. QUESTIONS

Please see the attached matrix for guidelines on the risk management requirements for different types of events.

If you have a question about which form (if any) to use, please contact:

- for academic unit activities/trips: Office of the Provost 325-3221
- for student activities/trips: Student Affairs 325-3161