

**INTER-UNIVERSITY COUNCIL – INSURANCE CONSORTIUM  
JOINT SELF-INSURANCE POOL  
GENERAL LIABILITY COVERAGE AGREEMENT**

**Endorsement 34**

**Who Is Protected Under This Endorsement**

**Registered Student Organizations – Student Members at All Member Institutions  
Effective July 1, 2018**

This Endorsement Changes your General Liability Coverage Part

<p><i>SCHEDULE</i> <i>Excess of \$1,000,000 IUC-IC Joint Self-Insurance Pool Retention</i> <i>General Liability Coverage Agreement</i></p>
<p>Limits of Coverage (including Defense Costs) for <b>Student Members</b> Combined Each Event Limit: \$1,000,000</p>
<p><b>Student Members</b> General Total Limit (Annual Aggregate): \$3,000,000</p>

A. The following is added to: Who is Protected Under This Agreement:

1. **Student Members** of Registered Student Organizations

**Registered Student Organization (RSO)** means a group of university students enrolled at a Member Institution uniting to promote or celebrate a common interest and are registered with that Member Institution as a recognized registered student organization. RSO includes academic fraternities and sororities, but does NOT include social or charitable fraternities and sororities.

**Protected persons** include **Student Members** who are enrolled or registered students at a Member Institution as well as students from a college or university with an affiliation agreement with a Member Institution at the time of the **injury, damage, offense or event** and who participate in a RSO.

No **Student Member** of a **Club** or **association** shall qualify as a **protected person** or qualify as Who is Protected Under this Coverage Agreement for the following activities related to, arising out of, based upon or in any way involving:

<p>Amusement or Mechanical Rides Athletic/Sport Camps or Clinics Aviation Boating Boxing Bungee Jumping Demolition Derbies Hang gliding Hazing Hot air balloon rides Illegal Web-Based Activities Alcohol</p>	<p>Luging Managing/Oversight of Daycare/Preschool Motorsports Parachuting Parasailing Rodeos Snowmobiling Intentional acts, or acts taken outside the customary course and scope of RSO activities Weapons Watersports</p>
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A **Student Member** can request approval for an activity listed above pursuant to the IUC-IC RSO exception process and, if approval is granted, coverage will be evidenced via endorsement attached to this Coverage Agreement.

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**B. Student Member Limits of Coverage**

The following provisions are added to Limits of Coverage paragraph in the General Liability Coverage Part:

1. The **Student Member** Combined Each **Event** Limit shown in the Schedule of this endorsement is the most we will pay to defend a **Student Member** against a claim or suit for **injury, damages, or offense** that result from any one covered **Event** in connection with an activity of a **Student Member**.
2. This **Student Member** Combined Each **Event** Limit is part of and not in addition to the Combined Each Event Limit shown in the General Liability Coverage Agreement Declarations and applies only to the extent that a limit of coverage is available under the **Student Member** General Total Limit (Annual Aggregate).
2. The **Student Member** General Total Limit (Annual Aggregate) shown in the Schedule of this endorsement is the most we will pay to defend **Student Members** against a claim or suit for **injury, damages, or offense** and for all **Events** for the combined total of:
  - a. all covered **bodily injury** and **property damage** that happens in a coverage year;
  - b. all covered **personal injury** that's caused by all **personal injury offenses** committed in a coverage year;
  - c. all covered **advertising injury** that's caused by all **advertising injury offenses** committed in a coverage year; and
  - d. all covered **bodily injury** and **property damage** that results from **your products** and **your completed work** that happens in a coverage year,

in connection with all activities of **the Registered Student Organizations**. This **Student Member** General Total Limit (Annual Aggregate) is part of and not in addition to the General Total Limit (Annual Aggregate) shown in the General Liability Coverage Agreement Declarations

All other terms, conditions and exclusions remain the same.