Greek Life Policies and Procedures for Insurance Requirements at Franklin & Marshall College

Franklin & Marshall College requires each Greek chapter provide the College with a certificate of insurance evidencing Commercial General Liability coverage that includes, but is not limited to, bodily injury, personal injury, property damage, host liquor and contractual liability, and lists the College as an additional insured by endorsement.

Specifically, each organization shall carry General Liability Insurance providing coverage for all events arising out of the performance of their operations. Such insurance shall have limits of not less than:

- $1,000,000 Each Occurrence
- $1,000,000 Damage to Rented Premises (Each Occurrence)
- $1,000,000 Bodily Injury to One Person
- $1,000,000 Personal and Advertising Injury
- $2,000,000 General Aggregate
- $1,000,000 Products-Completed Operations Aggregate

Host Liquor Liability coverage must be included. Prior to commencement of performance of the operations, Organization shall provide the College with a certificate of insurance to evidence the above coverage, and certificate shall name Franklin & Marshall College as an additional insured.

In addition, Organization shall defend, indemnify and hold harmless Franklin & Marshall College, its agents, directors, shareholders, officers, trustees, and employees from all claims, losses, liabilities or expenses, including attorneys’ fees, arising out of or relating to the operations performed by Organization, but only in proportion to and to the extent such claims, losses, liabilities or expenses, including attorney fees are caused by or result from negligent acts of Organization. The obligation of Organization to defend, indemnify and hold harmless Franklin & Marshall College, its agents, directors, shareholders, officers, trustees, and employees is limited to the minimum required limits of liability mandated by Franklin & Marshall College.

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