

**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**

Section 4A of the Student Activity Policy and Title 10 of the Norman Campus Student Government Association’s Code Annotated require 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 the Student Government Association (SGA). However, registration does not imply OU endorsement of the purposes of the organization.

Registered Student Organizations fall into one of four categories:

**A. *SGA 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
- SGA Executive Branch
- SGA General Counsel

SGA Administrative Organizations have one or more employees who are paid by SGA, 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 SGA 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 SGA 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 FORMS**

#### **A. No Form Required**

The University does not require a student or student 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 student 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. Waiver and Release of Liability Form**

The *Waiver and Release of Liability* form describes the participant's responsibilities in participating in the activities, identifies the associated risks, and confirms that the participant voluntarily assumes those risks. It also includes 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.

The University requires a signed *Waiver and Release of Liability* form when OU student employees or students participate in off-campus low risk events, day travel within the state of Oklahoma, 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 SGA Administrative Organization events or activities.

The University also requires a signed *Waiver and Release of Liability* form from each participant engaged in an in-state, non-overnight activity that is high risk or that is sponsored by a non-OU entity such as 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.

It is recommended the sponsoring organization follow the records retention guidelines in the General Records Disposition Schedules for State Universities and Colleges when retaining *Waiver and Release of Liability* forms.

**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, *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 *Waiver and Release of Liability* forms signed by all participants. Student organizations are highly encouraged to follow these guidelines for events hosted at any venue.

**C. *Acknowledgement of Risk for Travel Within the U.S./International Travel with a RSO***

The *Acknowledgement of Risk for Travel Within the United States with a RSO* form is for out-of-state and/or overnight travel.

The *Acknowledgement of Risk for International Travel with a RSO* form is for travel outside of the United States.

The *Acknowledgement for Risk for Travel with a RSO* forms describe the participant's responsibilities in participating in the activities, identifies the associated risks, and confirms that the participant voluntarily assumes those risks. It also includes a *Release from Liability*, an *Indemnification Agreement* and a *Covenant Not-to-Sue*. By signing the *Acknowledgement of Risk for Travel with a RSO* 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. The *Medical Information Form* for use in an emergency, is also required.

The *Acknowledgement of Risk for Travel with a RSO* form must be specific to each trip or activity. A parent or legal guardian must sign the *Acknowledgement of Risk for Travel with a RSO* form if the participant is under 18. The University requires a signed *Acknowledgement of Risk for Travel with a RSO* form from each participant for all out-of-state or overnight activities.

**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. Student organizations are highly encouraged to provide liability insurance, *Acknowledgement of Risk for Travel with a RSO* forms signed for all participants, and security if appropriate for events hosted out-of-state or overnight.

**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. High risk events taking place on campus will be required to provide liability insurance and, if appropriate, security. When hosting out-of-state or overnight events,

the sponsoring organization is highly encouraged to provide liability insurance, security if appropriate and *Acknowledgement of Risk for Travel with a RSO* forms signed by all participants. It is recommended the sponsoring organization follow the records retention guidelines in the General Records Disposition Schedules for State Universities and Colleges when retaining *Acknowledgement of Risk for Travel with a RSO* forms.

**D. Medical Information Form**

The *Medical Information Form* is required for any event involving overnight or out-of-state travel, moderate risk events on campus sponsored by non-university groups, and high risk events on campus. It may be used in conjunction with the *Waiver and Release of Liability Form* or *Acknowledgement of Risk for Travel with a RSO* form depending on whether the event is University-sponsored or non-University-sponsored, in- or out-of-state, overnight, and the risk level and associated activities of the event. Refer to the Guidelines for Risk Management Requirements matrix for additional guidance.

It is recommended the sponsoring organization follow the records retention guidelines in the General Records Disposition Schedules for State Universities and Colleges when retaining *Medical Information Forms*.

**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” 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://tulip.ajgrms.com>. A training video is located at <https://gallagher.viewscencasts.com/dd56fb54a76846fba36475a36decfec9>

The institution name is “University of Oklahoma Board of Regents”.  
The institution code is 4123.

For questions concerning the TULIP program, please contact:

Jennifer Monteleone  
[Jennifer\\_Monteleone@ajg.com](mailto:Jennifer_Monteleone@ajg.com)  
(800) 333-3231 ext. 2590

Or Terri Hartley with OU Risk Management  
[thartley@ou.edu](mailto:thartley@ou.edu)  
(405) 325-5433

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

It is recommended the sponsoring organization follow the records retention guidelines in the General Records Disposition Schedules for State Universities and Colleges when retaining insurance verification forms.

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/party without a pre-determined/limited guest list, hosted any time between the hours of 11 p.m. and 8 a.m. and has one/both of the following criteria:

1. cash tendering (i.e. admission is charged at the door or through pre-purchased tickets)
2. open to non-OU students

If a student organization is planning to host an open social event/party, the following procedures MUST be followed.

1. Register the Open Social Event with Student Life, Union Suite 370 by completing the Open Social Event Form. The form must be submitted at least five (5) business days prior to the event.
2. Open Social Events that are open to non-OU students may only occur within Norman city limits.
3. The organization’s adviser or approved designee must attend the event in its entirety. NOTE: The adviser(s) is encouraged to arrive at least 20 minutes before the opening of the event to ensure all procedures and policies have been followed.
4. Admittance to an Open Social Event requires a CURRENT college or university ID and driver’s license or state/federally issued ID. Non-university students may not attend unless written exemption has been granted by the Director of Student Life. Only one exemption per organization will be permitted each semester.
5. A sign-in sheet must be used at the entrance of the event. The sign-in sheet must collect all guest names and phone numbers. Security personnel must be responsible for sign-in. The completed sign-in sheets must be submitted to Student Life within three (3) business days

following the event. Failure to do so may result in student code charges and a loss of event privileges.

6. A minimum of two (2) CLEET-certified 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. Third party security guards must be unarmed if on OU campus property.
7. Open Social Events on OU property must have a minimum of one (1) OUPD officer present.
8. Events involving strolling are subject to time and place restrictions. View <http://studentlife.ou.edu> for details.
9. All Open Social Events are subject to random attendance and compliance verification checks by University officials.
10. If alcohol is available, all aspects of the University of Oklahoma's Alcohol Policy must be strictly followed.
11. Organizations or individuals found to be in violation of any law or University policy are subject to University sanctions. Refer to the Student Rights and Responsibilities Code at <http://studentconduct.ou.edu>.

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. EMERGENCY PLANNING REQUIREMENTS**

The Department of Risk Management requires an Operational Permit for Special Events be completed for Moderate and High Risk events taking place on campus. This form is available on the Risk Management website at [www.ou.edu/risk](http://www.ou.edu/risk) under the Fire Marshal tab. Once completed, the organization's advisor must sign the form, and it should be emailed to the Office of the Fire Marshal at [fire@ou.edu](mailto:fire@ou.edu). This form must be submitted at least five (5) business days prior to the event.

If tents or stages will be erected on-campus, the Fire Marshal will require the provider to supply a certificate of liability insurance. Additionally, the Fire Marshal will complete an inspection once tents, stages, inflatables or other temporary structures have been erected. Inflatables require supervision provided by the supplying company.

The Emergency Preparedness Manager requires an Emergency Response Plan be completed for on-campus Low Risk events with more than 100 participants and all Moderate and High Risk events taking place on campus. A template is available on the Student Life website <http://studentlife.ou.edu>. Once completed, this form should be returned to the Emergency Preparedness office at [emergencypreparedness@ou.edu](mailto:emergencypreparedness@ou.edu). This form must be submitted at least five (5) business days prior to the event.

## **VIII. 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