

Insurance for Section Special Events

Each time an SAE Section or Chapter holds a meeting, a golf or other outing, a dance, or takes a trip, the section/chapter and SAE are exposed to liability as a result of activity occurring as a function of SAE. SAE currently provides general liability coverage for its 430-plus collegiate chapters and 95 sections under the Association's Comprehensive General Liability.

The comprehensive general liability for the sections/chapters provides coverage for the normal activities of the organization, including the liability incurred by the use of a meeting hall or other facility. Additional coverage extends to many special events held by the sections/chapters, however, it is very important that SAE be notified of any events at least two weeks in advance to assure that the insurance coverage is in place.

The coverage extended to the chapters/sections provides coverage for loss from claims made or action brought against SAE and its section/chapter as a result of injury or damage resulting from negligence, or for which the organization is found liable. Included as named insureds are SAE, the sections and/or chapters, their employees and their members and committee members while acting for or on behalf of the organization.

Athletic events such as golf outings or softball games are covered. However, events involving motor sports use athletic facilities, competitive events, or social events involving the serving of alcoholic beverages, require special coverage. Please note that this coverage is strictly limited and does not allow for the sale of liquor, even for charitable purposes, nor does it cover any organization or event that holds or is required to hold a liquor license.

The events on September 11, 2001, drastically changed the insurance industry and subsequently the way event and activities are reviewed by insurance companies. It is imperative that student chapters and sections inform SAE headquarters of all activities outside the usual monthly dinner meetings to be certain the society is not being exposed to unnecessary risk without the proper coverage in place.

To assure adequate coverage, or accurate estimates of the cost of insuring events requiring special coverage, it is important to contact the following at SAE Headquarters when planning an event.

Section Insurance contact:

Cindy Graham, Buyer
Procurement
Phone: (724) 772-8506
E-mail: cindy@sae.org