

STEPS TO ENSURE THAT YOUR CERTIFICATE OF INSURANCE IS RECEIVED IN A TIMELY MANNER

The Certificate of Insurance Request Form

1. Always complete the [Certificate of Insurance Request Form](#) as **COMPLETELY** as possible.

Available online on our website at www.mjsorority.com

2. Always specify your **GREEK CHAPTER NAME**.

NOT Alpha Alpha Alpha* at ISU. Is that AAA at Indiana State University? Iowa State University? Illinois State University?

CORRECT: Beta Chapter of Alpha Alpha Alpha Sorority*

3. Always be **ACCURATE** when stating the name and address of the venue requesting the Certificate of Insurance.

Remember: A Certificate of Insurance is issued to provide proof that your organization is adequately insured.

Therefore, you would not request that the Certificate of Insurance be issued to Alpha Alpha Alpha Sorority*, or to Susie Sorority, or Abigail Advisor, my Advisor. This is the name and address of the **VENUE** or **VENDOR** that has asked that you provide proof of insurance.

Is there a contract?

A contract could be an Agreement, a Waiver of Liability, a Facility Use Agreement or Rules and Regulations. These documents often obligate the insured to legal ramifications, so if there are **any insurance requirements in the contract** that the chapter is required to agree to or sign, attach any supporting documents to the [Certificate of Insurance Request Form](#).

Reviewing Contracts

1. When you have a question on a contract or have a contract with insurance verbiage....please complete the [Certificate of Insurance Request Form](#) and upload the **entire** contract via the form on our website.

A snippet may not contain all the requirements needed in determining how favorable or unfavorable the contract is. Contracts often have insurance language throughout the entire document, which can be easily missed and often contradict other things in contracts.

2. Please avoid sending contracts without an explanation or supporting documents. Always complete the [Certificate of Insurance Request Form](#) with any contract to avoid big delays.

Requesting a Certificate from Someone Else

1. When reviewing or requesting a Certificate of Insurance from a third-party vendor or a venue when they are providing the alcohol, always ensure that the limits are specified on the Certificate of Insurance. We recommend the following limits, but check with your organization's policies.

Recommended minimum limits (when applicable):

- General Liability—\$1,000,000
- Liquor Liability—\$1,000,000
- Workers' Compensation/Employee Liability—\$100,000/\$500,000/\$100,000
- Automobile Liability (for buses) —\$1,000,000

2. Feel free to cut and paste the following verbiage to request a Certificate of Insurance from a third-party.

As part of our event planning process we are required by our National Organization to obtain a Certificate of Insurance from venues/vendors we chose to use for our events.

It is recommended that we use vendors/venues with a minimum of \$1, 000,000 General Liability and \$1,000,000 Liquor Liability. The Liquor Liability and Liquor Liability limits must be shown on the Certificate of Insurance for venues/vendors where alcohol is being provided. The purpose of this document is to simply provide the limits and proof that coverage is in place. We are not asking to be covered under your insurance policy as we have an insurance policy that will cover any damages caused by our negligence.

*We are using this as a generic sorority name as an example. Substitute in your sorority's name.