



EVENT PLANNING TOOLKIT

PLANNING SAFER CHAPTER EVENTS



PURPOSE

Welcome to the Event Planning Toolkit, a comprehensive resource MJ Sorority has designed to equip members and advisors with the essential tools and strategies for planning safe and successful chapter events. As guardians of your chapters' well-being, your role is pivotal in fostering events where members and their guests can thrive while ensuring their safety remains paramount. We hope this kit serves as a valuable resource in your efforts.



IMPORTANT RESOURCES BEFORE YOU BEGIN PLANNING YOUR NEXT EVENT

Review your organization's event planning guidelines: Your national organization provides comprehensive guidelines and resources for planning safe events, which should be your primary reference. This toolkit and other MJ Sorority resources are intended to complement your organization's policies.

MJ's Event Planning Checklist: We have developed a [short pre-event checklist](#) to help you think through important considerations for your next event. It is a great starting place before you get too far along in the event planning process.

CHAPTER EVENT PLANNING TIMELINE

FROM MJ SORORITY

4+ WEEKS FROM EVENT

Your Organization's Policies

Your organization has event planning policies and guidelines - be sure you're following them! If you aren't sure what they are, contact your chapter advisor or Headquarters.

Your organization's policies will help you determine when, where, and how to have your events.

Questions to ask the venue or vendor

- ☐ Review list of questions to ask venue or vendor before signing anything

Visit mjsorority.com if necessary

If you have determined that your contract means that you need to contact MJ Sorority, then you'll need to complete the form at <https://bit.ly/mjeventsform>.

It will ask you for similar information that your organization's pre-event planning form asked you, so it might be helpful to have that paperwork close.

Have a great event!

Check out mjsorority.com for many more event planning resources!

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Pre-Event Planning

- ☐ Review MJ's list of risky activities
- ☐ Review MJ's Pre-Event Planning Checklist

MINIMUM OF TWO WEEKS PRIOR TO EVENT

Determine if you need to contact MJ Sorority

If your contract has the following words in it, you need to contact MJ: **Certificate of Insurance** or **Additional Insured**. If you don't have a contract or if your contract doesn't have those words in it, you don't need to contact MJ. Proceed with your organization's guidelines.

Determine next steps

If you submitted a review to MJ, a member of our team will get back to you.

Otherwise, proceed with your organization's event guidelines.

EVALUATING YOUR TOLERANCE FOR RISK

Before you get too much farther into planning your event, it is important to think about your organization's tolerance for risk. Review our [Pre-Event Planning Checklist](#) for more in-depth risk tolerance assessment. If you want a shorter version, we have developed the following flowchart to help you think through some of the most common "risky activities" that we see.



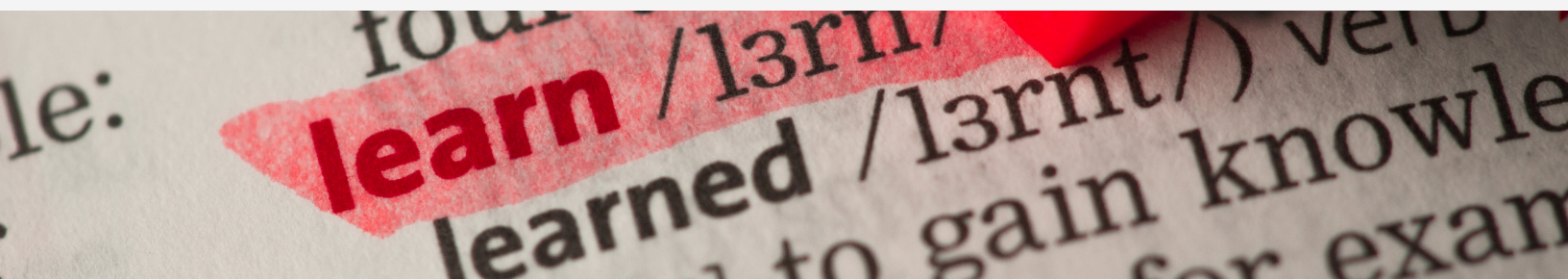
RISKY ACTIVITIES: THINGS TO CONSIDER

Some examples of risky activities include but aren't limited to: ropes courses, hay rides, mud/color/zombie runs, rock climbing/climbing walls, skeet shooting, paintball, trampoline events, slip-and-slides, haunted attractions, mazes, bounce houses, dunk tanks, eating contests, hamster balls, any type of inflatables, events over 500 attendees

Learn more: <https://www.mjsorority.com/resource/risky-activities>

LIQUOR LIABILITY

Another important part of assessing your tolerance for risk is whether or not to host events with alcohol. Sorority members and officers planning events must be acutely aware of the increased risk associated with liquor liability. When alcohol is served, the hosting establishment can be held legally accountable for any injuries or damages caused by intoxicated attendees. Each state has its own "dram shop" laws, which define the extent of this liability. To mitigate these risks, it is crucial for sororities to ensure that any venue they engage has comprehensive liquor liability insurance. This not only safeguards the sorority but also ensures compliance with state regulations, preventing potential legal and financial repercussions. Effective risk management, including verifying the venue's insurance coverage, is essential in planning safe and successful events. To mitigate these risks, it is crucial for you to ensure that any venue you engage has liquor liability insurance that meets **your organization's social event planning required minimum limits.**



GLOSSARY OF IMPORTANT TERMS

Insurance terminology is unfamiliar and often confusing. This is your go-to for all the key terms you'll encounter when you review event contracts.

A **Certificate of Insurance** verifies the existence of an insurance policy to a third-party. If you are asked to provide a certificate of insurance, or you ask for a certificate of insurance, you are simply presenting proof that your organization has insurance coverage.

An **Additional Insured** is when general liability coverage is extended to include an additional party for a specific purpose or period of time. If a party is asking to be listed as an additional insured on your policy, they are asking to be "covered" for certain legal rights under your policy.

Primary Additional Insured functions much like additional insured except that it contractually obligates your policy to be "first in line." This means that if something goes wrong and a party you've added as primary additional insured sues for damages, your organization's insurance is the first to be held responsible before anyone else has to "pay up!" This can be problematic, especially if the party asking you to be primary additional insured is serving alcohol! MJ and your organization will likely recommend that you get these types of clauses removed for your contract.

To **Indemnify** a party to a contract means that one party promises to compensate or pay the other party for damages/losses that they suffered or will suffer due to a specific event. Some indemnification clauses are broader than others and can hold a party responsible for anything that causes damage during an event, regardless of whether the party is at fault. These blanket indemnification clauses are particularly concerning and should be reviewed internally at your organization. MJ Sorority does not review indemnification clauses as they are a legal, not insurance, issue.

A **Hold Harmless clause** is an agreement to help prevent a party to a contract from being held responsible for certain damages. Often found in conjunction with indemnification language, hold harmless language creates protection around a party so that they cannot be sued for damages that may otherwise have been their responsibility. MJ Sorority does not review hold harmless clauses as they are a legal, not insurance, issue.

A **Liquor License** is a state issued permit that allows a venue or vendor to sell alcohol and alcoholic beverages. While this is important, MJ does not need to review whether your vendors have liquor licenses; however, your organization may need a copy of the vendor's liquor license. Note: this is NOT proof of liquor liability coverage.

Liquor Liability Coverage is insurance coverage that should be carried by any vendor you are using that is serving or selling alcohol. MJ Sorority recommends that coverage should be listed in the amount of \$1 million. If there will be alcohol at your event be sure to get this from the vendor serving alcohol before contacting MJ! To mitigate these risks, it is crucial for you to ensure that any venue you engage has liquor liability insurance that meets your organization's social event planning required minimum limits. Note: this is NOT a liquor license.

Host Liquor Liability does not cover venues or vendors in the business of making, selling, or serving alcohol. Host liquor liability is not sufficient for any entity providing alcohol at an event and you will need to acquire proof of liquor liability coverage to move forward in planning an event with that vendor.



WHAT TO LOOK FOR IN YOUR CONTRACTS

Understanding contracts can be complicated. Full of legal jargon and insurance terminology, sometimes reading a vendor contract can feel impossible and overwhelming. We're going to share some sample language of what you should look out for from an insurance standpoint, but, as always, make sure you're following your organization's event planning policies.

You **only** need to contact MJ Sorority for two things when it comes to events:

1. If you need a Certificate of Insurance, or
2. If your contract has Additional Insured language

So let's look at some examples together!

SAMPLE CONTRACT LANGUAGE THAT MJ DOES **NOT** NEED TO REVIEW

The host agrees to the following conditions: The Mission Commander for LTL works under the direction and supervision of the host. The host will clearly identify any areas that are to be deemed unsafe for normal game-play for the participants. The host will make certain that those areas have been cordoned off from the participants in a reasonable and clear manner. The host will ensure that verbal warnings of these hazards have been administered to the participants and the host will actively assist the Mission Commander in all matters concerning the safety of all party participants.

The host understands: that Laser Tag is an active participation sport and that risks and dangers are inherent to participation in laser tag or any other active sport. The participation in this sport or activity by the host and their guests may expose participants to the risk of many types of injury, danger and loss. The host assumes all risk, danger, loss, or property damages and accepts responsibility for any and all injuries, either for themselves or their guests arising from their own or their guests' participation in any laser tag games. The host agrees to voluntarily release, hold harmless, waive, discharge, defend and indemnify LTL, its owner, agents, officers and employees from any and all claims which may arise from their participation or their guests' participation in laser tag games. This release is intended to be as broad and inclusive as permitted by the laws of the jurisdiction in which the event is held.

The host hereby affirms: that all guests and the parent(s) or guardian(s) of all minor children participants are aware of the risks involved in participating in laser tag games and have given their permission in writing for said participation in the event. Permission must be formally granted and cannot be assumed.

If the party is held on a property owned by some person or organization other than the host, it is understood that the event is in no way sponsored by the property owner and the property owner or their representatives assume no responsibility for the conduct of or safety of the event or activity. The host and their guests shall hold harmless the property owner from any cause of action, claim, or petition arising from the use of the property related to the laser tag event. The host hereby affirms that permission has been explicitly granted to have a laser tag event on the property by the owner or their representative.

The easiest way to search a contract is to use CTRL + F (or Command + F on a Mac) in the document and search for "additional insured" or "certificate." We don't have room to share this entire contract, but it doesn't mention "certificate," "Insurance," or "additional insured" anywhere in the contract. The hold harmless and indemnification language is language that should be reviewed internally within your organization and will not be flagged on an insurance review by MJ Sorority.

If you have an contract event like this one, you need to follow your organization's event planning policies and you don't need anything from MJ Sorority.


SAMPLE CERTIFICATE OF INSURANCE LANGUAGE


C. The District requires the Lessee to have a One Million Dollar (\$1,000,000.00) Liability Insurance Policy. A copy of the Homeowners Insurance Declaration Page should be submitted to the District Thirty (30) days prior to the Event. If the District does not have a copy of the Lessee's Certificate of Liability at least Fourteen (14) days prior to the Event, the District will add a fee of One Hundred Fifty Dollars (\$150.00) to the final invoice.


The Lessee acknowledges that the Lessee has read and understands the above Indemnification and Damage clauses. The Lessee further acknowledges that the Lessee has had an opportunity to review these provisions.

The easiest way to search a contract is to use CTRL + F (or Command + F on a Mac) in the document and search for "additional insured" or "certificate." In this contract, the venue is requesting a Certificate of Insurance showing your organization's liability insurance limits. You'll need to submit the form at mjsorority.com.

SAMPLE ADDITIONAL INSURED LANGUAGE

companies licensed to do business in the state, providing commercial general liability policy, occurrence version, in a responsible company with coverage for bodily injury and property damage, liability, and medical payment. Such company must be reasonably satisfactory to Lessor and shall be non-cancelable and not subject to material change except after thirty (30) days written notice to Lessor. Lessee shall deliver to Lessor duly executed certificates of insurance upon request and naming lessor as a covered party. 

12. Special Event Liability Insurance. Renter and their vendors must provide liability insurance to Manager through a homeowner's policy or otherwise. A minimum of \$1,000,000.00 General Liability is required for the Event. This policy is to cover all services provided by Renter on the Property including, liquor, food, music, lighting, dance floors, entertainment, etc., for the dates of the event. Manager, and its directors, officers, employees, and agents are to be listed as co-insureds. A certificate of insurance with coverage dates/limits must be provided to Manager 30 days prior to the Event. 

Lane Events Center, a department of Lane County, requires all events be covered by general liability insurance in the amount of \$4,000,000 aggregate and \$2,000,000 per occurrence. The certificate of insurance must name Lane County and its divisions, commissioners, officers, agents and employees as additional insured during the time of the event. The certificate is due no later than 30 days prior to the first contracted date. General Liability insurance also requires an Additional Insured Endorsement—in general, a blanket endorsement or policy language is acceptable. Please contact the Lane Events Center business office if you need more information on this documentation. 

In these examples, the contract is requiring that you add the third-party onto your organization's policy as an Additional Insured - sometimes called "covered party" like you can see in the top example or "co-insured" like you see in the second example, but typically the contract will require you to add them as an additional insured like you see in the third example.

In all of these cases, you would need to submit the form at mjsorority.com.

QUESTIONS TO ASK THE VENDOR BEFORE SIGNING A CONTRACT FOR YOUR NEXT EVENT

1

DO YOU NEED A CERTIFICATE OF INSURANCE FROM MY ORGANIZATION?

2

IF YOU DO NEED A CERTIFICATE, WHAT IS THE LEGAL ADDRESS FOR THE CERTIFICATE?

3

IF YOU DO NEED A CERTIFICATE, DO YOU NEED TO BE ADDED AS AN ADDITIONAL INSURED?

4

CAN YOU PLEASE PROVIDE ME WITH A CERTIFICATE OF INSURANCE SHOWING YOUR LIABILITY LIMITS?

5

CAN YOU PLEASE PROVIDE ME WITH A CERTIFICATE OF INSURANCE SHOWING YOUR WORKERS' COMPENSATION LIMITS?

6

IF USING A TRANSPORTATION COMPANY, REQUEST A CERTIFICATE OF INSURANCE FROM THEM SHOWING THEIR AUTOMOBILE LIABILITY LIMITS.

7

IF YOU ARE SERVING ALCOHOL AT THE EVENT, COULD YOU PLEASE PROVIDE A COPY OF YOUR LIQUOR LIABILITY POLICY? AND PLEASE CONFIRM THAT YOU ALSO HAVE A LIQUOR LICENSE.

NEXT STEPS

DETERMINE WHETHER YOU NEED TO CONTACT MJ SORORITY FOR A CERTIFICATE OF INSURANCE - SEE NEXT PAGE FOR HELP.

NOW WHAT?

Once you have collected this information, consult your organization's event planning guide to be sure that the venue requirements comply with your policies.

If the venue/vendor needs a Certificate of Insurance or is asking to be added as Additional Insured, complete the Certificate of Insurance form at mjsorority.com.

Use common sense - if you are hosting an alcohol-free event, you won't need proof of liquor liability insurance; if you aren't providing transportation, you won't need to see their automobile liability limits.

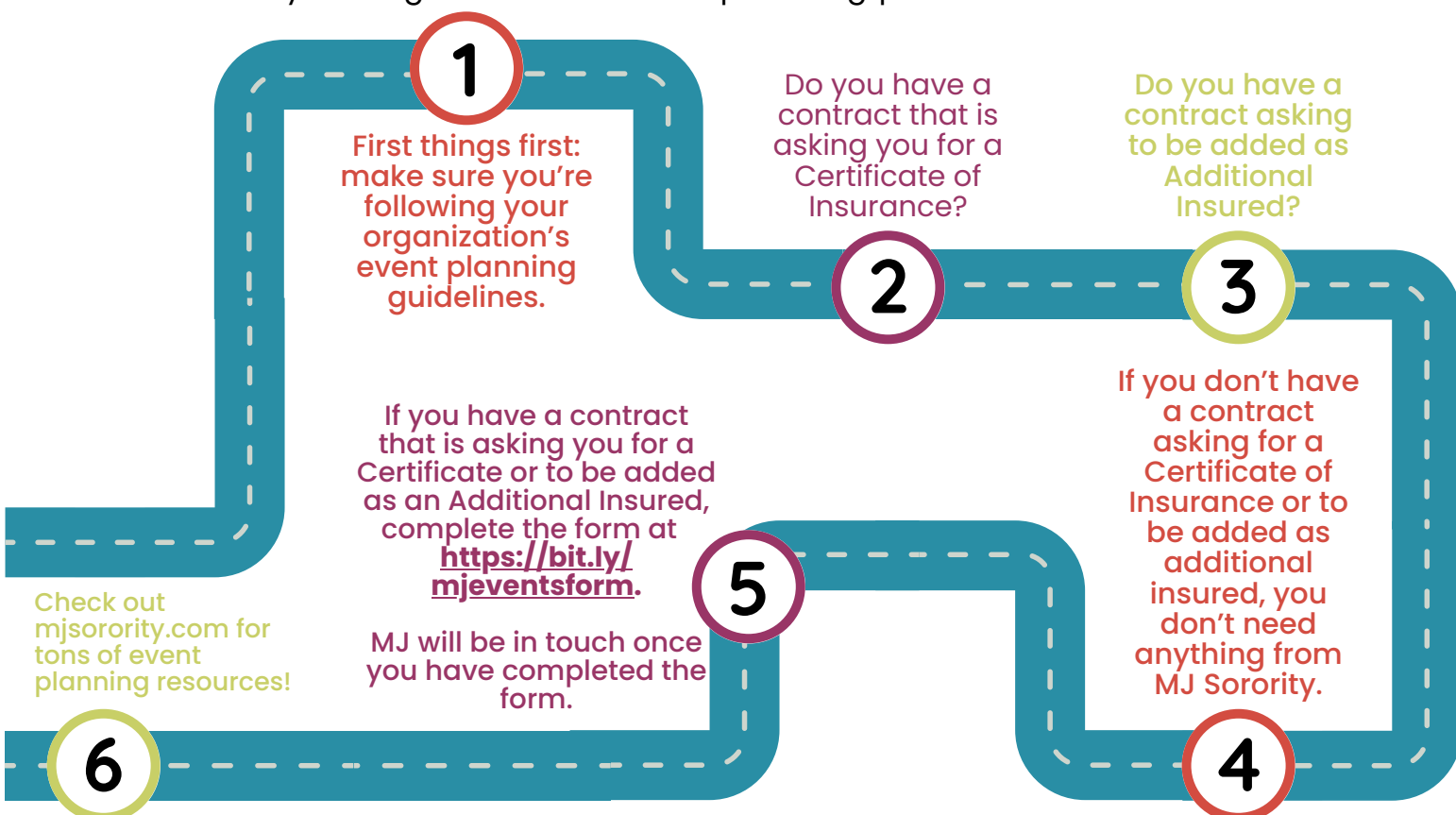
[CLICK HERE FOR FORM](#)

FOR MORE INFORMATION ABOUT WHAT TO ASK THIRD-PARTY VENDORS, CHECK OUT [THESE RESOURCES](#).

DO YOU NEED TO CONTACT MJ SORORITY?

You don't have to contact MJ Sorority for every event. Use the handy roadmap below to determine whether or not you need to get MJ involved in planning your event.

Remember: we recommend that you begin planning your event at least 4 weeks prior to your desired event date to ensure that you have adequate time to plan a safe event and meet your organization's event planning policies.



IF YOU DO NEED TO CONTACT MJ, HERE IS WHAT YOU'LL NEED:

To get your Certificate of Liability Insurance, we will need a few details from you. Have the following ready when you complete the form at mjsorority.com:

- ☐ Your fraternity/sorority and Greek chapter name
- ☐ Date and type of event (philanthropic, social, chapter-oriented, etc.)
- ☐ Whether alcohol is being served (and who's serving it)
- ☐ If alcohol is being served, we'll need a Certificate of Insurance showing proof that the alcohol provider has liquor liability coverage
- ☐ Name and address of the venue or person requesting the certificate
- ☐ A copy of your contract in PDF form to upload

Please fill out [the Certificate/Event Request Form](#) with all this info and any questions you have. Someone from the MJ Sorority will be in touch ASAP!



Contracts: What else to look for?

When planning events, remember that while MJ Sorority only reviews contracts that ask for a certificate of insurance or additional insured status, there might be other parts of the contracts that are legally concerning.

Every organization has its own policies, so it's important to have **your** chapter advisor or national headquarters review them according to your organization's rules.

Legal phrases like "hold harmless" or indemnification clauses can be especially concerning because they might shift liability to your organization, potentially leading to legal and financial consequences. Ensuring these terms are thoroughly reviewed helps avoid unexpected responsibilities and protects both your chapter and members. Careful contract review helps avoid legal issues and ensures your events are safe and compliant.



Tips for your next event

Keep a Venue List: Work with your Panhellenic council to maintain a list of venues known for favorable contracts and hosting fun, safe events.

Leverage Resources: Utilize MJ Sorority's toolkits and resources to ensure compliance and safety.

Collaboration: Partner with other chapters to share best practices and successful event ideas. Create a list of university staff and organization volunteers/advisors that were helpful during your tenure.

Safety First: Always prioritize safety by adhering to your national organization's guidelines and conducting thorough risk assessments.

Train Future Officers: Teach incoming officers how to review contracts and understand necessary legal terms and requirements.

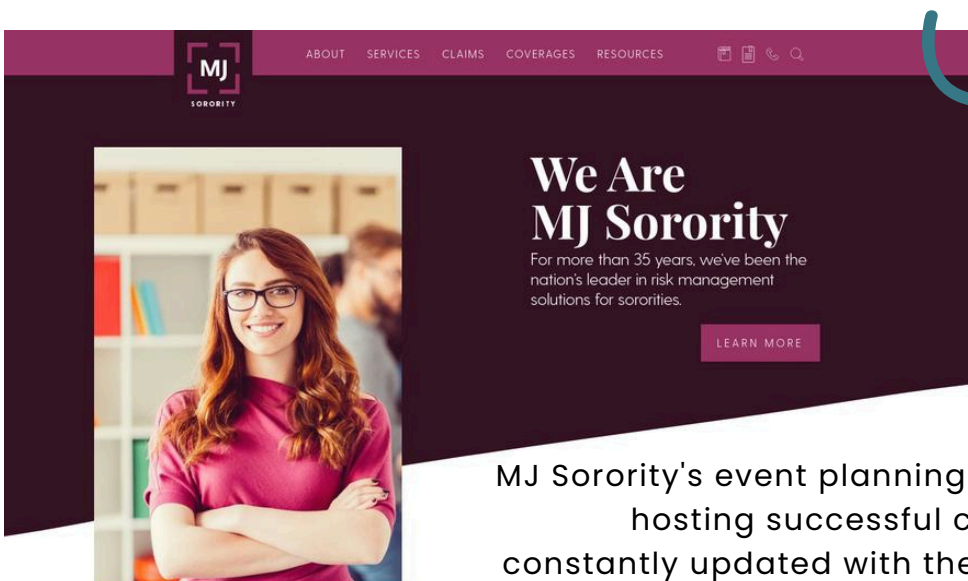
Helpful Tips & Tricks

Always do your homework *before* signing a contract. If you're considering a facility for rental, do a walk through and refer in the contract to any visible property defects or damage that was present before your function was held. This eliminates the possibility of the venue alleging that you damaged their property during your event.

Plan ahead! If organizing an event, be sure to give yourself plenty of time to find alternative venue or bartending service if necessary. It's important whenever you enter into a contract to do your due diligence and be confident that you've selected the vendor that is the best fit. If a vendor can't or won't provide a certificate of insurance at your request, this is a red flag and often a sign of a poorly run business.

It's always a good idea to have more than one set of eyes review a contract. Check with another chapter officer, advisor, or staff members to review a contract, especially if there is language you feel is unclear or don't understand. Your organization's policies are a huge help when determining whether a risk is tolerable! If there is insurance language such as additional insured or a certificate of your insurance is requested, MJ Sorority is here to help!

Here is a handy [link](#) to our contract review forms.



EVENTS CENTRAL

MJ Sorority's event planning toolkit is your go-to resource for hosting successful chapter events. But our website is constantly updated with the latest guidelines, tips, and tools to support your planning process.

You don't need to have all the answers; the key is knowing where to find them when you need them. Explore our growing collection of resources and feel confident in creating memorable and safe events for your chapter.

<https://mjsorority.com/events-central>