



Insurance Riders

SGA Policy # 13

Certain activities are not covered under SGA's general insurance policy (such as skydiving, equine related activities, and medical transport). Clubs that participate in these activities would unintentionally jeopardize SGA and its members, thus exposing SGA to potential lawsuits.

SGA will make every effort to protect clubs, but the costs associated with providing this protection (ie insurance) must be considered. If the supplemental insurance rider costs more than half of that club's current budget, SGA will not purchase the rider. Due to the risk involved in un-insured activity, SGA may also void that club's charter. To re-establish a charter, the club must prove that the activities which required the additional insurance rider are no longer part of the club's endeavors.

In extreme circumstances, SGA can make an exception to this policy through a 2/3 vote. That action would necessitate the purchase of an insurance rider by SGA. Cost of said rider should be researched before a vote is taken.

In the case that a club has been removed from recognized status, the SGA Treasurer is the designated contact person to update the affected club.