

**Insurance for YaleWomen, Inc. and its Officers, Council, Committees,
and Chapters
(Adopted 3/23/15)**

YaleWomen, Inc. is a Shared Interest Group (a “SIG”), which operates under the auspices of the Association of Yale Alumni. As such, YaleWomen, along with other SIGs, is afforded certain general liability insurance coverage through Yale University. YaleWomen’s Chapters, committees and other constituent groups are covered by this insurance to the same extent as YaleWomen.

To be eligible for coverage, YaleWomen and its constituent entities must adhere to any and all requirements, as set forth from time to time, by Yale’s Office of Risk Management (ORM). These requirements include, but are not limited to, a duty to contact the ORM prior to any activity or event that might involve more than typical risk or that might give rise to enhanced liability exposure. As examples, some activities that carry greater-than-usual risk are certain types of sporting events that expose participants to heightened risk of injury or drowning (all water sports, contact field sports, racing events), events that involve transportation by individuals without commercial licenses, or events that may involve excessive alcohol. Yale liability coverage for an event should not necessarily be presumed: groups should contact the AYA or ORM if they have any question about whether an activity is covered.

In addition, events that occur in private homes may or may not be covered under a homeowner’s insurance.

YaleWomen will purchase and pay an annual premium for Directors and Officers Insurance for the officers of YaleWomen, Inc., Council members, and those members in leadership positions of its Chapters who are not separately incorporated or those who serve on committees with Council-delegated powers. To ensure coverage, a covered entity should maintain an up-to-date list of participants in covered categories on YW’s PBWorks site, or other central YW site as may be designated from time to time. However, as Chapter leadership and committee membership are subject to change over time, those names that appear as regular recipients on emails to a particular committee or are identified as Chapter leaders on Chapter emails may also constitute a record.

The Council authorizes the YW Executive Committee to speak with an insurance agent, receive quotes from well-regarded insurance companies, and to make decisions to purchase insurance on YW’s behalf. The Executive Committee will base its decisions on the general record or reputation of the insurer offering coverage, the suitability of coverage offered, the policy’s exclusions and inclusions, and level of coverage and relationship to YW’s anticipated needs. The Executive Committee may pay the applicable premiums without putting the matter to a separate Council vote. Any expenditures for insurance will be clearly noted on YW’s year-end financial statements.

Delegation of powers concerning insurance matters to the Executive Committee notwithstanding, any Council member who wishes may review YW's insurance materials or the quotes received, and if she feels it appropriate, place insurance matters on the Council agenda for discussion.