

Supporting Xavier University Student Organizations by Managing Risk

- ☑ Keep your events running smoothly
- 🛡 Protect you, your club, and Xavier
- ⚖ Help avoid surprises and liability










FALL 2025 STUDENT ORG LEADER TRAINING

By: Mary-Kate Carpenter, University Insurance Coordinator (she/her) | carpenter@xavier.edu | 513-745-4983 | riskmanagement@xavier.edu

"How do we keep campus & club events safe, fun, and stress-free?"

What We'll Cover:

-  Defining Risk
-  Authorized Drivers & Transportation
-  Assumption of Risk Waivers (AORs)
-  Certificates of Insurance (COIs)
-  Travel Considerations
-  Food - Mobile Truck Licenses
-  Resources & Support

FALL 2025 STUDENT ORG LEADER TRAINING

By: Mary-Kate Carpenter, University Insurance Coordinator (she/her) | carpenter@xavier.edu | 513-745-4983 | riskmanagement@xavier.edu

Defining Risk

RISK: something that could go wrong, cause harm, injury, or loss.

Every activity has some risk:

- Physical
- Reputational
- Emotional
- Financial

"How do we keep club events safe, fun, and stress-free?"

FALL 2025 STUDENT ORG LEADER TRAINING

By: Mary-Kate Carpenter, University Insurance Coordinator (she/her) | carpenter@xavier.edu | 513-745-4983 | riskmanagement@xavier.edu

Managing Risk

- **Mitigation:** taking steps to reduce or prevent risks
 - Plan ahead
 - Set rules / expectations
 - Use safety resources
- **Acceptance:** understanding & being okay with the risks that remain
 - Some risks will always exist
 - Be aware & comfortable with the “what ifs”

Scenario: For student clubs, risk could mean:

- Someone gets hurt during a game or trip.
- Property gets damaged.
- Plans are disrupted because of weather or safety issues.

FALL 2025 STUDENT ORG LEADER TRAINING

By: Mary-Kate Carpenter, University Insurance Coordinator (she/her) | carpenter@xavier.edu | 513-745-4983 | riskmanagement@xavier.edu

Authorized Drivers

Scenario:

Our club planned 4 weeks ahead for a downtown Cincinnati event.

- Budget covers a rental vehicle through Enterprise under the University's Corporate Account.
- One student is driving 6 members in a minivan.

Questions:

- Who is eligible to drive the rental vehicle?
- What action steps should the club take?

Authorized Drivers

- **ALL drivers** must be fully familiar with and follow the [Xavier University Vehicle Use & Driver Responsibilities policy - STEP #1](#)
- Complete university driver authorization process
[Driver Authorization Form - STEP #2](#)
 - Drivers have a clear driving record, valid USA drivers license & must be 18 years or older
- Complete training for 12-15 passenger vans
[Van Driver Training - STEP #3](#)
 - Drivers have a clear driving record, valid USA drivers license & must be 21 years or older

FALL 2025 STUDENT ORG LEADER TRAINING

By: Mary-Kate Carpenter, University Insurance Coordinator (she/her) | carpenter@xavier.edu | 513-745-4983 | riskmanagement@xavier.edu

Authorized Drivers

Scenario:

Our club plans to drive a golf cart during a 2-hour campus event.

- Budget doesn't allow for a rental, so we are using a University owned golf cart that was just used during Manresa.
- Five students plan to take shifts driving during the event.

Question:

- Does our club need authorized drivers?

Authorized Drivers

Golf Cart Scenario Response: YES

- All faculty, staff and students must be authorized drivers to operate any University-insured vehicle.
- University Golf Carts are one example of such vehicles.

FALL 2025 STUDENT ORG LEADER TRAINING

By: Mary-Kate Carpenter, University Insurance Coordinator (she/her) | carpenter@xavier.edu | 513-745-4983 | riskmanagement@xavier.edu

Authorized Drivers

Scenario:

Our club has a last minute event opportunity about 45-minutes from campus.

- Timing doesn't allow enough time to order a rental vehicle through Enterprise.
- One student wants to drive 3 club members in a personal car.

Questions:

- Can we attend the event?
- Will University Insurance cover my personal vehicle during the event?
- What other action steps should the club take?

FALL 2025 STUDENT ORG LEADER TRAINING

By: Mary-Kate Carpenter, University Insurance Coordinator (she/her) | carpenter@xavier.edu | 513-745-4983 | riskmanagement@xavier.edu

Authorized Drivers

Last Minute Event Scenario Response:

- **TO CONFIRM EVENT ATTENDANCE, Club must follow & abide by Student Involvement event approval processes.**
- **UNIVERSITY INSURANCE NOT APPLICABLE. Students driving their own vehicles to scheduled events or practices are entirely dependent upon their personal insurance.**
 - [Use of Personal Vehicles in Vehicle Use & Driver Responsibility policy](#)
- **OTHER ACTION STEPS, Club must complete Assumption of Risk Waiver(s)**

FALL 2025 STUDENT ORG LEADER TRAINING

By: Mary-Kate Carpenter, University Insurance Coordinator (she/her) | carpenter@xavier.edu | 513-745-4983 | riskmanagement@xavier.edu

Assumption of Risk Waivers

What are AORs?:

- An **Assumption of Risk Waiver (AOR)** is a form you sign before doing an activity where there could be some risk (like sports, travel, service projects, or other events).
 - Protects participants & the university
 - Required before participation
 - OFTEN used for higher-risk activities

FALL 2025 STUDENT ORG LEADER TRAINING

By: Mary-Kate Carpenter, University Insurance Coordinator (she/her) | carpenter@xavier.edu | 513-745-4983 | riskmanagement@xavier.edu

Assumption of Risk Waivers

Why AORs?:

- **Think of it like:** *“I know what I’m getting into, I accept the possible risks, and I take responsibility for myself while I’m doing this activity.”*
- By signing, you’re saying:
 - You understand the activity has risks.
 - You accept those risks if you choose to participate.
 - You agree the University (or organization) isn’t responsible if you get hurt because of those risks.

FALL 2025 STUDENT ORG LEADER TRAINING

By: Mary-Kate Carpenter, University Insurance Coordinator (she/her) | carpenter@xavier.edu | 513-745-4983 | riskmanagement@xavier.edu

Assumption of Risk Waivers

Where are AORs?:

- **ENGAGE XU:**
 - [Assumption of Risk 101 - On-Going Experience](#)
 - [Assumption of Risk 102 - Overnight Experience](#) *requires HHF 201/204
 - [Student Health History Form 201](#)
 - [Faculty/Staff Health History Form 203](#)
 - [Assumption of Risk 103 - Day Trip Experience](#)
 - [Assumption of Risk 104 - On Campus Experience](#)

FALL 2025 STUDENT ORG LEADER TRAINING

By: Mary-Kate Carpenter, University Insurance Coordinator (she/her) | carpenter@xavier.edu | 513-745-4983 | riskmanagement@xavier.edu

Assumption of Risk Waivers

Scenario #1:

- You sign up for a club trip to go hiking at Red River Gorge.
 - Before going, you're asked to sign an Assumption of Risk Waiver.
 - By signing, you agree that you understand hiking can involve risks — like slips, falls, or minor injuries — and you accept those risks if you choose to go.

Assumption of Risk Waivers

Scenario #2:

- Your club is coordinating a basketball game through intramural sports.
 - You sign a waiver saying you know sports can lead to sprains / injuries
 - You're taking responsibility for playing.

Certificates of Insurance

What are COIs?:

- **Certificates of Insurance (COI)** are standard insurance company documents
[Proof of Xavier University Insurance Coverage](#)
 - Required for all 3rd party: outside organizations, vendors and partners
 - Protects both Xavier and the 3rd party
 - Xavier University should be named as additional insured
 - Submit 3rd Party COI certificates 2 weeks before the event via email to riskmanagement@xavier.edu (ENGAGE XU coming soon!)

FALL 2025 STUDENT ORG LEADER TRAINING

By: Mary-Kate Carpenter, University Insurance Coordinator (she/her) | carpenter@xavier.edu | 513-745-4983 | riskmanagement@xavier.edu

Certificates of Insurance

When Required to Produce a COI?

- **3rd party services coming to campus**
 - IE: Speaker, food truck, entertainer, or club team for a match
 - Xavier University should be named as additional insured
 - Suggested [Liability Limits](#) \$1,000,000 each occurrence/\$2,000,000 aggregate
- **XU Club going to a 3rd party location**
 - IE: Off campus and the 3rd party location requires proof of insurance
 - Request [a Xavier University Certificate of Insurance \(COI\)](#)

FALL 2025 STUDENT ORG LEADER TRAINING

By: Mary-Kate Carpenter, University Insurance Coordinator (she/her) | carpenter@xavier.edu | 513-745-4983 | riskmanagement@xavier.edu

Certificates of Insurance

Scenario:

Our club is playing Ultimate Frisbee at Georgetown University.

- Club members plan to use the GU campus gym equipment for training.
- GU wants to shift risk from themselves & requires XU to provide a COI prior to arrival.

Question:

- How do I get a Xavier University COI for Georgetown?

FALL 2025 STUDENT ORG LEADER TRAINING

By: Mary-Kate Carpenter, University Insurance Coordinator (she/her) | carpenter@xavier.edu | 513-745-4983 | riskmanagement@xavier.edu

Certificates of Insurance

Ultimate Frisbee Scenario Response:

- Request a Xavier University Certificate of Insurance (COI)
- 48-Hour Processing Time Required – Business Hours, not weekends
- COI will be emailed to Club Leader

FALL 2025 STUDENT ORG LEADER TRAINING

By: Mary-Kate Carpenter, University Insurance Coordinator (she/her) | carpenter@xavier.edu | 513-745-4983 | riskmanagement@xavier.edu



Travel Considerations

PLAN AHEAD – PLAN AHEAD – PLAN AHEAD

- Be aware of [Student Travel](#) process for [Trip and Travel](#) & all [Travel Guidelines](#).
- Review [Student Domestic Travel Risk Matrix](#) to determine chaperone requirements.
- Submit [Student Domestic Travel Itinerary](#) –**3 weeks prior to departure** for approval.
- [Use Authorized Drivers](#)
- Complete necessary AORs on ENGAGE XU.
- **Know emergency contacts** and protocols for any unforeseen issues.
 - Contact XUPD 513-745-1000
 - Contact Student Involvement Staff and/or Advisor

FALL 2025 STUDENT ORG LEADER TRAINING

By: Mary-Kate Carpenter, University Insurance Coordinator (she/her) | carpenter@xavier.edu | 513-745-4983 | riskmanagement@xavier.edu

Mobile Food Licenses for Food Trucks / Food Vendors

- Ensure compliance with XU [Auxiliary Services](#) & Chartwell Catering
- Food Trucks
 - Approval via [Student Involvement processes](#)
 - COIs & Food Licenses required for all food trucks
 - Submit 3rd Party Vender COI via email riskmanagement@xavier.edu ENGAGE XU (coming soon!)

FALL 2025 STUDENT ORG LEADER TRAINING

By: Mary-Kate Carpenter, University Insurance Coordinator (she/her) | carpenter@xavier.edu | 513-745-4983 | riskmanagement@xavier.edu

Key Takeaways

- Plan Ahead.
- Events and travel all carry risks — early review prevents issues.
- Insurance resources are available to protect students, staff, and the university.
- Connection with Risk Management ensures smoother approvals & compliance.
- Tools, templates, and guidance are ready for you — use them!

FALL 2025 STUDENT ORG LEADER TRAINING

By: Mary-Kate Carpenter, University Insurance Coordinator (she/her) | carpenter@xavier.edu | 513-745-4983 | riskmanagement@xavier.edu



Mary-Kate Carpenter (she/her)
Insurance Coordinator
Office of General Counsel

513-745-4983



carpenter@xavier.edu | riskmanagement@xavier.edu

FALL 2025 STUDENT ORG LEADER TRAINING

By: Mary-Kate Carpenter, University Insurance Coordinator (she/her) | carpenter@xavier.edu | 513-745-4983 | riskmanagement@xavier.edu



Additional Resources

[Student Involvement Forms](#)

[Xavier University Policy Library](#)

We are here to help you succeed ~ Go X!



FALL 2025 STUDENT ORG LEADER TRAINING

By: Mary-Kate Carpenter, University Insurance Coordinator (she/her) | carpenter@xavier.edu | 513-745-4983 | riskmanagement@xavier.edu