**Chartered Organization Liability**

The activities and practices of a Chartered Student Organization should at all times be in compliance with UNM policies and regulations and State and Federal Laws. Every effort should be made to carefully plan organizational activities so that the safety of those attending or participating is assured. Student organizations do not have insurance coverage through UNM for their activities.  
Chartered student organizations whose activities involve physical activity or high risk of accidents need to be alert to the possible liabilities that might be encountered in the case of an injury or accident to one of the members. The University suggests you consider the following steps to reduce the liability of the organization and officers:  
1. Individual members of chartered student organizations should carry some form of health, accident or disability insurance as a **prerequisite** for participation in any activities of the organization.  
2. If your organization can be found negligent in any way, you may be liable for injury or accidents. To help avoid claims of negligence, every organization should take the following steps:  
a. Every activity of the organization should be planned with safety as the top priority. The organization should make certain all participants are properly trained and have the proper equipment, if necessary, to safely engage in the planned activity. Someone properly trained in first aid and CPR should be present at all times during the activity. You should contact the your faculty advisor if you have questions about safely planning your activities.  
b. All participants should be thoroughly warned about the risk of injury involved in participation. The warning should contain as much detail as possible. Recreational sports activities, for example, should specify what kinds of injuries could occur. If travel is involved, particularly foreign, any hazards should be specifically disclosed. If the conduct of other people outside your organization poses some risk, make that known.

You should have students sign a statement that they recognize that participation in the organization's activities constitutes a possible risk. The following acknowledgement form can be used:

*I am aware, as explained by (Name of Student Organization), that (Describe the activity) poses certain risks, including but not limited to: (Describe risks). I am voluntarily participating in this activity with full knowledge of the risks involved.*

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date

Your organization might want to explore the option of purchasing insurance for a special event. The Student Activities Center or your faculty advisor can help with this if you have any questions. Although the University of New Mexico recognizes an organization as an officially Chartered Student Organization, recognition does not constitute an endorsement of the organization's programs or activities.