Thank you for serving as a faculty, staff, or alumni advisor for a student organization at Trinity University. We appreciate the work you do. As an advisor, the University officially recognizes you are serving in an advisory capacity and in a volunteer role. Below are Frequently Asked Questions (FAQs) regarding volunteer insurance coverage.

1. **As an advisor how am I covered under Trinity’s insurance policy?**
   Volunteer advisors are insured in the same manner as an employee, that is, the general liability insurance policy is in place to defend and protect the volunteer for any bodily injury claims against the volunteer so long as the volunteer was acting within the scope of the volunteer’s duties as an advisor for Trinity. Actions by an advisor that are outside of the course and scope of the advisor’s duties are not insured by the Trinity policy.

2. **What happens if an undergraduate student member of the organization is injured while participating in an approved event at which an advisor is present and the advisor is sued in a civil lawsuit?**
   If an advisor is sued individually and was acting within the scope of the volunteer position’s duties for Trinity, then the individual should be covered by the University’s insurance policy.

3. **What happens if an undergraduate student member of the organization is injured at an event at which advisors are not present and that has not been approved or sanctioned by the University and may violate University policy (and possibly state law) and a civil lawsuit is filed naming an individual advisor?**
   If the advisor did not know or have reason to know of the event and was otherwise acting in accordance with all applicable laws and Trinity policies and procedures, there should be coverage under the University’s insurance policy.

4. **If I act within the scope of the volunteer role and one of the two above scenarios occur, will I be required to hire my own counsel or will the University and/or its insurer indemnify and defend me in the lawsuit?**
   Generally, the University’s general liability policy will provide a defense and counsel for all of its insureds. In some instances it will be provided through a joint defense. If an individual insured feels that it is in his/her best interest not to participate in the joint defense, that individual is welcome to seek his or her own representation. Depending upon the circumstances, the cost of that defense and any liability from that individual may not be insured under the University’s insurance policy.

5. **Are advisors covered under the University’s Directors and Officers (D&O) coverage?**
   Yes, advisors are considered volunteers and as such, are covered under the university’s Educators Legal Liability policy which contains the Directors and Officers coverage. This coverage insures any past, present or future director, officer, trustee, employee, volunteer...solely when acting in his or her capacity as such.

*For additional questions or concerns, please contact Trinity University Risk Management staff.*