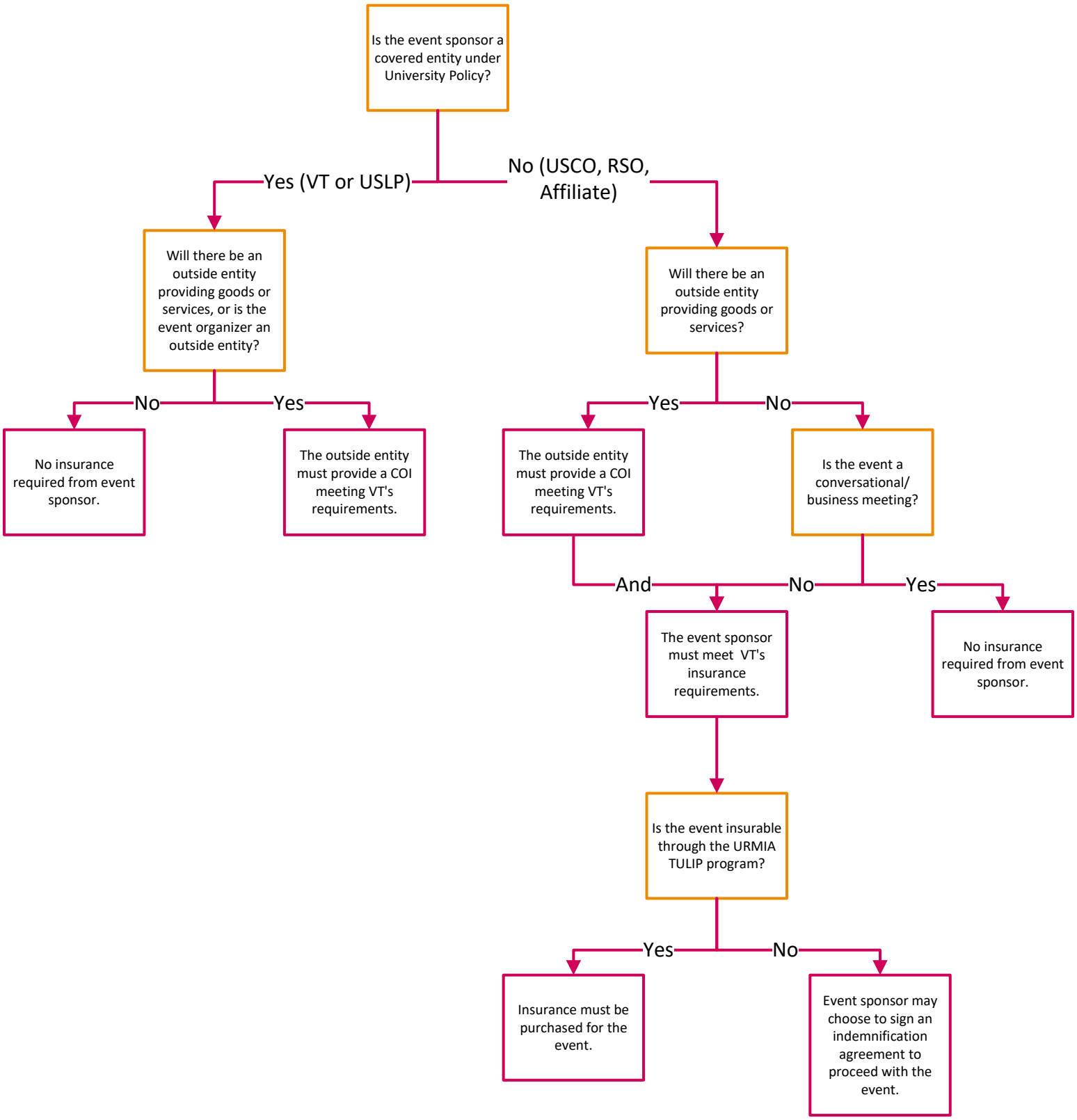Insurance Requirements for On-Campus Events