

Coverage Summary

GENERAL LIABILITY

General Aggregate Limit (Applies separately to each Location)	\$2,000,000
Each Occurrence Limit	\$1,000,000
Personal & Advertising Injury Limit	\$1,000,000
Fire Damage Limit	\$250,000

The insurance afforded by the policies described by the above is subject to all the terms, exclusions and conditions of such policies. Limits shown may be reduced by paid claims.

WHY DOES THE FRATERNITY HAVE A RISK MANAGEMENT POLICY?

With binge drinking reportedly on the rise and alcohol related poisonings and fatalities still occurring on college campuses, there could not be a better time to familiarize yourself with the Fraternity's policy regarding alcohol. The policy was developed by the leaders of your Fraternity for many reasons, including, but not limited to: concern for the safety and well being of members and guests, to limit the Fraternity's exposure to alcohol related incidents and/or lawsuits and to ensure the Fraternity will continue to operate on college campuses for generations to come. Without rules and policies, you can only imagine how long it would take for a national organization to crumble amid lawsuits and university sanctions.

By following the policies of the Fraternity, you can provide yourself with an excellent defense in the event that an incident involving alcohol occurs. If you frequently look the other way and allow the policies to be broken, you are setting yourself, the chapter and the national organization up for a tough battle if the Fraternity is sued because of an alcohol related incident. You would also have to live with the fact that someone was injured or killed because no one stepped in and took action to correct the problem. In addition, the policies not only apply to the collegiate members, but also to the alumnae.

It is important to be aware of the insurance coverage the Fraternity has purchased in regards to alcohol related claims. The policy includes Host Liquor Liability coverage which will provide protection for **civil** incidents or lawsuits as long as the courts interpret that the individuals, chapter or national organization were not in the business of manufacturing, furnishing, serving, selling or distributing alcoholic beverages. If the policies are not followed, and individuals are **furnishing**, selling, manufacturing, **servicing** or distributing alcoholic beverages, they are putting the insurance coverage in jeopardy. If a state prosecutes an individual for a **criminal** related incident (i.e. serving a minor), the individual involved would not be afforded protection by the Fraternity's policy.

The insurance company has provided coverage under your current insurance program to reflect the policies that the Fraternity has in place. If it is commonly known that the policies are not being followed, the insurance company would most likely change their attitude about the current coverage and pricing.

By not following the Risk Management policy, you can jeopardize someone's well-being, the existence of the chapter and the stability of the National Fraternity. But, by following the Policy established by the Fraternity, you can still have fun and be responsible at the same time.

LIABILITY COVERAGE

Who is protected by the Fraternity's Liability Policy?

Any pledge, active, volunteer or employee of the Fraternity, Endowment, Chapters, Petitioning Groups and Alumni Associations.

What type of claims are covered by the Fraternity's Liability Policy?

Claims relating to bodily injury.

Claims relating to property damage.

Claims relating to personal injury: libel, slander and wrongful eviction.

What are the limits of coverage?

The policy provides up to \$1,000,000 to pay for each claim under the General Liability policy. Each chapter can have up to two \$1,000,000 claims in any one policy year.

If a member or volunteer is injured during a Fraternity sponsored event, will the Fraternity's Liability policy pay for their injury?

An injured member or volunteer needs to look to their own medical insurance if they are injured during a Fraternity sponsored event. The Fraternity's Liability policy may respond if the Fraternity or Chapter is found to be negligent in causing their injury.

Are all activities covered by the policy?

The Liability policy does contain several exclusions, the most noteworthy exclusions being intentional acts and punitive damages. If an individual intends to harm someone or someone's property, the policy will not protect that individual. Also, the policy does not provide coverage for punitive damages that may be awarded by a jury.

Keep in mind also that insurance provides coverage for civil claims. If an individual is prosecuted by the state for criminal violations, the insurance will not protect them.

LIABILITY ISSUES

HOST LIQUOR LIABILITY

The policy includes coverage for Host Liquor Liability which means that as long as the courts interpret that the Fraternity was not in the business of serving, **furnishing**, selling, distributing or manufacturing alcohol beverages at the time of loss, the policy will respond. It is imperative that the members and volunteers follow the Fraternity's Risk Management Policy to ensure that coverage will be available.

PRE- AND POST-EVENTS

Pre and post party gatherings could be considered an extension of a chapter sponsored event. It is important that members follow the fellowship policies in order to minimize your exposure to claims in this area.

SIGNING CONTRACTS WITH ADDITIONAL INSURED REQUIREMENTS

On occasion, chapter members or volunteers will sign contracts that obligate the Fraternity to comply with insurance requirements that put the Fraternity at a disadvantage from an insurance standpoint. Any contract that contains an Additional Insured or hold harmless requirement must be reviewed by Headquarters prior to being signed.

CONDUCTING "WALK THROUGHS" OF RENTED FACILITIES BEFORE AND AFTER EVENTS

To prevent a facility from assessing the chapter for certain damages that were caused by previous renters, we always encourage the chapter to perform physical inspections of the facility before and after their scheduled event.

Certificates of Insurance

When a Third Party requests evidence of insurance, this is the information that we will need:

CERTIFICATE OF INSURANCE				DATE (MM/DD/YYYY)	
PRODUCER M-J Insurance, Inc. P.O. Box 50435 Indianapolis, IN 46250-0435 Phone: (888) 442-7470 FAX: (317) 805-7580 ruth_knauer@mjininsurance.com			THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND, OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. <input type="checkbox"/> Event Specific		
INSURED Insured Name & Address			COMPANIES AFFORDING COVERAGE COMPANY A CNA Insurance Companies COMPANY B COMPANY C		
COVERAGES THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS, AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.					
CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE	POLICY EXPIRATION DATE	LIMITS
A	General Liability <input checked="" type="checkbox"/> Commercial General Liability <input checked="" type="checkbox"/> Occurrence <input checked="" type="checkbox"/> Host Liquor Liability <input type="checkbox"/>				General Aggregate \$2,000,000 Products/Comp/Op Agg. \$2,000,000 Personal & Adv Injury \$1,000,000 Each Occurrence \$1,000,000 Fire Damage(Any one fire) \$1,000,000 Med Expense(Any one person) \$15,000
	Automobile Liability <input type="checkbox"/> Any Auto <input type="checkbox"/> All Owned Autos <input type="checkbox"/> Scheduled Autos <input type="checkbox"/> Hired Autos <input type="checkbox"/> Non-Owned Autos <input type="checkbox"/> Garage Liability				Combined Single Limit Bodily Injury Person Bodily Injury Accident Property Damage
	Excess Liability <input type="checkbox"/> Umbrella Form <input type="checkbox"/> Other Than Umbrella Form				Each Occurrence Aggregate
	Worker's Compensation And Employers' Liability				Statutory Limits Each Accident Disease Limit Disease Each Employee
	Other:				Other Limit
Description of Operations / Locations / Vehicles / Special Items: Butler University is an Additional Insured with respect to liability arising out of the premises leased to the Insured. This insurance does not apply to claims arising out of the sole negligence of the Additional Insured.					
Certificate Holder: Butler University 4800 Sunset Avenue Indianapolis IN 46220			Cancellation Should any of the above described policies be cancelled before the expiration date thereof, the issuing company will endeavor to mail 30 days written notice or 10 days notice for non-payment of premium, to the certificate holder named to the left, but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representatives. Authorized Representative <i>Andy H. Stollhorn</i> CINDY H. STELLHORN		

Contracts:
 Does the contract require the Fraternity or Chapter to add the third party as an Additional Insured or does the contract include a Hold Harmless provision, or some other form of indemnification? **If yes, do not sign the contract until you have contacted MJ Insurance.** If a third party is requiring Additional Insured status, they are looking to the Fraternity's policy to defend them and pay claims on their behalf, even if they are negligent in causing a claim. Therefore, these requests are reviewed on an individual basis with our contact at Fraternity Headquarters and Certificates will not be issued until a decision is reached. Additional Insured requests relating to social events are heavily scrutinized; therefore, it is important that you allow two weeks to make alternative arrangements if necessary. If there are no complications to the request, we can give immediate turn around on the Certificate request.

The date of the event and the type of event that is being held

Name & Address of the organization that is requesting the certificate

For Certificate requests, please contact:

- ◆ Ruth Knauer at (888) 442-7470 or ruth_knauer@mjininsurance.com
- ◆ You may also request a Certificate of Insurance via the website at www.mjininsurance.com/sorority

**THIS REVIEW IS ONLY A BRIEF OVERVIEW OF YOUR INSURANCE PROTECTION.
THIS REVIEW DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED
BY THE INSURANCE POLICIES.**

Contacting Us

MJ INSURANCE, INC.
Sorority Division
PO Box 50435
Indianapolis, IN 46250-0435
Phone: (888) 442-7470 Fax: (317) 805-7580
www.mjinsurance.com/sorority

For Policy, Coverage and Billing Questions:

Sara Sterley
Account Manager
sara_sterley@mjinsurance.com

For Certificates of Insurance and Address Updates:

(Please allow 30 days for requests to be processed)

ADMINISTRATIVE CONTACT
Ruth Knauer
Administrative Assistant
ruth_knauer@mjinsurance.com

To Report a Claim:

CLAIMS CONTACT
Bev Stiles
Claims Account Manager
bev_stiles@mjinsurance.com

Claims may be submitted by contacting Bev Stiles or
by submitting it on our website at the above referenced site.

MANAGER
Cindy Stellhorn
Vice President
cindy_stellhorn@mjinsurance.com

Emergency number after hours: (317) 374-5039