

# **Insurance and Claims Manual**

**Effective for the Term:  
March 1, 2016 - March 1, 2017**

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# INTRODUCTION

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The purpose of this manual is to give you an understanding of the insurance coverage provided and the information you need to properly report all actual and potential Crime/Embezzlement, Directors' & Officers' Liability, Employment Practices Liability, General Liability, Property and Workers' Compensation claims with which you may become involved. This document is intended to complement and not replace the Alpha Delta Pi Risk Management Manual.

The final responsibility for the success of the insurance program rests with Alpha Delta Pi, its volunteers, staff, collegiate and alumnae chapters and local house corporations/property management teams. It is always important to remember that the first line of defense in any potential claim matter is loss prevention, next is loss control, and the insurance contract is the final line of defense. The collegiate and alumna members' willingness to understand and assume the responsibility of sound risk management practices is a cornerstone of the program.

In the event of an incident or potential liability claim arises, Alpha Delta Pi Headquarters staff and Holmes Murphy will work with and/or oversee the effective handling of all incident and claim investigations. Included within this manual you will find an Incident Reporting Form that must be completed and submitted at the time of any incident that may result in a general liability claim, which typically involves bodily injury or third party property damage.

Holmes Murphy strives to provide risk management resources to complement the loss prevention and control efforts of its clients. Please visit [www.holmesmurphysorority.com](http://www.holmesmurphysorority.com) to review the Holmes Murphy website. You will find a number of risk management resources that can assist you in your daily life, information on your insurance protection, as well as online forms for purchasing property coverage, claim reporting and making requests for additional insured protection.

## HOLMES MURPHY SERVICE TEAM

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Holmes Murphy is dedicated to serving the insurance and risk management needs of Alpha Delta Pi Sorority. Contact information for the service team members ready to assist you:

**For policy coverage questions, certificates of insurance, contact changes, billing questions, etc., contact:**

Trude Smouse, Sr Client Service Consultant	or	Kari Barnes Assistant Client Manager
Phone: 1-800-736-4327, ext. 4163	or	ext. 4170
Fax: 1-800-328-0522		
E-mail: <a href="mailto:tsmouse@holmesmurphy.com">tsmouse@holmesmurphy.com</a>		E-mail: <a href="mailto:kbarnes@holmesmurphy.com">kbarnes@holmesmurphy.com</a>

### To Report a Property Claim:

Mary Mashek, Sr. Claims Account Manager  
Phone: 1-800-736-4327, ext. 5500  
E-mail: [mmashek@holmesmurphy.com](mailto:mmashek@holmesmurphy.com)  
Secondary contact : Rob Meraz, – Sr. Claims Consultant, [rmeraz@holmesmurphy.com](mailto:rmeraz@holmesmurphy.com), Ext. 4189  
After Hours Emergency: 866-601-1901  
Potential liability claims should be reported to the Executive Office. See page 7 of this manual.

# NATIONAL LIABILITY INSURANCE PROGRAM

The following description is a summary only and is not intended to serve as a substitute for the actual insurance contract.

The Alpha Delta Pi national liability insurance program provides Blanket Public General Liability Coverage for all participating chapters. Types of coverage are included at the end of this section.

The coverage is for bodily injury, third party property damage and personal injury. This protects the recognized collegiate chapters and colonies, their respective officers and members, local house corporations/property management teams, alumnae associations, clubs or chapters, parents clubs and chapter-related educational foundations, including appointed volunteers, from claims arising out of bodily injury and property damage occurring out of chapter operations. It also protects against claims arising out of libel, slander, false arrest, invasion of privacy, eviction from the premises, and consumption of food and beverages and incidental malpractice.

It must be understood that our coverage is for general public liability. **It is not accident insurance covering members for injuries sustained on the chapter premises and/or in chapter activities.** Liability insurance is not a substitute for medical insurance. Furthermore, it is not Workers' Compensation insurance which may be required for employees.

Primary Insurer:	Landmark American
Policy Period:	March 1, 2016 – March 1, 2017
Policy Number:	LHA110583

Excess Insurer:	Indian Harbor Insurance
Policy Period:	March 1, 2016 – March 1, 2017
Policy Number:	SXS004529001

### *Alpha Delta Pi Liability Coverage includes:*

- 1. COMMERCIAL GENERAL LIABILITY**  
Covers liability arising out of sorority premises and operations.
- 2. PRODUCTS/COMPLETED OPERATIONS LIABILITY**  
Covers preparation and consumption of food and beverages.
- 3. PERSONAL INJURY & ADVERTISING INJURY**  
Covers libel, slander, defamation of character, false arrest, detention, malicious prosecution, wrongful entry or eviction and invasion of privacy.

**4. CONTRACTUAL LIABILITY COVERAGE**

Under certain circumstances, the liability coverage of the Alpha Delta Pi insurance contract is extended to protect other parties with whom an Alpha Delta Pi chapter or local House Corporation may enter into a contractual agreement. No contract should be signed by any entity/chapter of Alpha Delta Pi without a complete understanding of liabilities being assumed and insurance coverage, if any, that is provided. When any questions arise, please contact your chapter advisor or Alpha Delta Pi Executive Office.

**5. WATERCRAFT LIABILITY**

Covers hired and non-owned boats/watercraft provided it is less than 51 feet in length.

**6. INCIDENTAL MEDICAL MALPRACTICE**

Covers liability that arises against an insured chapter or an individual who provides emergency medical care for injuries on or off our premises.

**7. DAMAGE TO PREMISES YOU RENT**

\$1,000,000 Damage to Premises You Rent. This is not a substitute for property insurance. Damage to Premises You Rent liability coverage provides coverage for liability arising against the sorority out of fire damage to a non-owned premise rented by the Sorority for any period of time, as well as other damage to a premise you rent for seven (7) or fewer days.

**8. WORLDWIDE COVERAGE**

Coverage worldwide for suits brought in the United States.

**Limits of Coverage:**

**General Liability:**

\$1,000,000 Bodily Injury & Property Damage Combined Single Limit  
\$2,000,000 Policy Aggregate per location/chapter  
\$2,500 Per Occurrence Deductible

**Excess Liability Program**

\$10,000,000 Bodily Injury & Property Damage Combined Single Limit  
\$10,000,000 Policy Aggregate per location/chapter

**Who is an Insured?**

The insurance coverage will pay claims for the following organizations and/or people (these are examples and not a comprehensive list):

- A. A collegiate chapter that is chartered and recognized by the Sorority **when it obeys the laws** of the institution, city, county, state and country in which it operates and the policies of Alpha Delta Pi Sorority. Collegiate chapter officers, executive board, committee chairman and members while performing the duties of their elected or appointed positions within the organization.
- B. All volunteer advisors, including the chapter advisor, while performing the duties of their elected or appointed positions within the organization.
- C. Local house corporations/property management teams while the directors and volunteers are performing their duties.
- D. Alumnae chapters, clubs and associations and chapter-related educational foundations, their respective officers and appointed volunteers while performing the duties of their positions.
- E. Parents clubs and their respective volunteers when acting within the scope of their elected or appointed duties.

### Who is *not* an Insured under this policy?

- A. Any individual member, alumna, trustee or advisor who is performing tasks outside of their responsibility (e.g., spontaneous social function planned by an individual member, chapter advisor consuming alcohol with collegians, hazing of members, etc.).
- B. Any member whose illegal or intentional actions result in death or injury to an individual or property damage.
- C. Members' parents or family members and guests of chapter members.
- D. College/University administration (see Adding Additional Insureds below).

### Adding Additional Insureds

Additional Insureds may be added to this policy. Such Additional Insureds may be your landlord, college, university and/or proprietor from whom the chapter may be renting property for a special event.

Please submit the Additional Insured Request Form included in the Appendix (which can also be found online at [www.holmesmurphysorority.com](http://www.holmesmurphysorority.com)) to: Holmes Murphy, Attn: Trude Smouse, Senior Client Service Consultant, 10707 Pacific Street, Suite 200, Omaha, NE 68114; Fax 800.328.0522; or e-mail [tsmouse@holmesmurphy.com](mailto:tsmouse@holmesmurphy.com) and [kbarnes@holmesmurphy.com](mailto:kbarnes@holmesmurphy.com) at least thirty (30) days prior to the date it is needed.

Upon review and approval of the Additional Insured request, a certificate of insurance will be issued by Holmes Murphy. The original will be sent to the Additional Insured with a copy to Alpha Delta Pi Headquarters and the requesting chapter if appropriate.

***Proper function planning is critical to completing any Special Event in a safe manner! Please utilize the Alpha Delta Pi Event Planning Form to assist with your event planning. The form can be found in the Members Only section of the Alpha Delta Pi webpage. After logging in select HOME > MY ADPI > PRIDE ONLINE > CHAPTER RESOURCES > COLLEGIATE CHAPTER FORMS > ADMINISTRATIVE FORMS.***

### What does our coverage *not* include?

- A. Any claim against a collegiate member, volunteer or employee directly involved in the act of bodily injury and/or third party property damage from an incident resulting for example when:
  - 1. An illegal act was performed.
  - 2. An intentional act was performed.
  - 3. A contract made by the chapter was broken.
  - 4. An employee is hurt on the job. [Workers' Compensation coverage must be purchased.]
- B. Any claim of property damage to property owned by, rented by, used by or cared for by the chapter. For example, the chapter rents a portable generator for an outdoor function, and while the generator is in the care, custody and control of the chapter, it is damaged and the lessor holds the chapter responsible and liable. No coverage is available under Alpha Delta Pi's liability insurance contract. The only exception would be a premises rented for seven (7) or fewer days in which the \$1,000,000 "Damage to Premises You Rent" limit would apply.

## Legal and Illegal Activity

Simply stated, no insurance policy in the world provides coverage for violations of the law. The Alpha Delta Pi insurance program is no exception to this rule. The key points to understand are:

- Compliance with federal, state, local and institutional (college or university) laws and regulations is required.
- Compliance with all regulations and policies of Alpha Delta Pi is required.

Those individuals who choose to violate these rules may void the protection for themselves under the Alpha Delta Pi insurance program. Every effort has been made to avoid having their actions jeopardize the other members, other entities or other named insureds protected by the Alpha Delta Pi program. The following brief examples are intended to provide illustration and do not represent legal advice.

- A. With the broad awareness of its membership, the chapter serves alcohol to a minor in violation of the law and Sorority policy at a chapter-sponsored function. In the event of an injury, claim or lawsuit, those persons found to be in violation of the law and/or Alpha Delta Pi policy (in this case the entire chapter) most likely would be without insurance protection. The other named insureds would be protected (e.g., the Sorority, local house corporation/property management team or alumna volunteer).
- B. Two of the members of a 65-member chapter cause injury to someone in connection with a hazing incident. This activity was unauthorized and done secretly without the knowledge of the chapter and is strictly against chapter policy. In the event of an injury, claim or lawsuit, those persons (in this case, the two members) found to be in violation of the law and/or Alpha Delta Pi policy would be without insurance protection provided by Alpha Delta Pi. The chapter, local house corporation/property management team, their respective officers and other volunteers would be protected.

Great effort has been made to ensure coverage will be provided to those individuals and entities exposed to claims. The intent is to provide coverage for claims that arise from ordinary negligence. Chapters and chapter officers are protected from the unauthorized actions of individuals. Chapter advisors are protected from the unauthorized actions of individual chapter members and the chapter as a whole, as are the chapter foundations and all other appointed alumna volunteers involved with Alpha Delta Pi.

All questions regarding insurance interpretation and coverage should be directed to:

Holmes Murphy

Sr. Client Service Consultant: Trude Smouse

10707 Pacific Street, Suite 200

Omaha, NE 68114

Telephone: 402.498.0464 or 800.736.4327, Ext. 4163

Facsimile: 402.492.8421 or 800.328.0522

E-Mail: [tsmouse@holmesmurphy.com](mailto:tsmouse@holmesmurphy.com)

## SPECIAL EVENTS

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In general, special events sponsored by a chapter are covered under the general liability policy.

Poorly planned events (e.g., social functions) are a primary cause of injury to our members and their guests. Proper planning is critical to the success of the event, avoiding injuries and controlling the costs of insurance protection.

We encourage chapter advisors and other volunteers to be engaged with the collegiate chapters in the proper planning of their events. The Alpha Delta Pi Event Planning form is available in the member only section of the Alpha Delta Pi website for your use. After logging in select HOME > MY ADPI > PRIDE ONLINE > CHAPTER RESOURCES > COLLEGIATE CHAPTER FORMS > ADMINISTRATIVE FORMS.

If the form is utilized and all sections are addressed, the guidance provided can do a great deal to help avoid an injury from occurring. If your event involves any athletic contest we recommend as a loss prevention tool use of the Athletic Event Participant Waiver found in the Appendix of this document. Use of the waiver is not mandated and if used copies should be retained by the undergraduate chapter.

### Special Note:

**The personal vehicles of members are not covered under this insurance program.** Chapters are encouraged to engage a licensed third party transportation vendor who will provide professional drivers, rather than use of the personal vehicles of members or rental vehicles that will be driven by members.

## LAWSUITS

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There will be occasions when lawsuits may be served on a member of your chapter. As there is only a limited time to answer a lawsuit, the following procedure applies:

- a. Treat any potential or actual claim or lawsuit as a high priority item and immediately notify Alpha Delta Pi Headquarters by telephone (404.378.3164).
- b. Utilizing the Incident Reporting Form included in the Appendix, note all relevant information.
- c. Forward the suit to the Alpha Delta Pi Executive Director via facsimile (404.373.0084). If you do not have access to a fax machine, send the papers via overnight delivery to Alpha Delta Pi, Attention: Executive Director, 1386 Ponce de Leon Avenue NE, Atlanta, Georgia 30306. It is very important the claim or lawsuit be sent immediately.



## GENERAL LIABILITY CLAIMS

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General Liability claims can be numerous and usually arise out of activities of a chapter which cause bodily injury, property damage or personal injury to an individual. They will more than likely involve damage or injury to someone other than an employee or an officer of Alpha Delta Pi.

While on the scene, if possible, get names, addresses and phone numbers of all parties involved, as well as any witnesses to the accident. Immediately complete the attached Incident Reporting Form and submit to Holmes Murphy.

### What should be reported?

Report bodily injury of anyone other than an employee and any third party property damage for which there is the possibility a claim may be made against Alpha Delta Pi. Complete the Incident Reporting Form included in the Appendix which will provide the needed information regarding the claim. If you question whether to report a potential claim, ***report it!***

It is imperative all losses or incidents be reported immediately to Alpha Delta Pi (see phone numbers and address below). The Executive Director of Alpha Delta Pi is responsible for providing the initial report of the claim to Holmes Murphy. Once the claim report is sent to Holmes Murphy, you will likely be contacted directly by a Holmes Murphy representative or an insurance company representative to discuss the incident. If you are unable to obtain all necessary details when first notified of any incident, still report any known facts.

The success of the Alpha Delta Pi insurance program and our ability to obtain reasonably priced insurance is contingent upon accurate and timely reporting. It is incumbent upon you as a member of Alpha Delta Pi to report all known facts regarding bodily injury, property damage, or personal injury arising out of Alpha Delta Pi activities in a timely manner.

## INCIDENT/CLAIM REPORTING

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Alpha Delta Pi  
Attention: Executive Director  
1386 Ponce de Leon Avenue, NE  
Atlanta, GA 30306  
Telephone: 404.378.3164  
Facsimile: 404.373.0084  
E-mail: [lablard@alphadeltapi.com](mailto:lablard@alphadeltapi.com)

Holmes Murphy  
Attention: Mary Mashek, – Sr. Claims Account Manager  
10707 Pacific Street, Suite 200, Omaha, NE 68114  
Telephone: 402.498.0464, 800.736.4327, Ext. 5500  
Facsimile: (402) 492-8421 or 800.328.0522  
Email: [mmashek@holmesmurphy.com](mailto:mmashek@holmesmurphy.com)  
*Alternate:* Rob Meraz, – Sr. Claims Consultant  
Ext. 4189; [rmeraz@holmesmurphy.com](mailto:rmeraz@holmesmurphy.com) or

# NATIONAL PROPERTY INSURANCE PROGRAM

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The following description is a summary only and is not intended to serve as a substitute for the actual insurance contract.

The property program provides all risk coverage insuring the building, contents, business income (loss of rents), extra expense and boiler and machinery of property owned or leased by the collegiate chapter or local house corporation/property management team. Proof of coverage will be issued via an evidence of property insurance once renewal premium is paid.

It must be understood, however, that this coverage does not insure the belongings of the individual members of the chapter. Each chapter member must secure private insurance for her personal property if she wants to have insurance coverage.

Insurer: Property - RSUI Indemnity Co.  
Equipment Breakdown – The Charter Oak Fire Insurance

Policy Period: April 1, 2016 to April 1, 2017

Policy Numbers: Property – NHD384759  
Equipment Breakdown - BME1 7B31100A

Policy Deductibles: \$2,500 for all covered losses except;

**Flood**

\$100,000 Flood – Zone A or V only (e.g., 100 year flood plain and most coastal properties)

\$25,000 Flood – all other

**Earthquake**

\$25,000 Earthquake All Locations Excluding California

5% of applicable line of coverage but not less than \$25,000 for all California locations on record with the office of Holmes Murphy as having paid the additional premium for Earthquake coverage

**Named Storm/Hurricane**

\$10,000 for all locations located in First Tier Wind Counties (primarily coastal counties from Virginia to Texas and complete state of Florida).

**Vacant Locations**

\$10,000 Vacant Locations

**Equipment Breakdown (If Applicable)**

\$ 1,000 Equipment Breakdown

## Alpha Delta Pi Property Coverage includes:

### 1. "ALL RISKS" OF PHYSICAL LOSS OR DAMAGE

Extends protection of physical loss or damage to include vandalism, malicious mischief, burglary, theft, etc. Coverage is included for all causes of loss except those excluded by the insurance contract.

### 2. REPLACEMENT COST COVERAGE

Provides for the full replacement of the building and contents owned by the chapter or local house corporation/property management team if the physical plant is damaged or completely destroyed, up to the limits of coverage purchased for their premises. If the property is insured to 100% of the Boeckh Valuation System (BVS) calculation completed by Holmes Murphy, Guaranteed Replacement Cost coverage applies. Guaranteed Replacement Cost coverage will pay for actual cost to restore the building to its pre-loss condition regardless of the stated building limit. All local house corporations/property management teams should at least annually assess the replacement cost of their premises to make sure the location is properly insured. All limits of coverage/value of property changes should be reported in writing to: Holmes Murphy Attn: Trude Smouse, 10707 Pacific Street, Suite 200, Omaha, NE 68114; Fax 800.328.0522; or e-mail [tsmouse@holmesmurphy.com](mailto:tsmouse@holmesmurphy.com).

### 3. AGREED AMOUNT COVERAGE

The policy will pay only up to the values reported if Guaranteed Replacement Cost coverage is not maintained (see Replacement Cost Coverage section above for explanation). For example, let's say a local house corporation/property management team reports replacement cost building values of \$400,000 and does not maintain Guaranteed Replacement Cost coverage. If the chapter suffers a total loss and is in need of \$800,000 to replace the structure, the insurance carrier will only pay \$400,000.

### 4. BUSINESS PERSONAL PROPERTY (CONTENTS) COVERAGE

Provides coverage for chapter and local house corporation owned contents at the facility or other designated location.

### 5. BUSINESS INCOME (LOSS OF RENTS) COVERAGE

Provides for the payment of rental income to the local house corporation/property management team that would otherwise be lost if the house can no longer be occupied due to a fire or to other extensive damage that prohibits occupancy.

### 6. EXTRA EXPENSE COVERAGE

Provides for the payment of additional expenses that a chapter or local house corporation/property management team might incur if a fire or extensive property damage requires extraordinary expenditures.

### 7. EARTHQUAKE AND FLOOD COVERAGE

The property insurance program provides both Flood and Earthquake protection for the scheduled values of the local house corporation/property management team or collegiate chapter. For facilities located in California, an additional charge for Earthquake Coverage will be included in the premium billing and by law a local house corporation/property management team can choose to accept or reject the coverage. If California Earthquake coverage is rejected, a rejection form will need to be executed and can be obtained from Holmes Murphy.

## **8. WINDSTORM COVERAGE**

The property insurance program provides windstorm protection including Named Storm and Hurricane protection. For facilities located in a Tier 1 (Coastal) County from Virginia to Texas or within the entire state of Florida, a deductible of \$10,000 applies should a loss occur.

## **9. LAW AND ORDINANCE COVERAGE**

Provides the full building limit of coverage should the undamaged portion of the structure have to be torn down due to local building ordinances and reconstruction from ground up be required. Policy also provides \$1,500,000 as a combined limit for demolition and increased costs of construction (e.g., mandated installation of sprinklers, elevator, handicap ramp, etc.) to bring damaged structures up to current building code requirements following a fire or other extensive damage to a chapter house. The policy also provides coverage for the additional cost incurred in making infrastructure improvements to the property as required by local building code as a result of a covered cause of loss. As an example, a major loss occurs and a local building code requires that a brick wall be built around the perimeter of an existing trash dumpster. The Law & Ordinance provision of the policy will provide coverage for the cost to construct the brick wall. [Standard property insurance policies only require the insurance company to return the property to its original state and likely will not provide the additional funds needed to bring the property into compliance with current building code requirements.]

## **10. EQUIPMENT BREAKDOWN COVERAGE**

Provides protection for losses suffered as a result of accidental damage or mechanical or electrical system failure in a chapter house from boilers, heating and cooling systems, hot water supply tanks, compressors, pumps, transformers, circuit breakers, electrical panels, etc.

## **What is covered?**

The property insurance program will pay for property claims, up to the limit of coverage, resulting from a covered cause of loss for damage to or loss of:

- A) Building owned by the local house corporation/property management team or chapter.
- B) Contents owned by the local house corporation/property management team or chapter.
- C) Business Income (Loss of Rents) loss suffered by the local house corporation/property management team or chapter.
- D) Extra Expense suffered by the local house corporation/property management team or chapter.
- E) Boiler, Machinery or Electrical Apparatus owned by the local house corporation/property management team or chapter.

## What is not covered?

- A) Damage to personal property of chapter members, employees or guests.
- B) Wear and tear to the facility.

## Inspections

The property coverage underwriter requires that all facilities where a building is insured be inspected on a biennial basis. With inception of coverage and each subsequent renewal billing, one-half of the then prevailing inspection fee is assessed, which will be clearly included in the local house corporation/property management team billing to pay for the biennial inspection. The inspection report will include an overview of the property, physical plant measurements, pictures, recommendations for facility improvements, if any, and a replacement cost valuation. A copy of the inspection will be forwarded to the local house corporation/property management team renewal contact by Holmes Murphy. The expectation is that the local house corporation/property management team will comply with reasonable recommendations and necessary changes in insured values. A local house corporation/property management team member will be contacted by Holmes Murphy to set up a time for the inspection to be completed.

## Association Fee

Alpha Delta Pi is a participant in the Fraternal Property Management Association (FPMA) property program. The goal of the FPMA is twofold: (1) to provide educational resources in an effort to make volunteers of the local house corporation/property management team better property managers; and (2) to provide a comprehensive property insurance program. Holmes Murphy, as administrator of the FPMA, publishes bi-annual newsletters that will be provided to the local house corporation/property management team renewal contact by mail, with additional copies available online at [www.holmesmurphysorority.com](http://www.holmesmurphysorority.com), along with other resources a volunteer may find of value. As with any association, an association fee of \$250 for housed properties and \$50 for unhoused properties is charged to cover the educational and administrative cost of operating FPMA.

## Discounts

1. **10% Professional Property Manager Discount:** In order to qualify for this discount, a facility must employ a professional property manager who provides a minimum level of service. A brief overview of the minimum service standard is provided below:
  - a. Manage, organize and pay general operating expenses relating to the facility management;
  - b. Provide and secure housing contracts and security deposits from the collegiate tenants;
  - c. Authority to authorize and pay expenses incurred to rectify immediate maintenance needs;
  - d. Secure and monitor the facility during extended school breaks;
  - e. Rent collection;
  - f. Complete an initial walk through and check out process with each tenant. Any tenant-related damage then will be deducted from the security deposit held

### Documentation needed:

- a. A copy of the current year's contract with the respective property manager outlining the management responsibilities of the property manager;
  - b. Copy of the housing agreement utilized by the property manager; and
  - c. Most current written report from the property manager outlined in item (1.a) above.
- 
2. **5% Strategic Assessment Discount:** A strategic assessment is a three-prong educational process developed for volunteer housing corporations by Pennington & Company. The process utilizes extensive organizational research, a written survey of the local house corporation/property management team board members, discussions with local volunteers and campus officials and a review of the most current insurance inspections on file. Its intent is to assist the local house corporation/property management team become a more effective landlord by teaching them how to operate as a business. The assessment will help them:
    - a. Know what they are supposed to do;
    - b. Learn how to do it;
    - c. Understand why they should do it;
    - d. Fully understand there are obstacles beyond their control; and
    - e. Develop long-term plans for the future of the facility.

The discount provided to a local house corporation/property management team that utilizes this tool will be provided for the first policy term, full or partial, and the next full term. The discount will not exceed the actual cost of the strategic assessment whether realized in the first partial term or proportionally in the second full policy term.

### Documentation needed:

Complete copy of the strategic assessment completed by Pennington & Company and a brief summary of your organization's plan to adhere to the recommendations.

- 3. 10% Modern, Safe Facility Discount:** Qualifying locations need to be 1990 or newer construction or have undergone a complete electrical, plumbing, mechanical and roof structure updates since 2000 and have in place two or more of the following:
- a. Central station fire and burglar alarm.
  - b. Monitored Security System with controlled access.
  - c. No smoking and candle burning policy.
  - d. Resident advisor or house director living on site.

**Documentation needed:**

- a. Verification of the date of construction for facilities built after 1990;
  - b. Complete work orders and scope of electrical and plumbing renovations since 1990;
  - c. A copy of the housing agreement which contains the smoking and candle burning policy and written statement from a local house corporation/property management team officer that the agreement is being utilized in the current year; and
  - d. Written agreement between House Director and the local house corporation outlining daily responsibilities and hours of duty.
- 4. Fire Sprinkler System Discount:** In an effort to encourage the installation of fire sprinklers in Greek housing through insurance premium reductions, we are pleased to offer a premium discount upon activation of a sprinkler system. If your system meets National Fire Code R13 installation your facility will qualify for an additional premium discount of:
- 50% discount for the first two policy years after its installation.
  - 40% third full policy term and thereafter.

**Documentation needed:**

- a. Contract invoice outlining the type of fire suppression system installed and area of coverage;
  - b. Contractor's Test Certificates for Interior Sprinkler;
  - c. Documentation the sprinkler system has been tested and approved by the local authority having jurisdiction;
  - d. A copy of the yearly service and monitoring contract with a licensed and insured fire sprinkler contractor; and
  - e. Completion of the Holmes Murphy sprinkler discount form found at [www.HolmesMurphysorority.com](http://www.HolmesMurphysorority.com) under Fraternal Property Management Association tab.
- 5. Pipeburst Pro Discount 20% Years 1 and 2 after installation with 5% thereafter:** As previously address water damage is the most frequently occurring claim in the FPMA program and second only to fire in terms of severity. The 5% discount was first offered at the 2015 renewal and to date we have not had one facility install the system. A front heavy discount model will accelerate the payback period to under 4 years for most facilities, which we believe will help drive interest in making this significant improvement in facility management and oversight. We believe and the claim experience supports this technology could have as great of an impact on reducing paid claims in the RSUI layer as the increase in sprinkled facilities within the program has had in reducing the severity of damages associated with the peril of fire.

**Documentation needed:**

- a. A copy of the invoice for the Pipeburst Pro device showing the model number of the item purchased.
  - b. A copy of the plumber's invoice confirming the date of installation of the Pipeburst Pro device.
6. **Safe, Modern and Recent Technology (SMART) Facility – 20% - (NEW 04/01/2016)**  
Qualifying location's need to be 2010 or newer construction or have undergone a complete electrical, plumbing, mechanical and roof structure updates since 2010 and have in place two or more of the following:
- a. Central station fire alarm.
  - b. Monitored Security System with controlled access
  - c. No smoking and candle burning policy.
  - d. Resident advisor or house mother living on site.

## What To Do If Property Loss Is Sustained

1. Notify fire/emergency services and obtain medical attention for any injured parties. Notify the local police if any laws have been broken.
2. Obtain temporary housing for any displaced residents of the facility. Your insurance contract should provide coverage for this cost if you purchased loss of rents and extra expense protection. Keep records and receipts of expenses for your claim.
3. Do what is reasonable and necessary to protect covered property from further damage (e.g., hire contractors to board up windows, clean up standing water, put tarp over hole in roof, and otherwise mitigate your losses). One provider of professional services in loss control is **ServiceMaster SRM** which can be contacted at **1-888-927-4877**. ServiceMaster SRM is a preferred vendor for our clients in which our office has established agreed pricing for emergency water, smoke and other types of mitigation and restoration work that becomes necessary immediately following a loss. Protecting the facility from further damage is a requirement of most property insurance policies, and reasonable expenses incurred are covered by the policy. Keep accurate records of expenses.
4. Contact Holmes Murphy (see page 7 for contact information). When reporting a loss, the following information is needed:
  - Date and time of loss
  - Type and location of loss
  - Estimated extent of damage
  - Name and number of local contact
5. If feasible, separate damaged from undamaged property and take inventory of the damaged items. Additionally, take photos of the damaged property once the facility and general area is secured and close proximity is feasible. If you have receipts for the original purchases of the damaged items, include them with the inventory.
6. Cooperate with the insurance adjuster in the investigation and settlement of the claim.



## OTHER INSURANCE COVERAGE

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### **Directors' & Officers' and Employment Practices Coverage**

The Alpha Delta Pi insurance program offers Directors' and Officers' Coverage to all recognized collegiate chapters and colonies, local house corporations/property management teams, alumnae associations, clubs or chapters, parents clubs and chapter-related educational foundations. Directors' and Officers' Coverage protects all directors, officers, volunteers and the entity for claims arising out of the failure or negligence in carrying out their fiduciary duties of diligence, obedience and loyalty to the organization they serve as a Director and/or Officer. Claims covered under a Directors' and Officers' Liability Policy are claims for financial injury and not bodily injury or property damage of a third party, which are insured by the General Liability Coverage. In addition, the Directors' and Officers' Liability Policy provides Employment Practices Liability Coverage that protects the recognized collegiate chapters and colonies, local house corporations/property management teams, alumnae associations, clubs or chapters, parents clubs and chapter-related educational foundations from claims arising out of allegations of discrimination, harassment or wrongful termination in an employer/employee relationship. These claims are not covered under the General Liability or Workers' Compensation Policies.

Overview of the coverage is as follows:

Insurance Carrier:	RSUI Indemnity Company
Policy Term:	March 1, 2015 – March 1, 2016
Policy Number:	NHP661350
Limit of Coverage:	\$1,000,000
Deductible:	\$10,000

## Commercial Crime Coverage

The Alpha Delta Pi insurance program provides coverage for employee theft (which includes volunteers and officers) and forgery and alteration of checks of recognized collegiate chapters and colonies, local house corporations/property management teams, alumnae associations, clubs or chapters, parents clubs and chapter-related educational foundations. To avoid the opportunity for crime claims, all chapters and local house corporations/property management teams should be certain that all checks require the signature of two parties and that the bank statements are balanced by someone other than the individual who has check-writing authority.

Overview of the coverage is as follows:

Insurance Carrier:	Fidelity Deposit Company of Maryland	
Policy Term:	March 1, 2015 – March 1, 2016	
	Policy Number: CCP0067602 04	
Limit of Coverage:	Employee Theft:	\$500,000
	Forgery or Alteration:	\$100,000
	Money Orders/Counterfeit Currency:	\$ 50,000
	Computer Fraud:	\$500,000
	Funds Transfer Fraud:	\$500,000
Deductible:	Employee Theft:	\$5,000
	Forgery or Alteration:	\$1,000
	Money Orders/Counterfeit Currency:	\$ 500
	Computer:	\$5,000
	Funds Transfer Fraud:	\$5,000

## Workers' Compensation Coverage

Local house corporations are expected to abide by the Sorority's policies regarding the purchase of workers' compensation insurance. Workers' Compensation coverage is intended to insure injuries to employees resulting out of their employment by the chapter. It is the duty of each local house corporation to make certain it is familiar with its state laws and requirements to carry Workers' Compensation Coverage for employees of the chapter. Proof of coverage will be issued via a certificate of insurance once renewal premium is paid.

All questions can be directed to: Holmes Murphy, Attn: Trude Smouse, Senior Client Service Consultant; Telephone 800.736.4327, Ext. 4163; or email: [tsmouse@holmesmurphy.com](mailto:tsmouse@holmesmurphy.com).

## Automobile Coverage

The Alpha Delta Pi insurance program provides coverage for non-owned and hired automobiles when used on Alpha Delta Pi business.

### Special Note:

**The personal vehicles of volunteers and members are not covered under this insurance program.** From time to time, Alpha Delta Pi reimburses volunteers and members for mileage driven on their personal vehicles on business of Alpha Delta Pi subject to submission of appropriate expense forms and/or documentation. In consideration of the mileage reimbursement:

- 1) The volunteer or member is responsible for keeping her automobiles in good working order and paying all operating expenses.
- 2) The volunteer or member is responsible for maintaining minimum auto liability limits of:
  - \$ 100,000 per person bodily injury
  - \$ 300,000 bodily injury aggregate per accident
  - \$ 50,000 property damage aggregate per accident
  - or-
  - \$ 250,000 combined single limit

It is an expectation of any employer or organization that has employees and/or volunteers operating automobiles in the scope of its business to establish reasonable expectations for the driving records of the vehicle operators. Alpha Delta Pi's insurance company and agent have advised that "reasonable expectations" means no one operating a vehicle in furtherance of the business of Alpha Delta Pi should have more than two minor driving violations in the past three years.

# APPENDIX

# ALPHA DELTA PI

## INCIDENT/CLAIM REPORTING FORM

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When an incident arises causing bodily injury or third party property damage to any person, the following information must be obtained immediately. This report is being prepared for submission to Alpha Delta Pi's counsel, so please be thorough. Do not withhold reporting an incident to obtain all required information. Because timeliness is of the essence, report it immediately and send a copy within **24 hours** to Alpha Delta Pi Executive Office, Attn: Executive Director 1386 Ponce de Leon Avenue NE, Atlanta, GA 30606; Facsimile 404.373.0084. If the bodily injury is of a serious nature, a **telephone call** should also be made (404.378.3164).

Chapter Name: \_\_\_\_\_ Date of Incident: \_\_\_\_\_

Address: \_\_\_\_\_ Injured Party: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_ IP Address: \_\_\_\_\_

Phone \_\_\_\_\_ IP City, State, Zip: \_\_\_\_\_

Chapter President: \_\_\_\_\_ IP Phone #: \_\_\_\_\_

Chapter Advisor: \_\_\_\_\_ House Corp President: \_\_\_\_\_

CA Address: \_\_\_\_\_ HC Pres: Address: \_\_\_\_\_

CA Phone#: \_\_\_\_\_ HC Pres. Phone #: \_\_\_\_\_

Witnesses & Phone #'s

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Did Incident Happen Off Premises? (Leased or Rented) Yes or No

If yes, Owner's Name \_\_\_\_\_ Owner's Phone #: \_\_\_\_\_

Owner's Address: \_\_\_\_\_

Police Investigation? Yes or No

Insurance and Claim Manual

Name of Agency & Case #: \_\_\_\_\_

Description of Injury & Where Was Injured Party Taken: \_\_\_\_\_

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Description of What Happened (What, When, Where, How): \_\_\_\_\_

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Form Completed by (Name, Title, Telephone #, E-mail Address): \_\_\_\_\_

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Please utilize the back side of this form if you should run short of room.

# ALPHA DELTA PI

## ADDITIONAL INSURED REQUEST FORM

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Chapter Name: \_\_\_\_\_

Your Name: \_\_\_\_\_

Your Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ E-Mail Address: \_\_\_\_\_

Fax (if available): \_\_\_\_\_

Additional Insured's Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ E-Mail Address: \_\_\_\_\_

Date and Time of Event: \_\_\_\_\_

Description: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Mail, Fax or Email the completed form to: Holmes Murphy, 10707 Pacific Street, Suite 200, Omaha, NE 68114,  
Fax: 800.328.0522, E-mail: [tmouse@holmesmurphy.com](mailto:tmouse@holmesmurphy.com) and [kbarnes@holmesmurphy.com](mailto:kbarnes@holmesmurphy.com)

Please answer the below questions and if any answer is "Yes" please include the documentation with this request;

Insurance and Claim Manual

- 1. Are Certificates of Insurance obtained from vendors?
  - A. Liquor Legal Liability                      Yes                      No                      Not Applicable
  - B. General Liability                              Yes                      No                      Not Applicable
- 2. Has vendor(s) provided proof of liquor license and temporary license to see on premises?
  - Yes                      No                      Not Applicable
- 3. Is Alpha Delta Pi named as an additional insured on all certificates from vendors?
  - Yes                      No                      Not Applicable
- 4. Have applicable permits and permission been obtained from authorities:
  - A. College/University                      Yes                      No                      Not Applicable
  - B. Fund Raiser                                      Yes                      No                      Not Applicable
- 5. Has any written contract or agreement been signed for any part of this special event?\*

  - Yes                      No                      Not Applicable

- 6. Have you received any correspondence requesting proof of insurance for the event?
  - Yes                      No                      Not Applicable

**Please utilize the back side of this form if you should run short of room.**



# ALPHA DELTA PI

## ATHLETIC EVENT PARTICIPATION WAIVER

I, \_\_\_\_\_, a registered participant in the \_\_\_\_\_ activity sponsored by \_\_\_\_\_ Chapter of Alpha Delta Pi to be held on \_\_\_\_\_, understand and agree that I am participating in this event on my own free will and accord and that neither \_\_\_\_\_ chapter, nor Alpha Delta Pi Sorority, nor its insurer(s) will share in or accept responsibility for any liability for bodily injury, property damage, medical expense or other loss that may arise from my participation in this event.

I further understand and agree, and have no expectation that \_\_\_\_\_ chapter or Alpha Delta Pi Sorority will provide any form of security or other measure of safeguarding for this event, as there is no reasonable expectation that such will be necessary.

I further understand and agree that this event is considered a “no-fault” event by me, as well as \_\_\_\_\_ chapter, and Alpha Delta Pi Sorority and in the event of bodily injury, property damage, necessity of medical expenses or other loss, I agree to incur my own expenses without input or participation from \_\_\_\_\_ chapter, or Alpha Delta Pi Sorority, or its insurer(s).

\_\_\_\_\_  
Guest/Participant

\_\_\_\_\_  
Chapter Representative

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

***This form should be only used for athletic events and completed for all participants. Chapters should keep the waiver forms for possible liability issues and record keeping purposes for five (5) years.***

## DEFINITIONS

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**Certificate of Liability Insurance:** This is a certificate issued by the insurance company detailing the particulars of the insurance coverage in place for all chapters and regions under the general liability policy. This certificate may be used to document the existence of coverages for chapters and regions. This document is not sufficient when a third party requests a certificate where they are named as an additional insured.

**Certificate of Liability Insurance for an Additional Insured:** This is a certificate issued by the insurance company detailing the particulars of the insurance coverage in place for all chapters and regions under the general liability policy. This document specifically identifies a third party as being expressly covered under the general liability policy for a specified period of time (e.g., an additional insured). This form of insurance certificate is often requested by facilities where chapters or regions are planning to hold events.

**Special Event:** Events other than those where Sorority business is the primary purpose of the meeting are considered Special Events. In general, all special events are covered under the general liability policy.

**General Liability Insurance:** Coverage that pertains, for the most part, to claims arising out of the insured's liability for injuries or damage caused by ownership of property, manufacturing operations, contracting operations, sale or distribution of products, and the operation of machinery, as well as professional services.

**Director's & Officer's Liability Insurance:** Offers directors and officers protection from personal liability and financial loss arising out of wrongful acts committed or allegedly committed in their capacity as officers and/or directors.

**Aggregate Limit:** A limit in an insurance policy stipulating the most it will pay for all covered losses sustained during a specified period of time, usually one year. Aggregate limits are commonly included in liability policies and apply per chapter location.

**Occurrence:** An accident, including continuous or repeated exposure to substantially the same general, harmful conditions.

**Claim:** An incident where the injured party is making a demand for compensation under the terms of an insurance contract.

**Incident:** An occurrence involving bodily injury to a member or guest that does not result in a formal claim. All incidents must be reported when discovered due to possibility of them becoming a claim.

**Bodily Injury:** Injury to the body, sickness or disease sustained by a person, including death resulting from any of these at any time.

**Property Damage:** Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it or loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the "occurrence" that caused it.