



PHI KAPPA TAU FRATERNITY

LIABILITY AND PROPERTY INSURANCE AND
CLAIM MANUAL

POLICY YEAR: 2005 - 2006

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INTRODUCTION

Effective November 1, 1994, Phi Kappa Tau Fraternity joined seven other fraternities; Alpha Kappa Lambda, Alpha Epsilon Pi, Alpha Tau Omega, Delta Chi, Farmhouse, Kappa Alpha Order, Pi Kappa Phi, Psi Upsilon, Theta Xi, Zeta Beta Tau and Zeta Psi in forming the first captive insurance company serving the fraternity world. Since that time sixteen other fraternities; Acacia, Alpha Chi Rho, Alpha Gamma Rho, Alpha Sigma Phi, Chi Phi, Chi Psi, Delta Tau Delta, Delta Upsilon, Kappa Delta Rho, Phi Kappa Psi, Phi Kappa Theta and Pi Lambda Phi have joined the captive. The formation of the captive was the next logical step after participation in the Fraternity Risk Management Trust, that was founded in October, 1992, in an effort to reduce the dependence of the fraternity on the commercial insurance market and obtain greater control of the future of the fraternity.

The purpose of this manual is to give you an understanding of insurance coverages and information to properly report all actual and potential liability and property claims with which you may become involved. The final responsibility for the success of the insurance program rests with our fraternity and chapters. It is always important to remember that our first line of defense in liability matters is loss prevention, next is loss control, and the insurance contract is the final line of defense. The undergraduate and alumni members' willingness to understand and assume the responsibility of sound risk management practices is a corner stone of our program.

In the event that an incident or claim does arise, the Phi Kappa Tau Fraternity Executive Offices and LMS/Risk Management Services, Inc. will oversee the effective handling of incident and claim investigation that arises during the policy year. Included within this manual you will find an incident reporting form that must be completed and submitted at the time of any incident that results in bodily injury or property damage.

HRH/Kirklin & Co, LLC. strives to provide risk management resources to compliment the loss prevention and control efforts of its clients. Please visit www.kirklin.com to review the HRH/ Kirklin & Co, LLC. web site. You will find a number of risk management resources that can assist you in your daily fraternal lives as well as information on your insurance protection, as well as online forms for; purchasing property coverage, liability and property claim reporting and making requests for additional insured protection.

LAWSUITS

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.
- b) Utilizing the enclosed incident reporting form, note all relevant information.
- c) Forward the suit and incident report by United States Postal Service Express Mail to the Phi Kappa Tau Fraternity Executive Office, Attn: C. Steven Hartman, Chief Executive Officer (see page #3 for address and telephone number).

GENERAL LIABILITY CLAIMS

The types of General Liability claims can be numerous. They will more than likely involve injury or damage to someone other than an employee or an officer of the fraternity.

While on the scene, if possible, obtain 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 as instructed.

What should be reported?

Bodily injury to anyone other than an employee and any property damage for which there is a possibility that a claim may be made against your Fraternity. Be sure to fully complete the attached incident reporting form which will provide the needed information regarding the claim.

It is imperative that all losses or incidents be reported immediately to the Phi Kappa Tau Fraternity Administrative Office (See phone numbers and address on next page). The Phi Kappa Tau Fraternity Executive Office is responsible for providing the initial report of the claim to LMS Risk Management Services, Inc. (See phone numbers and address on next page). Once the initial claim report is sent to LMS Risk Management Services, Inc., you will likely be contacted directly by LMS Risk Management Services, Inc. to discuss the incident.

If you are unable to obtain necessary details when first notified of any incident, still report any known facts.

PROPERTY CLAIMS

Before reporting any damage to chapter property please confirm with a housing corporation officer that your chapter participates in the Fraternity's Property Program. The program is voluntary. Once confirmed:

- A. Any incident which may damage your property should be reported immediately by telephone directly to the Insurance Administrator (see claim reporting section)
- B. Claim personnel will give you instructions as to how to proceed.

CLAIMS ADMINISTRATOR
HRH/Kirklin & Co., LLC
Attn: Richard Jungman
P.O. Box 540673
Omaha, NE 68154
Telephone: (800) 736-4327 ext. 1(215)
Facsimile: (402) 492-8421
rjungman@kirklin.com

PHI KAPPA TAU FRATERNITY INCIDENT/CLAIM REPORTING

Phi Kappa Tau Fraternity
Attn: C. Steven Hartman
Chief Executive Officer
5221 Morning Sun Road
Oxford, OH 45056
(513) 523-4193 (X239)-Phone
(513) 523-9325-Fax

Claim Administrator
c/o LMS Risk Management Services, Inc.
Attn: Linda Wright
P.O. Box 81027
Conyers, GA 30013-9027
(770) 922-6335-Phone
(888) 922-6335
(770) 922-4497- Fax

PHI KAPPA TAU FRATERNITY THE GENERAL 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 General Liability insurance program provides Blanket Public General Liability Coverage of \$6,000,000 for each chapter and chapter house organizations. (See the end of this section for explanation of types of coverage.)

The coverage is for bodily injury and property damage. This protects the local chapter, its officers and members, the house corporation and the international fraternity, including appointed volunteers, from claims arising out of bodily injury and property damage occurring at the premises or at chapter functions away from the premises. It also protects against claims arising out of libel, slander, false arrest, invasion of privacy, eviction from the premises, consumption of food and beverages and incidental malpractice.

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

Insurer: Landmark American Insurance Company
Policy Period: October 1, 2005 - October 1, 2006
Policy Number: LHA101733

Insurer: RSUI Indemnity Company (Umbrella)
Policy Period: October 1, 2005 - October 1, 2006
Policy Number: NHN027148

Phi Kappa Tau Fraternity coverage includes:

1. COMMERCIAL GENERAL LIABILITY

Covers 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, invasion of privacy.

4. CONTRACTUAL LIABILITY COVERAGE

Under certain circumstances the liability coverage of your fraternity insurance contract is extended to protect other parties with whom your fraternity chapter may enter into a contractual agreement. No contract should be signed by any entity/chapter of your fraternity without complete understanding of liabilities being assumed and insurance coverage, if any, that is provided. When any questions arise please contact the Phi Kappa Tau Fraternity Executive Office.

5. WATERCRAFT LIABILITY

Covers hired and non-owned boats/watercraft providing it is less than 26 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. FIRE LEGAL LIABILITY

\$1,000,000 fire damage limit. This is not a substitute for property insurance. Fire legal liability coverage provides coverage for liability arising against your fraternity out of fire damage to a non-owned premises.

8. WORLDWIDE COVERAGE

Coverage Liability worldwide for suits brought in the United States.

9. HIRED & NON-OWNED AUTOMOBILE LIABILITY COVERAGE

Applies to the situation when a chapter member, chapter employee or volunteer alumnus driving his own car on fraternity business (**See Page 8 for "Recommendations for Safe Transportation for Chapter Functions"**.) is involved in an accident. Intended to only cover entities of your Fraternity and individuals not involved in the accident. Intent is not to provide auto liability coverage to those who are not prudent enough to purchase their own auto liability policy. The auto insurance of the driver or auto owner will be the primary insurance coverage.

10. HOST LIQUOR LIABILITY

If your Chapter or individual member(s) are found to be in the business of manufacturing, distributing, selling, serving or furnishing of alcoholic beverages, or if minors are involved, **NO COVERAGE IS PROVIDED!!** Remember that all Phi Kappa Tau Chapters must follow the FIPG policy. No alcohol may be purchased and/or served by the fraternity to anyone. Consult your FIPG Risk Management Manual for additional information. Call the Phi Kappa Tau Fraternity Executive Office if you have any questions

Limits of Coverage

\$6,000,000 Bodily injury & property damage Combined Single Limit.
\$6,000,000 Policy Aggregate per location/chapter.

Who is covered?

The insurance coverage will pay for claims up to \$6,000,000 for the following organizations and/or people:

- A) The local chapter when it obeys the laws of the institution, city, county, state and country in which it operates.
- B) The local chapter when it follows the guidelines set forth by the FIPG Risk Management Policy.
- C) The chapter officers, executive committee, committee chairman and members while performing the duties of chapter membership.
- D) The chapter house corporation while the directors are performing the duties of house corporation directors.
- E) Alumni chapter officers and members (only with respect to liability for activities performed on behalf of the named insured, i.e. Alumni Clubs, or Alumni Associations, etc).
- F) The chapter advisor and alumni association/corporation members while performing the duties of advisor or as an association/corporation member.
- G) The Phi Kappa Tau Fraternity, its officers, national staff members, and appointed volunteers while performing the services of the general organization.

Who is not covered by this policy?

- A) Any individual member, alumnus, trustee or advisor who is performing tasks outside of his responsibility (i.e. spontaneous social function planned by an individual member, advisor consuming alcohol with undergraduates, a fight between members, etc...)
- B) Any member whose illegal or intentional actions result in death or injury to an individual or property damage.
- C) Member's parents or family members and Guests of chapter members.
-) College/University administration (see Adding Additional Insureds following)

Adding Additional Insureds

Additional Insureds may be added to this policy at no additional charge. Such insureds may be your landlord, college, university and/or proprietor from whom the chapter may be renting property for a special event. Request for an additional insured endorsement should be made in writing at least three weeks in advance of any event and sent to Phi Kappa Tau Fraternity, Attn: C. Steven Hartman, Chief Executive Officer, 5221 Morning Sun Road, Oxford, OH 45056 Telephone # (513) 523-4193 (X239), Facsimile # (513) 523-9325. Upon approval of the request by Phi Kappa Tau Fraternity a certificate of insurance will be issued by the Insurance Administrator with the original forwarded to the Additional Insured and a copy to your attention.

What Doesn't Our Coverage Include?

- A) Any claim of bodily injury and/or property damage from an incident resulting when:
 - 1) An illegal act was performed.
 - 2) An intentional act was performed.
 - 3) A contract made by the chapter is broken.
 - 4) There is any discharge, release or escape of smoke, vapors, soot, fume, acids, toxic chemicals, etc... upon land, the atmosphere or any water course or body of water.
 - 5) A chapter employee is hurt on the job. Workers' Compensation coverage must be purchased locally by each chapter with any employees.

- B) Any claim of property damage to property owned by, rented by, used by, or cared for by the chapter. An example, the chapter rents a portable generator for an outdoor function, and while it 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 our liability insurance contract.

House Inspections

The insurance company has the right to make inspections and surveys at any time, the Phi Kappa Tau Fraternity Executive Office reports on the conditions that are found and recommend changes. Any inspections, surveys, reports or recommendations relate only to insurability and the premiums to be charged. Chapters and housecorporations will be given advance notification of any inspections and copies of all reports.

Legal and Illegal Activity

- * Compliance with federal, state, local and institutional laws/regulations is required.

- * Compliance with the regulations and policies of Phi Kappa Tau Fraternity.

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

Those individuals who choose to violate these rules may void the protection for themselves under the Phi Kappa Tau insurance program. Their actions do not jeopardize the other members, other entities, or other named insureds protected by the Phi Kappa Tau 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 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 FIPG Policy (in this case the entire chapter) most likely would be without insurance protection. The other named insureds would be protected. (i.e. House corporations or volunteer alumni)
- B) Two of the members of a 65-man 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 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 FIPG Policy could be without insurance protection. The chapter, house corporation, and other named insureds would be protected.

Great effort has been made to ensure coverage will be provided to those individuals and entities exposed to claims through no fault of their own. Chapters and chapter officers are protected from the unauthorized actions of individuals. The assets of house corporations are protected from the unauthorized actions of their chapters. Chapter advisors are protected from the unauthorized actions of their individual chapter members and the chapter as a whole, as are the house corporations and all other appointed alumni volunteers involved with the Fraternity.

All questions regarding insurance interpretation and coverage should be directed to the Insurance Administrator, c/o HRH/ Kirklin & Co., LLC, Attn: Rohnda Roehrs, P.O. Box 540673, Omaha, NE 68154, Phone- (402) 498-0464 (ext. 205), (800) 736-4327, Fax- (402)492-8421.

RECOMMENDATIONS FOR SAFE TRANSPORTATION FOR CHAPTER FUNCTIONS

Liability exposure continues to be one the biggest challenges facing men's general fraternal organizations. In fact, the exposure threatens the continued existence of many organizations. Phi Kappa Tau Fraternity recognizes this and is attempting to provide the broadest general liability coverage available to us; however, we cannot do it without the support of the entire organization. It is important that sound risk management practices endorsed at the national level are implemented and strictly followed at the chapter level.

Part of your chapter's risk management assessment includes an endorsement to the General Liability policy for liability exposure arising out of the use of rental and nonowned autos. Primarily due to poor loss experience, the insurance companies that are willing to underwrite fraternities are becoming increasingly reluctant to offer this extension of coverage. In order to retain this coverage it is imperative that we collectively implement a policy that will ensure we are mitigating the exposure this risk presents.

Effective immediately, we request each local chapter and colony implement a policy eliminating the use of:

1. Members' vehicles for transportation of members and guests from fraternity functions in programs such as the designated driver.
2. Leased or rented vehicles operated by members to transport members and guest from fraternity functions.

We understand that each of the above referenced precautions is done with the best intentions, however, for numerous reasons they have not produced the intended results. The only acceptable and safe alternative is using professional transportation services.

Outlined below is one of many examples of how a good intention can turn into a tragedy:

A local chapter of a national fraternity in Oregon held an off-premise social event. In effort to provide a safe and fun environment, the chapter rented a 15 passenger van to transport members and guests to and from the location of the event. During one of the return trips, the sober member who was driving the van lost control and struck a telephone pole. The result was one passenger fatally injured and one seriously injured. Litigation soon followed and, ultimately, a substantial settlement was paid out on the claim.

From the description of the measures taken it would appear that everything was done correctly. What went wrong?

- √ The driver of the vehicle was unfamiliar with the van. Think about the times you jumped into a friend or family member's vehicle. You search for the light switch, the air conditioning controls or how to dim the lights.
- √ The driver was not a professional driver; while he might have been sober, his passengers were not. Dealing with the distraction of passengers can be difficult even for professional drivers.

- √ The General Liability Hired and Nonowned Auto Coverage afforded under the national fraternity's liability policy was immediately put into play due to the rental company and driver's insurance having insufficient limits to pay the entire amount of damages.

Because of situations such as this, we are requesting only professional drivers and transportation be utilized. This is just one example. Unfortunately, we could fill page after page with similar tragedies. We recommend the following requirements for any selected vendor employed to provide transportation to members and guest:

- Commercial Auto Insurance that provides coverage for transporting people and property for a fee.
- Commercial Auto Insurance that provides, at a minimum, primary coverage of \$1,000,000.00 combined single limit for bodily injury and property damage.
- A professional driver who has a valid commercial vehicle operator's license in the state in which the driver is located.

The standards set forth should be addressed in both a formal undergraduate and alumni association business meeting. By working together to consistently meet these standards, we will be providing safe transportation that all previous measures had failed to accomplish and, together, we will be reducing the exposure to our undergraduate brothers', chapters and the national fraternity. This is ultimate win-win situation we all want to achieve.

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

The Chapter Property Insurance Program is voluntary and open for participation of any chapter who is covered by the Phi Kappa Tau Fraternity liability program. If your chapter does not presently participate in the property program and you wish to be provided a coverage and premium proposal, please see the end of this section for details.

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 local chapter or housing corporation.

It must be understood, however, that this coverage does not insure the belongings of the individual members of the chapter. Each chapter member must ensure that their personal property is covered by their parents' homeowners coverage. If not, each member should purchase renters coverage through a local insurance agent to insure their personal property.

Insurers:	Property - Equipment Breakdown -	RSUI Indemnity Company Hartford Steam Boiler Ins Co.
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Policy Period:	April 1, 2005 - April 1, 2006
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Policy Numbers:	Property - Equipment Breakdown -	NHD338470 FBP2202592
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Policy Deductible:	\$ 2,500 Per Occurrence except; \$10,000 Tenant or Member Vandalism \$10,000 Freeze Claims \$10,000 Vacant Properties \$10,000 Named Storm/Hurricane \$ 25,000 Flood & Earthquake (5% of actual cash value of insured values at the damaged location for California Earthquake losses with a minimum deductible of \$25,000) Maximum NFIP limit whether purchased or not for locations in Flood Zone A or V
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The Fraternity coverage includes;

1. "ALL RISKS" OF PHYSICAL LOSS OR DAMAGE

Extends protection of physical loss or damage to include vandalism, malicious mischief, burglary and 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 housing corporation if the physical plant is damaged or completely destroyed, up to the limits of coverage purchased for their premises. If the property is valued at the great of current valuation on file or \$90 per square foot, Guaranteed Replacement Cost coverage (GRC) applies. GRC (HRH/Kirklin & Co. LLC term for description purposes) will pay for full replacement of the structure regardless of the building limit shown on the policy. All Chapter housing corporations 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 to the Insurance Administrator, c/o HRH/Kirklin & Co., LLC, Attn: Rohnda Roehrs, (Ext 205) P.O. Box 540673, Omaha, NE, 68154, Telephone #(402) 498-0464, (800) 736-4327, Facsimile # (402) 492-8421.

3. AGREED AMOUNT COVERAGE

Provides for removal of the coinsurance clause ensuring that a chapter will not be penalized for unintentional undervaluation of a chapter property. A chapter must still ensure that the values reported to the insurance carrier are correct, the policy will only pay up to the values reported. For example, if a local housing corporation reports building values of \$400,000 and 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 INCOME (LOSS OF RENTS) COVERAGE

Provides for the payment of rental income to the house corporation 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.

5. EXTRA EXPENSE COVERAGE

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

6. EARTHQUAKE AND FLOOD COVERAGE

Coverage is provided for both of these causes of loss.

7. 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 \$ 250,000 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. 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 in compliance with current building code requirements.

8. 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,

What is covered ?

The property program will pay for property claims, up to the limit of coverage provided by the local chapter or housing corporation, resulting from a covered cause of loss for damage to or loss of:

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

What is not covered ?

- A) Damage to personal property of chapter members, employees or guests.
- B) Losses arising out of pollution contamination or asbestos.

How does a chapter participate in the Chapter Property Insurance Program ?

If your chapter is interested in receiving a coverage and premium proposal, please have a housing corporation officer or alumnus/chapter advisor contact the Insurance Administrator, c/o HRH/Kirklin & Co., LLC, Attn; Suzanne Haas (ext. 203), P.O. Box 540673, Omaha, NE, 68154, Telephone # (402) 498-0464, (800) 736-4327, Facsimile # (402) 492-8421. Attached is a questionnaire that will need to be completed, signed and submitted by a housing corporation officer, alumnus/chapter advisor before coverage can be bound, please complete, fax or mail the questionnaire and a written premium indication will be returned by mail. If you are in a hurry, indications can be provided over the telephone.

If unable to provide updates from the previous page and the physical plant was built prior to 1970, please answer the questions in SECTION I. (If updates are provided, or if the physical plant was built after 1970, please skip to SECTION II.)

SECTION I

1. *Electrical Wiring*

A. Does the system use a fuse box with removable fuses or a circuit breaker box?
Removable fuses _____ Circuit Breaker Box _____

B. Is there an annual inspection of the system by an outside contractor? Yes _____ No _____

2. *Heating, Ventilation, Air Conditioning*

A. Does the heating system appear to be original or an updated system?
Original _____ Updated _____

B. Is there an annual inspection of the system by an outside contractor? Yes _____ No _____

3. *Plumbing*

A. Are there any known leaks or problems with the plumbing system? Yes _____ No _____

B. Please check the box that best describes the plumbing system:
Plastic pipes _____ Copper pipes _____ Galvanized steel pipes _____

4. *Roof*

A. Are there any known leaks? Yes _____ No _____

SECTION II

5. **Number of Smoke Alarms:** Battery _____ Wired _____ # of Fire Extinguishers _____

6. **Square Footage:** _____ (Total)

7. **Kitchen on Premises:** Yes _____ No _____

If Yes: Metal hood with ansul system? Yes _____ No _____

8. **Boiler on Premises:** Yes _____ No _____

9. **Building Sprinklered:** Yes _____ No _____ If Yes: Covers what percent of total area? _____%

If you answered yes to question #9, please answer the following questions in order to qualify for additional premium discounts:

10. Is the sprinkler system serviced by an outside contractor? Yes_____ No_____

If yes: (If no, skip to question #13.)

11. Provide name and address of contractor: _____

12. Date of last contractor inspection: _____

13. Are there any automatic sprinkler alarms to an off-premises station? Yes_____ No_____
If yes, date of last sprinkler system alarm test: _____

Coverage Information

Expiration date of current policy: _____

Current carrier: _____

Current property premium: _____

Building Limit: _____ Replacement Cost

Contents Limit: _____ Replacement Cost

Loss of Rents Limit: _____ Annual Value

Other: _____

PLEASE NOTE: You are responsible to insure to value.

Any known losses in last 5 years? Yes_____ No___ If yes, provide details on separate page.

You attest to the fact that the questions on this form have been answered completely and no material facts have been intentionally omitted.

Completed by: _____

Title: _____

Signed: _____ Date: _____

**Please remit to: HRH/ Kirklin & Co., LLC. P.O. Box 540673
Omaha, NE 68154 Fax: 402-492-8421**

PHI KAPPA TAU FRATERNITY OTHER INSURANCE COVERAGES

Directors' & Officers' Liability Coverage

The National Insurance Program of Phi Kappa Tau offers Directors' & Officers' Coverage to all Undergraduate Chapters and House Corporations. Directors' & Officers' Coverage protects all Directors, Officers, Volunteers and the Entity for claims arising out of the failure or negligence in carrying out your fiduciary duties of diligence, obedience and loyalty to the organization that you serve as a Director and/or Officer. Claims covered under a Directors' & Officers' Liability Contract are claims for financial injury and not bodily injury or property damage of a third party that are insured by the General Liability Coverage of the Fraternity. In addition, the Directors' & Officers' Liability Coverage of the Fraternity provides Employment Practices Liability Coverage that protects the Chapter/House Corporation from claims arising out of allegations of Discrimination, Harrassment or Wrongful Termination arising in a employer/employee relationship. These claims are not insured by the General Liability or Workers' Compensation Coverage of the Chapter/House Corporation.

Overview of the coverage is as follows;

Insurance Carrier:	Landmark American
Policy Term:	February 23, 2005 to February 23, 2007
Policy Number:	NHP617910
Limit of Coverage:	\$ 2,000,000 Per Occurrence \$ 2,000,000 Policy Aggregate
Deductible:	\$ 10,000 Co. Reimb Entity and EPL \$ 0 Individual D&O Each Claim/Aggregate \$ 5,000 Affiliates

Member Accident Protection Coverage

The Fraternity's insurance program includes member accident protection as a benefit of membership. This covers *all U.S. undergraduate members and pledges* of Phi Kappa Tau that meet the following criteria:

- In good standing with the Fraternity
- Membership has been reported to International Headquarters
- All pledge initiation, undergraduate and risk management/insurance dues have been paid
- Currently enrolled at the college or university where your chapter is located.

If the accident occurs during summer or holiday break, you must have been enrolled during the prior school term and be enrolled for the next term.

This coverage is intended to compliment health insurance you should already have through your parents or other arrangements. Benefits will be paid when the eligible medical expense is not recoverable from any other insurance policy, service contract, or workers' compensation policy. This policy will reimburse deductibles and co-pays of health insurance programs.

An overview of the coverage is as follows:

Insurance Carrier: Markel Insurance Company.

Policy Term: September 1, 2005- September 1, 2006

Policy Number: 4102HA256478

Limits of Coverage: \$ 100,000 Accidental Medical Expense and/or Dental Injury Accident Maximum
\$5,000 Accidental Dismemberment and/or Accidental Death Benefit
52 Week Benefit Period

The Policy does not cover Loss nor provide benefits for:

- Expenses for treatment on or to the teeth, except for treatment resulting from Injury to natural teeth;
- Eyeglasses, hearing aids, and examination for the prescription or fitting there of;
- Suicide, attempted suicide or intentionally self-inflicted Injury;
- Injury due to participation in a riot;
- Cosmetic surgery;
- Loss resulting from air travel, except as a fare-paying passenger on a commercial airline;
- Injury or Sickness resulting from any declared or undeclared war;
- Injury or Sickness while in the armed forces of any country;
- Injury or Sickness covered by any worker's comp or occupational disease law;
- Treatment provided in a government Hospital unless the Insured is legally obligated to pay such charges;
- Infections except pyogenic or bacterial infections caused wholly by a covered Injury or Sickness;
- Claims occurring while parachuting or hang-gliding
- Expenses covered by any other policy;
- Hernia in any form;
- Sickness or disease, in any form;
- Fighting, unless an innocent victim;
- Injuries due to intramural tackle football, hockey or rugby. All other intramural activities are covered;
- All intercollegiate sport participation including off season conditioning.

**PHI KAPPA TAU FRATERNITY
INCIDENT/CLAIM REPORTING FORM**

When an incident arises at the chapter causing any bodily injury or property damage to any person, the following information must be obtained immediately. This report is being prepared for submission to our attorney so please be thorough and upon completion, send a copy of the report to:

**Phi Kappa Tau Fraternity
Attn: C. Steven Hartman, Chief Executive Officer
5221 Morning Sun Road
Oxford, OH 45056**

If the bodily injury is of a serious nature, a telephone call to Mr. Hartman at (513) 523-4193, Facsimile # (513) 523-9325 should also be made.

Date of Incident: _____

Fraternity/ChapterName: _____

Address: _____

Chapter President: _____

Telephone#: _____

Chapter Advisor: _____

Telephone #: _____

Name of Injured Party: _____

Telephone # of
Injured Party: _____

Witnesses: _____

Telephone # of Witnesses: _____

Description of
What Happened:
(What, When, Where
How, How Much) _____

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