

GENERAL RISK MANAGEMENT PROGRAM

The Centennial Convention voted to have The Delta Chi Fraternity obtain mandatory liability insurance coverage for its chapters/colonies. Chapters/colonies that are able, by September 1st of each year, to prove to the administrator of FRMT that they have equal or better coverage may be removed from Delta Chi's policy for the upcoming policy year of October 1 to October 1. Failure to provide adequate certification by the deadline will result in automatic inclusion in the program for the policy year.

Named Insured: The Delta Chi Fraternity, Inc.

Policy Period: October 1 to October 1 and each successive 12-month period unless otherwise modified or cancelled.

Limits: \$6,000,000 Bodily injury & property damage Combined Single Limit.
\$7,000,000 Policy Aggregate per location/chapter.

Deductible: \$1,000 to the chapter per incident if claim is due to a risk management violation.

Coverage:

The coverage is for bodily injury and property damage. However, 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.

Special Extensions:

Host Liquor Liability, Non-Owned & Hired Auto, Employee Benefits and of Coverage: Stop Gap Liability Coverage. For claims arising out of Assault & Battery, Hazing or Sexual Abuse, the only parties excluded from coverage are the perpetrators of the act. Non-Owned & Hired Auto Coverage is intended to protect innocent parties and entities. Coverage is not provided for the Undergraduate Student Owner or Operator of the auto involved in a car accident.

Special Note: The General Liability insurance program 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 house directors.

How is the Chapter's Bill Determined?:

The bill for each year is based on the Headquarters staff's estimate of the chapter's/colony's July 1 membership including any associate members. The Headquarters staff will use the Spring Membership List, plus new initiates, plus any holdover associate members, minus graduates reported, minus 10% for normal attrition. The number of men actually returning in the fall is not relevant nor is the addition of the fall or following spring associate member class. The rates vary from year to year and typically there will be a discount if the bill is paid in full by the due date established each year.

Does the Chapter Still Need Insurance for Its House?:

Where appropriate, the chapter/colony will still need to obtain such insurance coverages as fire, property, boiler and worker's compensation. FRMT can provide property insurance at very competitive rates. Call the number on the reverse side for an application.

Additional Named Insureds:

The Delta Chi Educational Foundation. All Directors, Officers and Employees of the Frater-

nity including but not limited to, each appointed and elected Officer, and the Custodians or Trustees of the Fraternity or its funds, each Fraternity Board, Committee and the members thereof, and all persons appointed by or named by the Directors, Officers or Employees of the Fraternity. All Locations, Entities, or Organizations, including Partnerships and joint Ventures, Chartered, Affiliated, or Associated with The Fraternity, including but not limited to each of The Delta Chi Fraternity Chapters and Colonies, their House Corporations, House Associations, Alumni Control Boards, Alumni Advisory Boards, Alumni Associations or Clubs, Parents Clubs, Mothers Clubs, and whether Elected or Appointed, General or Administrative, each of their Partners, Trustees, Directors, Officers and Committee Chairmen (all hereinafter referred to as "Chapter"). All individuals or Persons affiliated or associated with the Fraternity or a Chapter, including but not limited to, Colony Coordinators, Graduate Advisors, Faculty Advisors, Chapter Advisors, Resident Advisors, House Directors, Housemothers, Volunteers, Active Members, Inactive Members, Associate Members, and Pledges (but only with respect to their liability for activities performed by them in connection with The Fraternity); Supervisory and other Official Personnel of The Fraternity or any Chapter, and Employees, Volunteers, Agents or Servants of any of the above acting within the scope of their duties as such.

What Should Be Reported?:

Any bodily injury to anyone and any property damage for which there is a possibility that a claim may be made against this policy. While on the scene, if possible, get the names, addresses and phone numbers of all parties involved, as well as any witnesses to the accident or occurrence. If you are unable to obtain necessary details when first notified of an incident, immediately report whatever facts are known anyway. It is imperative that all losses or incidents be reported immediately to the following:

FRMT Ltd.
Insurance Administrator
c/o HRH/Kirklin & Company, LLC
P. O. Box 540673
Omaha, NE 68154
(800) 736-4327
(800)328-0522 FAX

The Delta Chi Fraternity, Inc.
International Headquarters
P.O. Box 1817
Iowa City, Iowa 52244-1817
(319) 337-4811
(319) 337-5529 FAX

Please notify your "BB", ABT president and house corporation president as well.

Note: This summary is for reference only and in no way changes or replaces the actual terms and conditions of the policy or program.

PROPERTY COVERAGE:

If your chapter or its local house corporation is interested in receiving a no obligation premium indication for Property and Equipment Failure coverage as a part of the FRMT Property Insurance Program, please contact:

HRH/Kirklin & Company, LLC
P. O. Box 540673
Omaha, NE 68154
(402) 498-0464
(800) 736-4327 (800) 328-0522 FAX