



**The Delta Chi Fraternity, Inc. HQ**  
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Dear Brother,

When the Board of Regents voted to purchase a Member Accident Protection Program at no additional cost to our chapters, part of the rationale was to minimize the number of claims made against the Fraternity's Liability Insurance. Another part was simply the desire to offer more "value" to our student members.

Some clear caveats of which our student members need to be aware:

1. This is **NOT** a substitute for health insurance. Each member is strongly encouraged to ensure that he has health insurance either through his parents or some other source.
2. Only our dues paying members and associate members are covered. Inactives are not covered by this insurance. Neither are any members or associates who the Chapter "C" fails to report to the Headquarters Office.
3. Coverage does not apply to Canadian students due to the Canadian system of socialized medicine.
4. Please read this **entire** letter and the **entire** brochure (attached) for a better understanding of the program. In particular, please read the "Partial List of Exclusions" and its related note in the brochure.

Here are some examples (from other fraternities) of MAPP claims:

- \* Chapter member ruptures ACL in chapter flag football game. The parents' major medical policy had a \$ 7,500 catastrophic deductible. MAPP paid deductible monies that were lost.
- \* Chapter member in Texas received a laceration to head due to fall on chapter property. Medical bills totalled \$943.
- \* Chapter member was assaulted on chapter property and stabbed in lower back. No other medical insurance. Medical bills exceeded \$ 8,000.
- \* Chapter member in Louisiana fractured ankle on chapter property. No other medical insurance. Medical bills exceeded \$4,000.

The Executive Director of another Fraternity had the unfortunate responsibility of handling crisis management after an auto accident involving chapter members. He stood in the hospital waiting room and explained the MAPP program to extremely upset parents. To say the least, the parents of the injured parties were surprised by the generosity of the Fraternity and the availability of the MAPP helped to comfort an emotional situation.

Markel Insurance Company, a leading insurer of student accident programs throughout the country, insures the Member Accident Protection Program. The following benefits are available for every undergraduate member and associate member of the Fraternity:

- \* Payment of medical or dental costs incurred as a result of an accident
- \* Dismemberment benefit in case of loss of limb.
- \* Death benefit for estate.
- \* This protection is **primary coverage in the absence of other medical insurance.**

Insurance Carrier: Markel Insurance Company

Limit of Coverage - **\$ 100,000 Accident Medical Expense Maximum**  
\$ 100,000 Accidental Dental Injury Maximum  
\$ 5,000 Accidental Dismemberment Benefit  
\$ 5,000 Accidental Death Benefit  
52 Week Benefit Period

**S**cholarship   **O**pportunity   **C**amaraderie   **I**nspiration   **A**chievement   **L**eadership  
**S**uccess   **O**bligation   **C**haracter   **I**nitiative   **A**thleticism   **L**earning  
**S**ervice   **O**utreach   **C**hivalry   **I**ntegrity   **A**mbition   **L**egacy

*Delta Chi - redefining the college social fraternity*

A simple overview of how the program works:

- \* Program pays out of pocket deductibles and co-pays that must be assumed under the major medical insurance program of the student member and then pays excess of the medical insurance program of the member. **In the absence of other medical coverage, the \$ 100,000 limit is available to pay medical costs incurred.**
- \* **Accidental Dismemberment and Death Benefits are available to compensate the injured member or his family should dismemberment or death result.**
- \* Any inquiry regarding a claim would be directed to HRH/Kirklin & Co, LLC. Address and telephone number would be printed in the brochure. **Delta Chi's Headquarters does not report nor investigate claims. The claim form is on the HRH/Kirklin web site (<http://www.kirklin.com/>) for ease in obtaining information for the claimant.**

**Definition of "Eligibility":**

"All eligible student members, associate members and or pledges of the sponsoring organization are insured for covered injuries, which are received while the policy is in force and occur while: (a) In good standing within the sponsoring organization and (b) an enrolled student at an institution of higher learning where there is an undergraduate chapter of the sponsoring organization, except during holiday or summer break. If the covered injury occurs during a holiday or summer break, the eligible member will have had to have been an enrolled student during the prior school term and continuing at an institution of higher learning the following term."

**A Partial Listing of "Exclusions":**

- \* Injuries sustained resulting from practice or play of intercollegiate sports.
- \* Injuries sustained from practice or play of intramural tackle football, hockey or rugby. **All other intramural activities are covered.**

Be Safe!

Fraternally,



Raymond D. Galbreth  
Executive Director

C: Board of Regents  
"BB"s  
"A"s