

Questions and answers about Fraternity insurance coverage

Because many Brothers have questions about the Fraternity's insurance coverage, our insurance broker, James R. Favor & Co., has prepared this list of frequently asked questions.

This basic information has been prepared as information only. The actual insurance policies are subject to definitions, exclusions, limitations, and various other terms and conditions. This information does not amend, extend, or alter the coverage afforded by the actual insurance policies. Complete specimen policies are available on our website, www.alphachisigma.org.

1. **What insurance coverage does Alpha Chi Sigma have?** Alpha Chi Sigma -- via the National Office -- secures the following insurance coverage:
 - General Liability
 - Hired & Non-Owned Auto Liability
2. **Who is covered by the Alpha Chi Sigma Liability Policy?** Alpha Chi Sigma Fraternity and Foundation, and only while they are acting on behalf of Alpha Chi Sigma and provided they are following Alpha Chi Sigma's policies. The coverage also extends protection to Chapters, Colonies, Volunteers, and Employees that are in good standing.
3. **Does the Alpha Chi Sigma Liability policy exclude, restrict, or eliminate coverage? Yes.** The Fraternity's insurance contains several important exclusions or coverage restrictions. **The Fraternity's insurance does not provide or replace anyone's personal insurance protection!**

Alpha Chi Sigma Insureds are only covered by the Fraternity's insurance under the following conditions:

- Only while complying with Alpha Chi Sigma's policies.
- Only while acting in their Official Capacity.
- Only while acting within the scope of their duties
- Only for their activities on behalf of the fraternity insureds.

The Fraternity's Insurance Coverage is also specifically **restricted or eliminated** when other types of conduct are involved. These include, but are not limited to:

- Any Act or Conduct in Violation of the Law
- Hazing of any kind
- Criminal acts/Alcohol consumption by minors
- Intentional acts/Assault & Battery
- Sexual abuse or misconduct
- Violations of the Risk Management Policy

4. **Do the Alpha Chi Sigma insurance policies cover accidents or injuries to members that are sustained during Alpha Chi Sigma athletic (i.e. intramural) events? No.** Participation in Alpha Chi Sigma athletic activities is **voluntary**. Members and Guests

assume the risk of injury or participate “at their own risk.” Claims in this area are normally covered by your personal medical insurance.

5. **Does Alpha Chi Sigma’s insurance cover members’ medical costs for accidental injuries? No.** The Alpha Chi Sigma insurance coverage is not an Accident & Health policy. Claims in this area are normally covered by your personal medical insurance.
6. **Could Chapter officers, students, graduates, or other volunteers be named in a lawsuit? Yes.** Chapters, students, graduates, and while not very often, other volunteers have been named in lawsuits. Subject to the terms, conditions, and limitations of the fraternity’s insurance, those parties are insured under Alpha Chi Sigma’s policies.
7. **As a member, how is my personal insurance or my parents’ personal insurance affected?** You should always report any potential insurance claim to your personal insurance agent or carrier. The Alpha Chi Sigma insurance does not substitute or replace our Members personal insurance and if any claim arises against them they must rely on their own personal insurance.
8. **As a volunteer, how is my personal insurance affected?** You should always report any potential insurance claim to your personal insurance agent or carrier. Where permitted by law, the insurance provided for volunteers under the Alpha Chi Sigma policy is **primary** and will stand ahead of your personal insurance.
9. **Does the Alpha Chi Sigma insurance provide auto liability coverage for members or volunteers if their automobiles are being used on Alpha Chi Sigma business? No.** Because of State “Automobile Financial Responsibility” Statutes, (laws that require owners or operators of an automobile to maintain primary auto insurance), the operator and owner must rely on their own automobile insurance. The Fraternity’s insurance provides Hired & Non-Owned Auto coverage to other PDE insureds that may potentially be responsible for auto accidents. This coverage is specifically **excess** of any other auto liability insurance that may be available.
10. **Does the Alpha Chi Sigma insurance cover a member’s or volunteer’s personal property? No.** In accordance with Alpha Chi Sigma’s Risk Management Policy, loss or damage to personal property (i.e. computers, bikes, books, clothing or other personal items) is not covered by the Alpha Chi Sigma insurance program. Usually loss or damage to your personal property can be easily insured under “renters insurance” or your personal or parent’s homeowner’s policy.
11. **Does the Alpha Chi Sigma insurance cover damage to my automobile if it is damaged on Alpha Chi Sigma property or while being used on Alpha Chi Sigma business? No.** The Alpha Chi Sigma insurance program does not provide any coverage for your automobile.
12. **When does Alpha Chi Sigma review its insurance program?** The Supreme Council reviews the Fraternity’s risk management and insurance program annually.

13. What are the Alpha Chi Sigma Program Limits of Coverage? The limits of coverage are \$1,000,000 Per Occurrence and \$2,000,000 Aggregate. The Aggregate Limits apply separately for each location. Certificates of the insurance coverage can be obtained on request from the National Office.

14. Who is the National Office insurance contact?

Contact: Marena Humphress
Address: 2141 North Franklin Dr
Indianapolis, IN

Telephone: (800) ALCHEMY
Fax: (317) 351-9702
Email: national@alphachisigma.org

15. Who is Alpha Chi Sigma's insurance broker?

Contact: James R. Favor & Company LLC
Address: 14466 East Evans Avenue
Aurora, Colorado 80014-1409

Telephone: 1-800-344-7335 or (303) 750-1122
Fax: (303) 745-8669
Email: info@jrfco.com