



# PHI GAMMA DELTA

## BUILDING COURAGEOUS LEADERS

### Insurance Frequently Asked Questions

#### Why is insurance so expensive?

Insurance coverage for fraternities is expensive for several reasons. The biggest factors are that fraternities are considered a high-risk group and there are not many carriers willing to cover them. Over the last several years, fraternities have not only had numerous claims, but there have been large settlements, which affect all fraternities.

Read more at <http://www.phigam.org/NetCommunity/Document.Doc?id=164>.

#### What is covered?

The Fraternity's policy covers many areas. When we talk about insurance, we refer primarily to our general liability coverage. This coverage provides protection against suits or claims arising out of accidents that arise on or off chapter property if they are a result of normal fraternity activity. It is important to note that coverage does not apply when illegal or intentional acts take place (underage drinking, hazing, non-compliance with the Risk Management Policy, etc).

More information is available in the Risk Management Manual at <http://www.phigam.org/NetCommunity/Document.Doc?id=165>

Additionally, the Fraternity offers the **Member Accident Protection Plan** as a benefit of membership. The program is intended to complement the health insurance program of every undergraduate member and pledge of the Fraternity for injuries because of an accident. This benefit will cover qualifying out-of-pocket expenses, even deductibles of primary insurance cost. The accident does not have to be fraternity related to qualify.

This is a service for all members and pledges on record with IHQ; unfortunately, it is not available to members of Canadian chapters. For more information, visit:

[http://www.willisfraternity.com/Insurance\\_Products/Member\\_Accident\\_Protection\\_Program/](http://www.willisfraternity.com/Insurance_Products/Member_Accident_Protection_Program/)



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### What is not covered?

Any claim of bodily injury and/or property damage from an incident when:

- ◆ An illegal act was performed. (ex: underage drinking, hazing)
- ◆ An intentional act was performed. (ex: hazing)
- ◆ A contract made by the chapter is broken. (ex: violation of the Risk Management Policy)
- ◆ A chapter employee is hurt on the job (cook, housemother, etc). Workers' Compensation coverage must be purchased locally by each chapter with any employees.

More information is available in the Risk Management Manual at

<http://www.phigam.org/NetCommunity/Document.Doc?id=165>

### What do we do if we have an incident / claim?

*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 Phi Gamma Delta Fraternity.

- 1) **Call the appropriate emergency numbers!** Call 911 immediately if there are injuries involved. Follow the guidelines outlined in the Crisis Management Plan.
- 2) **Contact your graduates.** Contact your Purple Legionnaire and/or other graduate brothers.
- 3) **Gather information.** While on the scene, if possible, get all names, addresses and phone numbers of all parties involved, as well as any witnesses to the accident.
- 4) **Report it to Kirklin and PGD.** You need to report the incident to our insurance provider, Kirklin & Co., and the International Headquarters. Contact Mr. Rich Jungman at Kirklin & Co. at (800) 736-4327 ext 215. Contact Bill Martin, Executive Director of Phi Gamma Delta, at (859) 255-1848 ext 135. If you are unable to obtain necessary details when first notified of any incident, you should still report any known facts.
- 5) Unless instructed otherwise by Kirklin & Co. or Bill Martin, complete the incident reporting form at [http://www.willisfraternity.com/Claim\\_Reporting/](http://www.willisfraternity.com/Claim_Reporting/).



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To file a claim under the Member Accident Protection Program, visit [http://www.willisfraternity.com/Insurance\\_Products/Member\\_Accident\\_Protection\\_Program/](http://www.willisfraternity.com/Insurance_Products/Member_Accident_Protection_Program/)

### **Can we receive discounts on our insurance assessment?**

All pledges are required to complete the Greek Life EDU online module. If your pledge class meets 100% completion by the assigned deadline (December 1 for the Fall semester, April 15 for Spring), your chapter will receive a discount of \$10 per pledge on your insurance bill.

Chapters that are found guilty of Risk Management Policy violations are assessed a surcharge. Make sure your chapter adheres to Phi Gamma Delta's Risk Management Policy!

If you have further questions regarding the Fraternity's insurance coverage, please contact Phi Gamma Delta International Headquarters at (859) 255-1848 or [phigam@phigam.org](mailto:phigam@phigam.org).