

# Residential Property Management Association General Liability Insurance Program



**The Residential Property Management Association (RPMA) General Liability program** provides comprehensive liability protection specifically for providing college student housing.

**RPMA General Liability Program For Lesser of Property Exposure** will allow a Landlord, or other Lessor of Property to obtain General Liability Insurance with broad coverage at a competitive price. The protection offered serves as primary protection in the absence of other coverage or will also supplement insurance coverage provided under a national insurance program.

COMMERCIAL GENERAL LIABILITY POLICY LIMITS:	
Each Occurrence	\$1,000,000
General Aggregate Products/ Completed	\$2,000,000
Operations Aggregate Personal/Advertising	\$2,000,000
Injury Limit	\$1,000,000
Fire Legal Liability	\$1,000,000
Medical Payments	Excluded
OPTIONAL EXCESS LIMITS:	
Each Occurrence	\$4,000,000
In the Aggregate	\$4,000,000

## THE RPMA GENERAL LIABILITY PROGRAM PROVIDES:

- Coverage for claims arising out of bodily injury, personal injury and property damage.
- Coverage for Host Liquor Liability
- Coverage for Non-Owned and Hired Auto Liability
- Expenses, such as legal fees, are paid outside the limits of liability. § A or better rated insurance carriers
- Offering limits up to \$5M per occurrence with the ability to place up to \$10M in limit
- No hazing, assault & battery, sexual assault and abuse and/or alcohol exclusions
- No shared limits
- Low deductible of \$2,500
- Coverage not limited to designated premise
- Primary coverage for Board members

## OTHER COVERAGES OFFERED BY HOLMES MURPHY:

- Commercial Property Insurance( Required)
- Commercial Crime Coverage Program (Optional)
- Directors and Officers Liability (Optional)

## WOULD YOU LIKE A QUOTE?

E-Mail: [CGlantz@holmesmurphy.com](mailto:CGlantz@holmesmurphy.com)

Phone: 402-898-4191

E-mail: [Lowens@holmesmurphy.com](mailto:Lowens@holmesmurphy.com)

Phone: 402-898-4171

*Coverage assumes no coverage is currently being provided by carriers utilized to underwrite the FPMA program*

## INFORMATION NEEDED:

Summer Membership Count  
Owned or Leased Facility Square Footage  
Claim Information for the Past Five Years  
Completed FPMA GL Application

**FOR MORE INFORMATION ABOUT OUR OTHER  
INSURANCE PRODUCTS AND SERVICES PLEASE VISIT:**

[www.holmesmurphyfraternal.com](http://www.holmesmurphyfraternal.com)

- Apply for Insurance
- Report a claim
- Find educational resources
- Join our mailing list



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