

INSURANCE MAY BE

# GREEK TO YOU

IT'S *not to us*

## Fraternal Property Management Association Liability Insurance Program

The Fraternal Property Management Association (FPMA) is an Illinois association form to provide deep risk management and educational resources and access to customized property and casualty insurance products for fraternity and sorority house corporations. The FPMA Liability Insurance program provides comprehensive liability protection specifically designed to supplement the liability insurance provided to a house corporation under a national liability insurance program. Through the utilization of master policies, the FPMA provides a house corporation the ability to obtain broad coverage at a competitive price.

### WHAT DOES IT COST?

Based on a chapter house with 20,000 SF or less and no prior claims

**\$3,531** for a limit of **\$1,000,000** per occurrence and **\$2,000,000** annual aggregate

**\$5,031** for a limit of **\$5,000,000** per occurrence and **\$6,000,000** annual aggregate

### THE FPMA LIABILITY PROGRAM HIGHLIGHTS:

- A- or better rated insurance carriers
- No Exclusions for hazing, assault & battery, sexual assault and/or abuse of alcohol
- Host Liquor Liability
- Hired & Non-owned auto
- Expenses in addition to the limit
- Primary coverage for House Corporation Officers
- Coverage territory not limited to designated premises
- Corporation's own limit – no shared limit
- Low deductible of \$2,500

### COMMERCIAL GENERAL LIABILITY POLICY LIMITS:

Each Occurrence	\$1,000,000
Annual Aggregate	\$2,000,000
Products Completed Operations Aggregate	\$2,000,000
Personal & Advertising Injury Limit	\$1,000,000
Fire Legal Liability	\$1,000,000
Medical Payments	Excluded

### OPTIONAL EXCESS LIMITS:

Each Occurrence	\$1,000,000
Annual Aggregate	\$1,000,000

### INFORMATION NEEDED:

- Owned or Leased Facility Square Footage
- Claim Information for the Past Five Years
- Completed FPMA GL Application
- Must be a participant in the FPMA property insurance program

### WOULD YOU LIKE A QUOTE?

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

### Other Coverages Offered By Holmes Murphy:

Commercial Property Insurance  
Workers Compensation  
Commercial Crime Coverage Program  
Directors and Officers Liability/Employment Practices Liability



FOR MORE INFORMATION ABOUT OUR OTHER INSURANCE PRODUCTS AND SERVICES PLEASE VISIT: [www.holmesmurphyfraternal.com](http://www.holmesmurphyfraternal.com)

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