The Fraternal Property Management Association (FPMA) was created to provide educational assistance to student housing owners and volunteers to strengthen their ability to manage their chapter properties. In addition, the FPMA provides competitive insurance products specifically designed to protect properties owned and leased by student organizations.

**WHAT WILL THE INSURANCE COVERAGE OF FPMA INCLUDE FOR PARTICIPANTS?**

- **LAW AND ORDINANCE COVERAGE**
- **EQUIPMENT BREAKDOWN PROTECTION**
- **BUSINESS INCOME (LOSS OF RENTS)**
- **BUSINESS PERSONAL PROPERTY**
- **EXTRA EXPENSE**

**SUMMARY OF INSURANCE COVERAGE:**

- **“A” Rated Insurance Companies:** (as rated by the AM Best & Company)
- All Risk-Special Form Coverage: Coverage is provided for all causes of loss except those excluded by the insurance contract.
- Building Protection: Guaranteed Replacement Cost Coverage is provided if your building is insured to the current reconstruction valuation on file. The policy will provide monies to reconstruct the building to its prior condition, regardless of the stated building limit.

**BENEFITS OF PARTICIPATION IN FPMA**

- A semiannual newsletter focusing on risk management issues facing owners of student housing.
- A property & casualty insurance program that provides, in most cases, broader insurance coverage for less premium.
- A biennial inspection providing recommendations for Chapter House improvements regarding:
  - Life safety
  - Property condition
  - Review of Coverage
  - Completion of Estimated Reconstruction Cost Valuation

**WOULD YOU LIKE A QUOTE?**

**E-Mail:** fraternalinsuranceapp@holmesmurphy.com
**Phone:** 800-736-4327 Ext. 4191

**CHECK US OUT:**

@HolmesMurphyFS @HolmesMurphyFS

FOR MORE INFORMATION ABOUT OUR OTHER INSURANCE PRODUCTS AND SERVICES PLEASE VISIT: www.holmesmurphyfraternal.com

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