



ALPHA SIGMA PHI
alphasigmaphi.org

GENERAL LIABILITY INSURANCE PROGRAM

Alpha Sigma Phi Fraternity insurance program provides Blanket Public General Liability Coverage.

The coverage is for bodily injury, property damage, and personal injury. This protects the local undergraduate chapter, its officers and members, house corporations, alumni associations, and chapter-related educational foundations including appointed volunteers, from claims arising out of bodily injury and property damage occurring out of chapter operations. It also protects against claims arising out of libel, slander, false arrest, invasion of privacy, eviction from the premises, consumption of food and beverages, and incidental malpractice.

It must be understood that our coverage is for general public liability. It is not accident insurance covering members and new members or potential members for injuries sustained on the chapter premises and/or in chapter activities. Liability insurance is not a substitute for medical insurance. Furthermore, it is not Workers' Compensation insurance, which may be required for Fraternity employees.

Alpha Sigma Phi Fraternity Coverage includes:

1. COMMERCIAL GENERAL LIABILITY

Covers liability arising out of Fraternity premises and operations.

2. HIRED & NON-OWNED AUTOMOBILE LIABILITY COVERAGE

Applies to the situation when a chapter member, chapter employee, or volunteer alumnus driving his own car on fraternity business is involved in an accident. Intended to only cover entities of Alpha Sigma Phi Fraternity and individuals not involved in the accident. Intent is not to provide auto liability coverage to those who are not prudent enough to purchase their own auto liability policy. The auto insurance of the driver or auto owner will be the primary insurance coverage.

3. PRODUCTS/COMPLETED OPERATIONS LIABILITY

Covers preparation and consumption of food and beverages.

4. PERSONAL INJURY & ADVERTISING INJURY

Covers libel, slander, defamation of character, false arrest, detention, malicious prosecution, wrongful entry or eviction, invasion of privacy.

5. CONTRACTUAL LIABILITY COVERAGE

Under certain circumstances, the liability coverage of Alpha Sigma Phi Fraternity insurance contract is extended to protect other parties with whom an Alpha Sigma Phi Fraternity chapter may enter into a contractual page 1 of 2 agreement. No contract should be signed by any entity/chapter of Alpha Sigma Phi Fraternity, without complete understanding of liabilities being assumed and insurance coverage, if any, that is provided. When any questions arise, please contact your chapter advisor or the International Headquarters of Alpha Sigma Phi Fraternity.

6. WATERCRAFT LIABILITY

Covers hired and non-owned boats/watercraft providing it is less than 52 feet in length.



7. INCIDENTAL MEDICAL MALPRACTICE

Covers liability that arises against an insured chapter or an individual who provides emergency medical care for injuries on or off our premises.

8. DAMAGE TO PREMISES YOU RENT

\$1,000,000 damage to premises you rent. This is not a substitute for property insurance. Damage to premises you rent liability coverage provides coverage for liability arising against your Fraternity out of fire damage to a non-owned premises rented for any period of time as well as other damage to a premises you rent for 7 or less days.

9. WORLDWIDE COVERAGE

Coverage worldwide for suits brought in the United States.

10. HOST LIQUOR LIABILITY

Provides coverage when providing alcoholic beverages at no charge to those of legal drinking age. If you are found to be in the practice of manufacturing, distributing, selling, serving or furnishing alcoholic beverages, or if minors are involved, your coverage and protection is jeopardized.

WHO IS AN INSURED?

The insurance coverage will pay claims up to \$2,000,000 per occurrence for the following organizations and/or people only while acting within the scope of such insured's duties and in compliance with the "Risk Management Policies of Alpha Sigma Phi:

A. The local undergraduate chapter that is chartered and recognized by the Fraternity when it obeys the laws of the institution, city, county, state and country in which it operates and the policies of Alpha Sigma Phi Fraternity. Properly reported undergraduate chapter officers, executive committee, committee chairman and members while performing the duties of elected or appointed positions within the organization.

B. Recognized House Corporations, Recognized Alumni Associations, Recognized Regional Alumni Clubs, Board of Advisors, Chapter Councils and Recognized Parent Clubs, but only while acting within the scope of their duties on behalf of Alpha Sigma Phi Fraternity.

C. Properly reported Officers, Directors, Trustees, Advisors, Partners, Coordinators, Custodians, Committee Members, Council Members, Board Members, Volunteers, Houseparents, Resident Advisors, Faculty Advisors, Fraternity Members, Fraternity New Members, and Employees but only while acting within the scope of their duties on behalf of Alpha Sigma Phi Fraternity.

Note: "Risk Management Policies" as noted above per the policy shall mean any written rules, regulations, policies, guidelines, manuals, memoranda, or other instructions regarding code of conduct or risk management, as established by the Named Insured and in effect at the time of the alleged occurrence. In the event the insured is a fraternity chapter or provisional chapter, "Risk Management Policies" includes all rules, regulations and policies imposed on such fraternity chapter or colony by its Host College or University. In the event that any individual rule, regulation, guideline, or instruction in the Named Insured's "Risk Management Policies" conflicts with an individual rule, regulation, guidelines, or instruction of the host college or university, then that particular rule, regulation, guideline or instruction issued by the Named Insured shall control.

WHO IS NOT AN INSURED?

A. Any individual member, alumnus, trustee or advisor who is performing tasks outside of his responsibility (i.e. spontaneous social function planned by an individual member, chapter advisor consuming alcohol with undergraduates, hazing of members, etc.)

B. Any member whose illegal or intentional actions result in death or injury to an individual or property damage.

