

**FRATERNITY HOUSING CORPORATION
HOUSE CORPORATION SUPPLEMENTAL LIABILITY
INSURANCE PROGRAM FOR RECOGNIZED HOUSE
CORPORATIONS OF KAPPA ALPHA ORDER**



**EFFECTIVE FOR THE ANNUAL TERM:
APRIL 1, 2012 – APRIL 1, 2013**

Fraternity Housing Corporation

Supplemental Liability Insurance Program for recognized House Corporations of Kappa Alpha Order

The following description is a summary only and is not intended to serve as a substitute for the actual insurance contract.

Fraternity Housing Corporation supplemental liability insurance program for recognized House Corporations provides Blanket Public General Liability Coverage up to **\$5,000,000 per occurrence** for all locations that have paid the premium assessment to participate.

It must be understood that this supplemental program coverage is for general public liability and applies excess of the Kappa Alpha Order sponsored national insurance program. The entity covered by this supplemental program is the House Corporation only. Coverage does not extend to the undergraduate chapter or any local alumni association. Specific policies providing the coverage are as follows:

Primary Umbrella Insurer:	Liberty Surplus Insurance Corporation
Policy Period:	April 1, 2012 to April 1, 2013
Policy Number:	100000520101
Excess Umbrella Insurer:	Torus Specialty Insurance Company
Policy Period:	April 1, 2012 to April 1, 2013
Policy Number:	50142B120ALI

Limits of Coverage – Including KAO program limits of coverage

Coverage Level	Insurer	Bodily Injury & Property Damage Per Occurrence Limit	Policy Aggregate	Policy Aggregate Applies Per Location?
Primary Liability	Landmark American Insurance Company (KAO national program)	\$100,000	\$200,000	Yes
Umbrella	Liberty Surplus Insurance Corporation	\$1,000,000	\$2,000,000	Yes
Excess Umbrella	Torus Specialty Insurance Company	\$4,000,000	\$4,000,000	Yes

Further coverage details follow the information found on pages 4-5 of the Kappa Alpha Order manual.

Claims reporting procedures remain the same as on page 11 of the Kappa Alpha Order manual.

Additional Insured Requests must follow procedures outlined on page 6 of the Kappa Alpha Order manual.

The Kappa Alpha Order sponsored insurance program manual is attached for your review.

