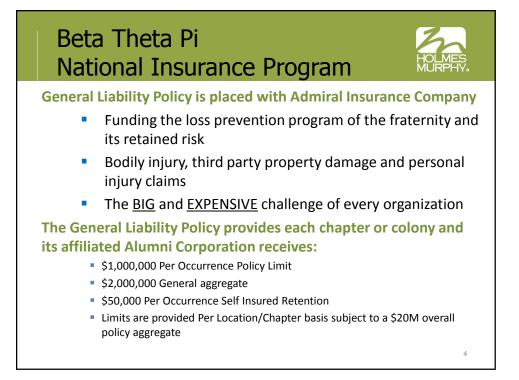
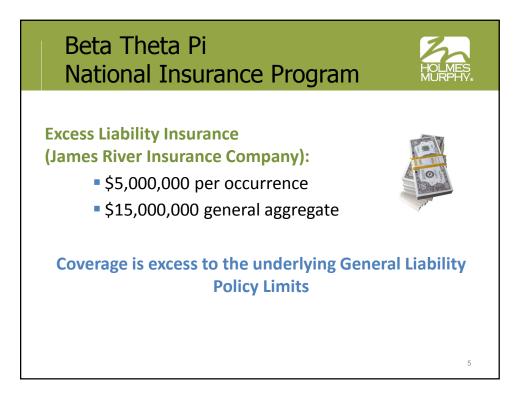


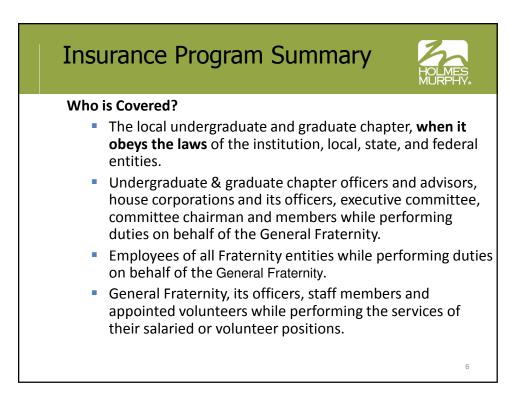
Beta Theta Pi National Insurance Program

- General Liability
- Excess Liability
- Directors & Officers/Employment Practices
- Crime Policy
- Cornerstone Property Program







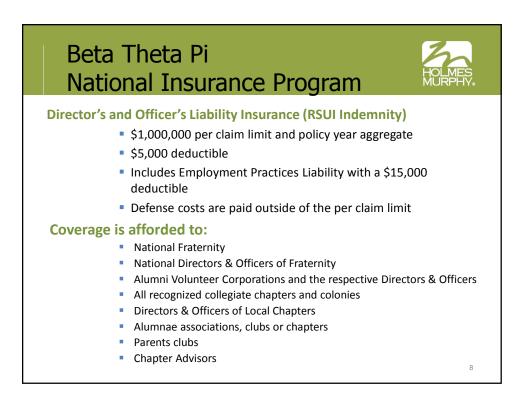


Insurance Program Summary



Who is <u>NOT</u> Covered?

- Any individual undergraduate, alumni and respective chapter involved in an activity specifically excluded under the terms of the policy
- Any member whose illegal or intentional actions result in death or injury to an individual or property damage
- Members' parents or family members and guests of chapter members
- College/University administration



Beta Theta Pi National Insurance Program



Crime coverage (Zurich)

- Provided to all chartered chapters and colonies and their affiliated Alumni Volunteer Corporation Boards
- Employee theft/embezzlement: \$25,000 per occurrence limit with a \$2,500 deductible
- Computer fraud: \$25,000 per occurrence limit with a \$2,500 deductible
- Forgery/alteration: \$25,000 per occurrence limit with a \$2,500 deductible
- Funds transfer Fraud: \$25,000 per occurrence limit with a \$2,500 deductible
- Theft must be reported to all appropriate authorities



Insurance Overview Protect: Building, Business Personal Property, Business Interruption/Extra Expense GRC/Replacement Cost/ACV Equipment Breakdown Workers Compensation Premium Savings Opportunities Benefits of being in Cornerstone

Cornerstone Housing Program



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Property Insurance Program Highlights (GRC)

- Coverage to rebuild with like, kind and quality up to \$100M per occurrence.
- Law & Ordinance Coverage
 - In addition to the Building Limit
 - Full Building Limit for Coverage A
 - Coverage B & C (Increased Cost of Construction and Demolition) \$1,000,000
 - Includes coverage for new structures required by local building ordinance
- Earth Movement/Earthquake provided at no additional cost with the exception of California locations (CA locations are subject to EQ surcharge)
 - \$25,000 deductible all locations other than CA
 - CA 5% of TIV if EQ surcharge paid
- Flood Coverage
 - \$25,000 deductible for flood zones other than 100 yr
 - \$100,000 deductible for 100 yr flood zones



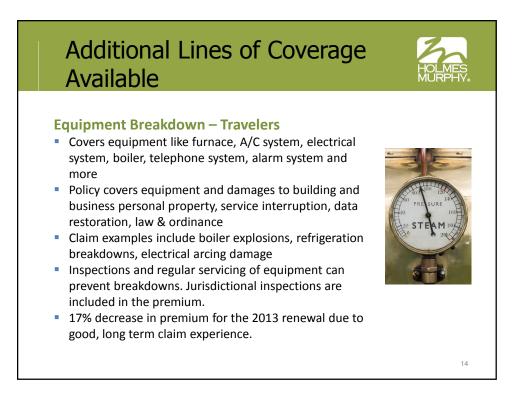
Cornerstone Housing Program



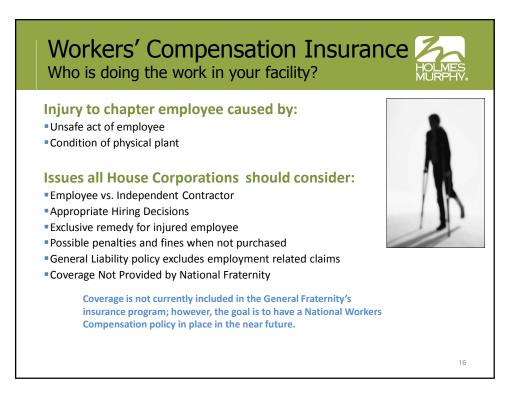
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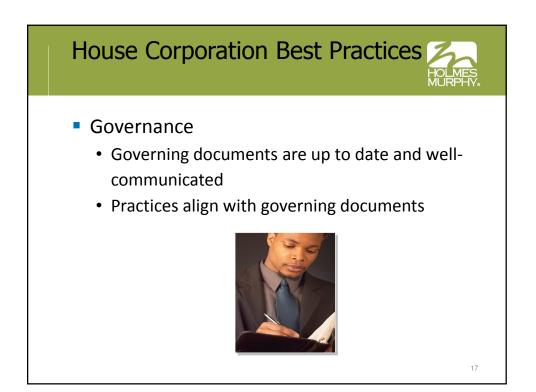
Property Insurance Program Highlights (GRC)

- Same deductible for Wind/Hail (Except Costal Exposures when sustained from a Named Storm)
- Broad Definition of Business Personal Property including fine arts and electronic data processing equipment and software
- Built in Builders Risk coverage for risk associated with renovations and additions
- Vacancy per policy occurs when less than 31% of the building is occupied
- Biennial inspection service including comprehensive insurance review
- Claim Advocacy Support and onsite assistance for losses exceeding 100K

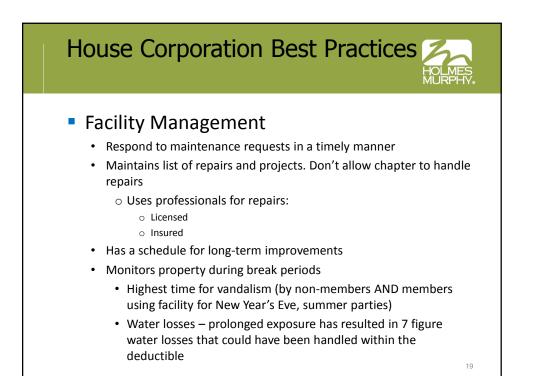








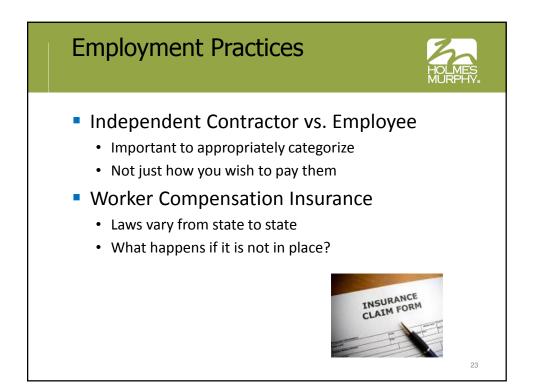




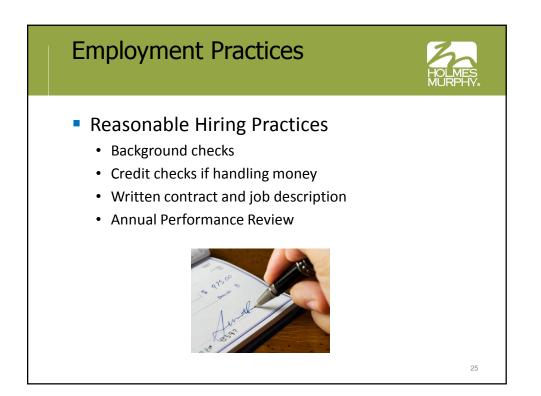














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