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Subject: RE: Zeta
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Clarification of Sorority Insurance Coverage

The following will help to clarify coverage's that are provided under our National Insurance Program policy underwritten by The St. Paul Fire and Marine Insurance Company.

Our Liability Policy, \$1,000,000 per occurrence and \$2,000,000 aggregate extends coverage to the normal operations of Chartered Chapters which includes regular scheduled meetings (at home, at a luncheon, in a school or on rented premises), installation of officers and those regular events attended by members and for members only. The policy premium charge contemplates coverage for these activities.

Many of our activities are beyond those covered by our liability insurance. By submitting an Application for Organization Certificate of Insurance form along with copies of any contracts you are required to sign, coverage may be added for an additional charge. Certain activities cannot be covered and you will be immediately notified if that is the case and we will assist you in obtaining special insurance coverage. Such activities would be those that involve the use of an automobile, providing transportation, any co-sponsored activity, any activity, which requires liquor liability coverage, and certain other activities, which can only be covered by specialty insurance markets.

Generally, you may assume that if the general public is invited to the activity, there will be an additional insurance charge. Again, the submission of the Organization Certificate of Insurance Form and contracts you will be signing will allow for the determination to be made. Always submit the information at least sixty (60) days in advance of the activity.

Based on # of non members attending:

0-250 \$100
251-500 \$200
501-750 \$300
751-1000\$400

Additional \$100 charge if alcohol is available at event.

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