

Dear House Corporation President,

In partnership with Holmes Murphy, ATO and RPG are pleased to provide the 2016-17 Policy Year renewal for both the ATO endorsed commercial property insurance program and the ATO Supplemental General Liability Insurance Program. Enclosed please find your organization's renewal invoice and program documents.

Currently 90 percent of ATO house corporations are using the ATO endorsed property program. Our goal is to see all recognized ATO House Corporations participating in the ATO program as they do today in the ATO supplemental liability insurance program. Full participation allows all house corporations to benefit from our collective buying power.

For all participants' convenience and efficiency we have provided a single invoice for property and liability coverage coordinated through the RPG office.

As per the information notices sent late 2015 and again in February of 2016;

***Effective April 1, 2016*** ATO will require House Corporations to fully bear the cost of its complete insurance program which can be accomplished in one of two ways:

- 1. Participation in the ATO sponsored property program (individual quotes will be provided) and participation in the General/Umbrella Liability, D&O and Crime Coverage at a reduced rate of \$2,900.*

*or*

- 2. Participation in only the General/Umbrella Liability, D&O and Crime Coverage at the normal rate of \$5,500 with the ability to continue to purchase property coverage from another source.*

If your organization is not currently participating in the ATO property program, but would like to, or if you have any policy or program questions, please do not hesitate to contact Matt Higgins at 317-275-8936 or [mhiggins@rpg-mail.com](mailto:mhiggins@rpg-mail.com).

Sincerely,



Wynn Smiley  
Chief Executive Officer

## Alpha Tau Omega Supplement Liability Insurance Program

*For recognized House Corporations of Alpha Tau Omega Fraternity*

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

The Alpha Tau Omega supplemental liability insurance program for recognized House Corporations provides Blanket 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 Alpha Tau Omega 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:

First Layer Excess Liability: Liberty Surplus Insurance Corporation  
Policy Period: April 1, 2016 to April, 2017

Second Layer Excess Liability: Liberty Surplus Insurance Corporation  
Policy Period: April 1, 2016 to April, 2017

### Limits of Coverage – Including ATO program limits of coverage

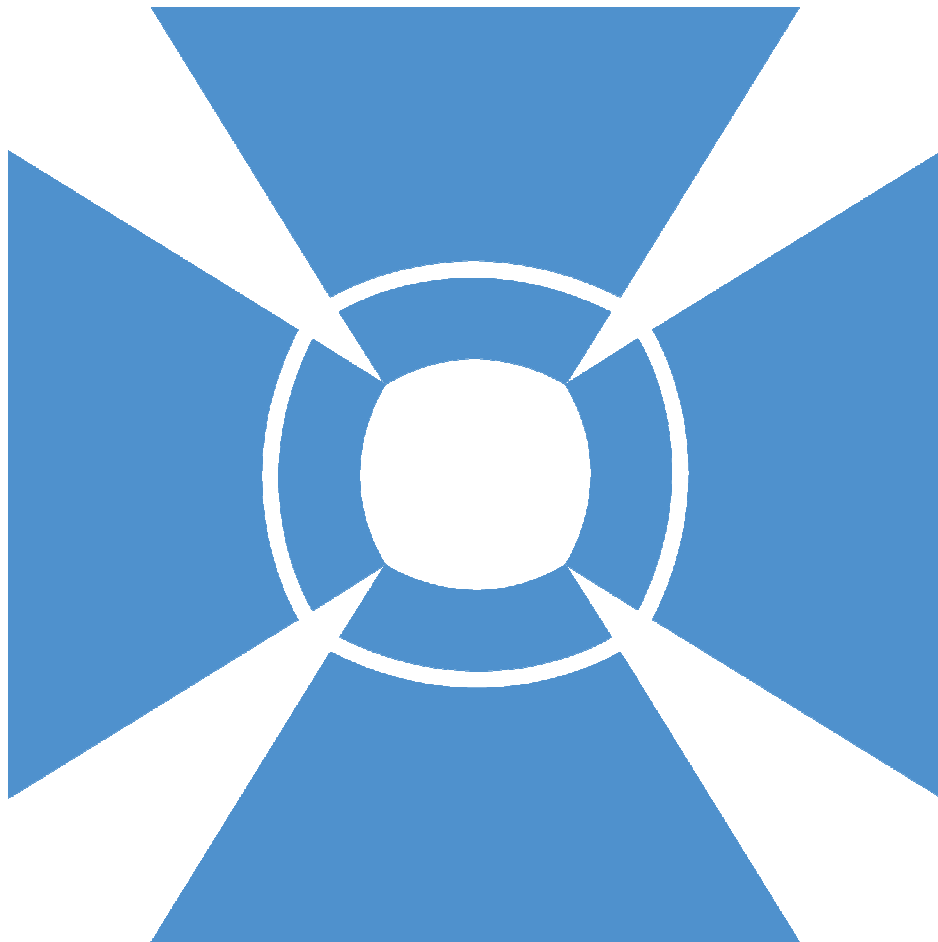
Coverage Level	Insurer	Bodily Injury & Property Damage Per Occurrence Limit	Policy Aggregate	Policy Aggregate Applies Per Location?
Primary Liability	Landmark American Insurance Company (ATO national program)	\$100,000	\$200,000	Yes
First Layer Excess Liability	Admiral Insurance Company	\$1,000,000	\$2,000,000	Yes
Second Layer Excess Liability	Liberty Surplus Insurance Corporation	\$4,000,000	\$20,000,000	No

Further coverage details follow the information found on pages 17-30 of the Alpha Tau Omega Fraternity Risk Management manual. Claims reporting procedures remain the same as on page 22 of the Alpha Tau Omega Fraternity Risk Management manual.

Additional Insured Requests must follow procedures outlined on page 26 of the Alpha Tau Omega Fraternity Risk Management manual.

**ALPHA TAU OMEGA**  
***HOUSE CORPORATION***  
***SUPPLEMENTAL LIABILITY INSURANCE PROGRAM***  
***FOR RECOGNIZED HOUSE CORPORATIONS OF***  
***ALPHA TAU OMEGA FRATERNITY***

---



**EFFECTIVE FOR THE ANNUAL TERM:**  
**APRIL1, 2016–APRIL1, 2017**

---

# Alpha Tau Omega Supplement Liability Insurance Program

*For recognized House Corporations of  
Alpha Tau Omega Fraternity*

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

The Alpha Tau Omega supplemental liability insurance program for recognized House Corporations provides Blanket 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 Alpha Tau Omega 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;

First Layer Excess Liability: Policy Period:	Liberty Surplus Insurance Corporation April 1, 2016 to April, 2017
Second Layer Excess Liability: Policy Period:	Liberty Surplus Insurance Corporation April 1, 2016 to April, 2017

## Limits of Coverage – Including ATO 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 (ATO national program)	\$100,000	\$200,000	Yes
First Layer Excess Liability	Admiral Insurance Company	\$1,000,000	\$2,000,000	Yes
Second Layer Excess Liability	Liberty Surplus Insurance Corporation	\$4,000,000	\$20,000,000	No

Further coverage details follow the information found on pages 17-30 of the Alpha Tau Omega Fraternity Risk Management manual. Claims reporting procedures remain the same as on page 22 of the Alpha Tau Omega Fraternity Risk Management manual.

Additional Insured Requests must follow procedures outlined on page 26 of the Alpha Tau Omega Fraternity Risk Management manual.