NATIONAL PANHELLENIC CONFERENCE, INC.

Summary of Insurance Coverages

for

College and Alumnae Panhellenic Associations

2026 - 2027 Insurance Program

Presented By:

MJ INSURANCE
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For Coverage, Invoicing and Related Questions

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For Claims Related Questions

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For Certificates of Insurance Requests and Event Contract Review

Request via on-line portal: https://mjsorority.com/services/request-certificates/

For Educational Resources, Website and Newsletter Questions

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Commonly Asked Questions

Who is protected by the National Panhellenic Conference Insurance Program?

The General Liability policy defines an insured as the National Panhellenic Conference (NPC), and the College and Alumnae Panhellenic Associations. Any member, employee or volunteer is also an insured, while they are acting on behalf of these Entities. NPC has purchased a comprehensive policy to protect you should you be named in a lawsuit while acting on their behalf.

Are all activities covered by the insurance policies?

The General Liability policy covers premises liability as well as operations liability. This would include coverage for any typical event that is held off premises, such as philanthropic events, dances or social events. Virtually all NPC sponsored activities are covered; however, intentional acts, that produce a loss, are not covered. The policies are very comprehensive and do protect NPC and its members.

Is the exposure for alcohol related activities covered by the insurance policies?

We have been successful in securing host liquor liability coverage which is similar to the type of coverage you would have as a homeowner. This coverage protects an Insured should they be named in a civil lawsuit where someone was injured due to the consumption of alcohol. This coverage will respond as long as the courts interpret that the Insured is not in the business of serving, selling, manufacturing, furnishing or distributing alcoholic beverages. **It is extremely important that all members of NPC follow their organization's policy on alcohol.**

If I am injured during an NPC sponsored event, will the NPC insurance policy pay for my injuries?

When a member or volunteer is injured during an NPC sponsored event, they need to rely on their own medical insurance to pay for their injuries, unless NPC is grossly negligent in causing their injuries. The General Liability policy is there to defend you should you be named in a lawsuit. It is not a substitute for a personal medical insurance policy.

If I rent an automobile to use for NPC business, will I be covered by the NPC policy?

The renting of automobiles creates a substantial risk for NPC and thus NPC policy no longer allows the renting of automobiles by any chapters or volunteers of NPC. This includes any type of transportation, including an automobile, a commercial vehicle or a recreational vehicle.

How do I request a Certificate of Insurance?

If another entity requests proof of insurance, you can request a Certificate of Insurance via our Certificate Request portal on our website, mjsorority.com.

General Liability Coverage

Carrier: Travelers Insurance Company

- **Named Insured**

  National Panhellenic Conference, Inc.
  National Panhellenic Conference Foundation, Inc.
  College Panhellenic Associations
  Intersorority Councils
  Alumnae Panhellenic Associations

- **Who is Covered?**

Any Officer or Director, Any Member, Any Volunteer or Any Employee of the entities listed in the Named Insured.

- **Limits of Coverage**

General Aggregate Limit	$2,000,000
Each Occurrence Limit	$1,000,000
Personal & Advertising Injury Limit	$1,000,000
Damaged to Premises Rented to You Limit	$300,000
Guest Medical Payments Limit	$5,000

- **What is Covered?**

This coverage protects any Named Insured from claims alleging bodily injury, property damage, or personal injury due to the **negligence** of the Named Insured. This coverage will defend Named Insureds against any covered claim, even if the claim if groundless. **The insurance company reserves the sole right to appoint legal counsel to represent your best interests in defending a claim. Any legal fees incurred with counsel that has not been appointed by the insurance company will be your responsibility.**

The policy covers the general operations of the Named Insured, such as participating in and/or sponsoring events.

General Liability continued:

The policy provides the following coverages:

Bodily Injury: bodily injury, sickness or disease sustained by a person including death resulting from any of these at any time.

Property Damage: physical damage or destruction to tangible property. The policy does not cover damage to property in your care, custody and control.

Personal Injury: libel, slander, invasion of privacy, false arrest, wrongful entry/eviction, malicious prosecution or disparaging statements or documents about a person's or organization's goods, products or services.

Guest Medical Payments: You can authorize the payment of up to $5,000 to cover medical costs of someone injured on your premises or because of your operations, regardless of whether you are actually liable for the injuries. **This coverage does not apply to individuals who are "Insureds" under your General Liability policy.**

Host Liquor Liability: This policy includes Host Liquor Liability coverage. This means that any Insured will be protected by the policy for alcohol related claims, **only if** the courts rule that the Insured was not in the business of manufacturing, distributing, serving, selling or furnishing alcoholic beverages.