



Holmes Murphy Fraternal Practice & NPHC Organization Insurance Coverage

Holmes Murphy Fraternal Practice is a specialized division of Holmes Murphy & Associates, one of the largest independent insurance brokerage firms in the U.S. The Fraternal Practice focuses specifically on providing insurance and risk management services for the fraternal market. Since 1991, the Fraternal Practice has positioned itself as a leader in this specialized field by providing customized coverage and solutions that address the distinct risks faced by fraternal organizations. Our clients include all nine of the National Pan-Hellenic (NPHC) organizations.

Below is a summary of general liability insurance coverage which applies to the NPHC organizations at the Inter/National level.

Admiral Insurance Company

Who is an Insured: Coverage applies for the Inter/National Organization, employees, directors & officers, alumni/alumnae volunteers when acting within the scope of the organization, Regions, Districts, States, recognized Graduate Chapters, Undergraduate Chapters, Graduate/Undergraduate members when acting within the scope of the organization and while in compliance with the risk management policies of the organization.

- **Policy Limits:** \$1,000,000 per occurrence and \$2,000,000 Aggregate
- **Per Location Limits:** Limits apply on a per location basis subject to an Overall Limit of \$5,000,000
- **Hazing Exclusion Endorsement:** Coverage is excluded only for perpetrators of act.
- **Sexual Assault/Molestation:** Coverage is excluded only for perpetrators of act.
- **Assault & Battery:** Coverage is excluded only for the perpetrators of act.

All nine of the NPHC organizations have a risk management policy which includes the policies and expectations for events. In addition, each organization has a specific process for registering events. Below is a summary of where the policy is located, policy regarding if undergraduate chapters CAN/CANNOT host events with alcohol, the timeline for event registration and a contact person for each organization.

Alpha Phi Alpha Fraternity, Inc.

- Undergraduate chapters CANNOT host events with alcohol.
- Risk Management Officers: <https://apa1906.net/forms-and-documentation/>
- The Risk Management Officers have review and approval authority for Special Event Checklists inside the 30-day window or for high-risk events as delegated by their respective RVP's and the Board of Directors.

Alpha Kappa Alpha Sorority, Inc.

- Undergraduate chapters CANNOT host events with alcohol.
- <https://excellence.aka1908.com/membership/risk-management>
- Headquarters: (773) 684-1282

Kappa Alpha Psi Fraternity, Inc.

- Undergraduate chapters CAN host events with alcohol.
- Event Insurance Checklist must be submitted 21 days prior to the event.
- Jason Hall, Director of Risk Prevention and Education: jhall@kappaalphapsi1911.com

Omega Psi Phi Fraternity, Inc.

- Undergraduate chapters CANNOT host events with alcohol.
- Event approval is required.
- Derwin Ellis: DEllis@oppf.org, 404-284-5533

Delta Sigma Theta Sorority, Inc.

- Undergraduate chapters CANNOT host events with alcohol.
- The Regional Director approves events, and the event notification form must be submitted thirty (30) days prior to the event.
- Brieonna N Wilcox, Esq., Assistant General Counsel, bwilcox@deltasigmatheta.org

Phi Beta Sigma Fraternity, Inc.

- Undergraduate chapters CANNOT host events with alcohol.
- Event Insurance Request Forms must be submitted 30 days prior to the event.
- Martin Currie, Director of Risk Management, riskmgmt@phibetasigma1914.org

Zeta Phi Beta Sorority, Inc.

- To request a copy of the Risk Management Policy:
 - [Campus Greek Life Professionals - Zeta Phi Beta Sorority, Incorporated](#)
 - Email: insurance@zetaphibetasorority.org
- Undergraduate chapters CANNOT host events with alcohol.
 - Undergraduate chapter programming is to be reviewed by the advising graduate chapter. The Undergraduate Advisor or designated Graduate member must be present at all events.
- Gina Merritt-Epps, Esq., International First Vice-President, international1stvp@zphibhq.org

Sigma Gamma Rho Sorority, Inc.

- Email requests for policy to compliancespecialist@sgrho1922.org
- Undergraduate chapters CANNOT host events with alcohol.
- Event approval/registration is processed by each respective region's leadership team.
- Joyvan Malbon-Griffin, Esq., Legal Advisor, legaladvisor@sgrho1922.org

Iota Phi Theta Fraternity, Inc.

- Iota Phi Theta Fraternity, Inc. Risk Management policy can be found, in the Iota Resource Center by members only or with this link https://my.iotaphitheta.org/Common/Uploaded%20files/IRC/Board%20of%20Directors/Risk_Management%20Policy_v2022.pdf.
- Chapters are required to submit all chapter events via www.theoneiota.com. During the event submission process, chapters acknowledge that their event is in compliance with the fraternity's Risk Management Policy and Event Submission Checklist
- Undergraduate chapters CANNOT host events with alcohol.
- Questions/Concerns please contact Zulu Ali (generalcounsel@iotaphitheta.org), Kevin Bennett Executive Director (execdirector@iotaphitheta.org)

NPHC member organizations **MAY** host joint events provided each chapter goes through each respective organizational process for event approval.

NPHC Pan-Hellenic Councils at the university level **DO NOT** have insurance coverage through Holmes Murphy. NPHC Councils recognized as a registered student organization **MIGHT** have coverage through the university. This would be a case-by-case basis and should be confirmed before the NPHC hosts an event.