



THINKING AHEAD

To: House/Alumni Corporation Officers

From: Rich Jungman, Practice Leader, 402-898-4179 rjungman@holmesmurphy.com
Megan Carlson, Client Service Consultant, 402-898-4168 mcarlson@holmesmurphy.com

**RE: Fraternal Property Management Association Property (FPMA) Insurance Program
Policy Renewal of April 1, 2020
Payment Due: March 31, 2020**

If sending the invoice to another party for payment, please forward ALL INFORMATION enclosed.

Holmes Murphy Fraternal Practice is pleased to present the 2020 FPMA renewal. As a participant in the Guaranteed Replacement Cost (GRC) policy, you are receiving one of the broadest levels of property insurance coverage offered for student housing. Provided below is a summary of this year's renewal.

Commercial Property

RSUI Indemnity
A.M. Best Financial Rating: A+(XIII)

Equipment Breakdown

The Charter Oak Fire Insurance Company
A.M. Best Rating: A++ (XV)

The Evidence of Property Insurance (EPI) is your proof of coverage for the scheduled premise(s). Please review this document carefully. Any changes or corrections needed should be addressed with your Client Service Consultant immediately.

The program's rates are increasing 10% at this year's renewal. As the 2010s closed out, the soft insurance cycle that commercial property insurance buyers enjoyed for most of the decade ended as claim frequency and severity continue to increase. During the 2019 policy period, the trend of higher than normal frequency and severity of catastrophic events impacting the United States continued putting upward pressure on property carrier's loss ratios and their cost of reinsurance. These factors have forced carriers to aggressively increase rates, reduce the breadth of coverage offered and re-evaluate their underwriting appetite. As the property insurance market has hardened, many carriers have made the decision to no longer underwrite traditionally difficult risks like habitational exposures. This loss of market capacity has caused carriers to consider the risk even more selective and demanding substantial increase in rates ranging from 10% to 25%. While we are never pleased with a rate increase, considering the current market conditions we are pleased to be able to provide a renewal at the low end of the industry's average increase with no changes in the broad breadth of coverage offered through the FPMA.

While overall performance is improving within our program, there remains a lot of opportunity for improvement. Water losses continue to be the loss leader. The program benefited from warmer than normal temperatures over the critical period of last winter, there were still several large waters losses from plumbing or sprinkler failure. Many claims could have been avoided and/or ultimate cost significantly mitigated through better oversight during high risk periods, increased utilization of technology available to property owners/managers, and better general maintenance. We are encouraged by the continued diligence of all FPMA members in partnership with an Underwriter that is committed to high underwriting standards, we can continue to see improvement in our ability to avoid claims that are avoidable and reduce claims when they occur. If we can execute that, we are confident rates will begin to stabilize if not decrease as we move forward. We greatly appreciate your continued business and the opportunity to be of service.

13810 FNB PARKWAY, STE 300
OMAHA, NE 68154

(800) 736.4327 / F (800) 328.0522

HOLMESMURPHYFRATERNAL.COM



THINKING AHEAD

IMPORTANT NOTICES AND DISCLOSURES

1. **BUILDING:** To participate in the **Guaranteed Replacement Cost (GRC)** policy your building must be insured to a minimum of the most current Core Logic Building Valuation System (BVS) replacement cost value on file with Holmes Murphy at renewal. The minimum valuation requirement of RSUI eliminates the usual and customary coinsurance penalty and provides **Guaranteed Replacement Cost coverage (GRC)**. With GRC, the carrier agrees to pay the actual cost restoring the building to its pre-loss condition with like, kind and quality building components regardless of the stated building limit. If your building was previously valued below 100% of the most current Core Logic Building Valuation System (BVS) replacement cost value on file, we have adjusted your building value accordingly.
2. **BUSINESS PERSONAL PROPERTY (BPP):** Coverage is provided on either an Agreed Amount (AA) or Guaranteed Replacement Cost Basis (GRC). For a facility to receive GRC protection for BPP, it is necessary to carry a limit for BPP that equals or exceeds **\$12.00 per square foot** of the facility. For example, a 10,000-square foot facility would need to insure to a minimum of \$120,000 to secure GRC protection for the BPP. This provides an easy way for your House Corporation to meet its fiduciary responsibility for insuring to value. If you do not insure to the minimum required limit, Agreed Amount coverage will apply. In the event you do not currently purchase GRC coverage for your BPP and would like to do so, please contact your Client Service Consultant.
3. **BUSINESS INCOME/EXTRA EXPENSE (BI/EE):** Coverage is provided on either an Agreed Amount or Actual Loss Sustained (ALS) basis. For a facility to receive ALS protection, it is necessary they need to carry a BI/EE limit that equals or exceeds **\$17 per square foot**. For example, a 10,000-square foot facility would need to insure to a minimum of \$170,000 to secure ALS protection for the BI/EE. This provides an easy way for your House Corporation to meet its fiduciary responsibility for insuring to value. If you do not insure to the minimum required limit, Agreed Amount coverage will apply. In the event you do not currently purchase ALS coverage for your BI/EE and would like to do so, please contact your Client Service Consultant.
4. **EQUIPMENT BREAKDOWN:** This line of coverage and premium is included in your renewal invoice unless you previously declined the coverage. Please review your invoice and Evidence of Property Insurance to determine if you have this important coverage. If you currently are not carrying Equipment Breakdown, we strongly recommend you contact your Client Service Consultant to add this essential and cost-effective coverage.
5. **VACANCY:** Under the FPMA policy, a facility is vacant if occupancy is 50% or less. If your facility is vacant or becomes vacant during the policy year and you have not previously notified our office, please contact your Client Service Consultant. Please note a facility that is only idle over the summer or holiday breaks WILL NOT be considered vacant. **You only have 30 days to report a vacancy. To maintain coverage, you are required to secure the facility and pay the associated vacancy premium. Failing to do will result in a loss of coverage for certain perils and a significant reduction in coverage for any covered loss incurred during the period of vacancy.**
6. **PHYSICAL PLANT INSPECTIONS:** Each participating location with an insured physical building is required to be inspected once every two years. The cost is \$530. To assist in budgeting for this expense, we charge one-half (\$265) of the inspection fee at each renewal. The fee is non-refundable.
7. **DISCOUNTS:** To reward House Corporations that differentiate themselves from their peers by taking additional steps to reduce their exposure to risk, RSUI offers several premium discount opportunities. Included with our memorandum is a brochure outlining the discounts available and how to qualify.



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8. PREMIUM SURCHARGES:

- a. **Claim Surcharge:** If you had a claim or claims totaling \$100,000 in the past three years, you are being assessed a claim surcharge. The surcharge will only apply for one policy term.
- b. **Named Storm Deductible Buy Down:** Tier one wind counties, defined as counties bordering the coast from the states of Virginia to Texas and the entire state of Florida, are subject to a Named Storm deductible equal to 2% of the declared value for each line of coverage a claim is filed against. If you wish, you may buy down the Named Storm deductible to \$10,000 by paying the Named Storm premium surcharge.
- c. **California Earthquake:** For California locations, only facilities that pay the CalQuake surcharge are provided coverage for earth movement. If the surcharge is not paid, there is no coverage for the peril of earth movement. **If you have declined this coverage in the past, there is not a surcharge on your invoice and you do not have coverage.** Please review your invoice as the surcharge is clearly noted as a separate line item if currently purchased. If your facility is in California and you do not currently purchase earthquake coverage and would like to do so, please contact your Client Service Consultant for a quote.

9. **PREMIUM FINANCING:** We offer premium financing if needed. The standard option offered is 60% down at renewal with the balance due September 1, 2020. Finance costs will vary from \$150 to \$500 depending on the amount of premium financed. To finance your premium, please remit 60% prior to April 1st. Upon receipt of your down payment, a finance agreement will be forwarded for your execution. For additional information regarding premium financing, please contact your Client Service Consultant.

10. **PREMIUM PAYMENTS REQUIRED FOR RENEWAL OF COVERAGE:** **Coverage will not be renewed until payment is received.** If you have any difficulty in making your premium payment, contact your Client Service Consultant. We will do our best to help you keep your coverage in force.

11. **MORTGAGE HOLDER OR LOSS PAYEE EVIDENCE OF PROPERTY INSURANCE CERTIFICATES:** An Evidence of Property Insurance Certificate for any mortgage holder and/or loss payees will be mailed to the appropriate party **after the annual premium payment is received.** If there are have been any changes in your mortgage holder or loss payee, please advise your Client Service Consultant.

12. **CLAIMS:** During normal business hours, claims should be reported immediately by telephone to Mary Mashek, Senior Claims Account Manager, 402-898-5500. ***If you are reporting a claim after hours, please call 402-898-4189.*** Claims can also be reported on line at <http://www.holmesmurphy.com/fraternal/claims/property/>; however, if your claim is of an urgent nature, we recommend you contact us at one of the numbers listed above.

13. **RISK AND PROPERTY MANAGEMENT RESOURCES:** Holmes Murphy strives to provide risk management resources to complement the loss prevention and control efforts of our clients. We have an Education Consultant on staff to assist you in this area. Please visit our website at www.holmesmurphy.com/fraternal to review our downloadable risk prevention resources. Should you like assistance with your educational efforts in loss prevention and control, please contact us at 402-898-4178 or by email at edconsultant@holmesmurphy.com.

14. **MASTER POLICY:** The FPMA property insurance program is a master policy that utilizes the combination of six or more insurance policies to provide the participating members with the needed limits and breadth of coverage. To complete the allocation of program costs and invoicing, blended rates are developed to pay the premium obligation of all FPMA policies and billed as a property premium line item except for any premium surcharges or credits outlined on the invoice. This procedure results in differences between monies collected in the aggregate across all program



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participants and owed to the insurance carriers to pay the different policy premium obligations. Any difference is treated as revenue to Holmes Murphy and accounted for under Generally Accepted Accounting Principles.

- 15. ASSOCIATION FEE:** The Association Fee shown on your invoice is for the necessary legal and administrative expenses associated with the Fraternal Management Association, an Illinois association.
- 16. WORKERS COMPENSATION INSURANCE:** Neither your property insurance nor your liability insurance provides Workers' Compensation Coverage for chapter or house corporation employees. It is the duty of each house corporation to make certain they are familiar with their State laws and requirements to carry Workers' Compensation Coverage for ANY employees. If you would like more information concerning your State's Workers Compensation requirements or a quote, please contact your Client Service Consultant.
- 16. UTILIZATION OF A WHOLESALE BROKER:** CRC is utilized by Holmes Murphy in the obtaining the necessary breadth of coverage and limit required to facilitate the FPMA property insurance program. CRC is a wholesale broker/intermediary. They do earn compensation for the placement of the necessary insurance coverage. This compensation is paid by the insurance carriers utilized and is included in your premium. Holmes Murphy does not have an ownership interest in CRC.
- 17. COMPENSATION:**
 - a. We are paid commission income by the insurance companies utilized in the program.
 - b. We may also be paid additional amounts by insurance companies based on other factors, such as the number of policies placed or renewed with an insurer, the amount of premiums paid, or the loss histories of clients placed or renewed with an insurer.
 - c. We may receive compensation for placing your insurance from other intermediaries, such as wholesalers and premium finance companies, which may or may not be affiliated with Holmes Murphy. That compensation may be in the form of commissions, administrative fees, placement fees, interest, or other compensation.
 - d. We may earn interest on your premiums before paying your premium to the applicable insurance companies.
 - e. That Holmes Murphy may receive additional compensation from the underwriter of the Fraternal Property Management Association based on the overall profitability of that business to the underwriter.
- 18. ALTERNATIVE QUOTES:** Holmes Murphy will disclose all quotes and indications sought and all quotes and indications received, including declinations of each insurer competing for your business. For the 2020 renewal, Holmes Murphy did not seek alternative quotes and elected to remain with the incumbent carrier RSUI.

Holmes Murphy
PAYMENT ADDRESS:
39561 Treasury Center
Chicago, IL 60694-9500
402.498.0464


Hauk Kruse & Associates LLC
1906 Corona Road
Suite #100
Columbia, MO 65203

Statement

Client	Beta Beta Chapter of DSP 4498
Date	02/07/2020
Client Service	Edward (Ned) Kirklin Megan Carlson
Page	1 of 1

Payment Information	
Statement Total	12,029.00
Payment Amount	
Payment for:	

Thank you

 Please detach and return with payment

Client: Beta Beta Chapter of DSP

Invoice	Transaction Date	Description	Amount	Sub-Total
200831	01/29/2020	Policy #BME1 7B31100A 04/01/2020-04/01/2021 The Charter Oak Fire Ins. Co. Effective: 04/01/2020 Equipment Breakdown - Renew policy Invoice balance	388.00	388.00
200830	01/29/2020	Policy #NHT910826 04/01/2020-04/01/2021 RSUI Indemnity Company Effective: 04/01/2020 Commercial Property - Renew policy Inspection Fee Association Fee Bed Bug Premium Professional Management Modern Safe Facility Invoice balance	11,322.00 265.00 250.00 2,068.00 -1,132.00 -1,132.00	11,641.00
				Statement Total
				12,029.00

Less than 0	0 - 15 Days	16 - 45 Days	46 - 60 Days	Over 60 Days
12,029.00				
Holmes Murphy 402.498.0464				Date 02/07/2020

Thank you



THINKING AHEAD

PAYMENT REMITTANCE OPTIONS

Your payment is due on or before 4/1/2020, the effective date of your renewal.

There are several ways to remit your renewal payment as shown below:

Mail to our Lockbox:

Holmes Murphy
39561 Treasury Center
Chicago, IL 60694-9500

Online Bill Pay

- 1) www.HolmesMurphy.com/Fraternal/
- 2) Click on the Online Bill Pay link located in the lower right-hand corner of the website.
- 3) Leave the invoice number blank
- 4) Enter your Client Number
- 5) Enter your Client Name
- 6) Click on Continue and follow the instructions to complete the transaction
- 7) You will receive an e-mail confirmation once the transaction has been completed.

Overnight Courier

Xerox c/o BMO Harris
Lockbox 39561
141 W Jackson Blvd/Suite 1000
Chicago, IL 60604

Wire Transfer

Harris Bank in Chicago, IL 60606
Account Number: 314-162-9
Routing Number: 071000288

Finance Agreements

To finance the amount due, please submit 60% of the amount shown on your statement as a down payment. Once your deposit has been received, a finance agreement will be sent for your signature showing the remaining amount along with any fees or finance charges due September 1, 2020. The down payment and signed finance agreement must be received for coverage to renew.

02/03/2020

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY Holmes Murphy 13810 FNB Parkway Suite 300 Omaha, NE 68154		PHONE (A/C, No, Ext): 800.736.4327		COMPANY RSUI Indemnity Company	
FAX (A/C, No): 800.328.0522		E-MAIL ADDRESS: nkirklin@holmesmurphy.com			
CODE:		SUB CODE:			
AGENCY CUSTOMER ID #: 00004498		LOAN NUMBER		POLICY NUMBER NHT910826	
INSURED Beta Beta Alumni of Delta Sigma Phi, Inc. c/o Ryan Rockschnitt 5321 West Avenue St. Louis, MO 63116		EFFECTIVE DATE 04/01/2020		EXPIRATION DATE 04/01/2021	
		<input type="checkbox"/>		CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:					

PROPERTY INFORMATION**LOCATION/DESCRIPTION**

1 Loc 00001 Bldg 00001 805 Richmond Ave Columbia, MO 65201

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

COVERAGE INFORMATION

	COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
1	Building, AA, Special form	3,598,992	2500
1	Business Personal Property, ALS, Special form	239,568	2500
1	BI w/ Extra Expense, ALS, Special form	339,388	2500
1	Equipment Breakdown, The Charter Oak Fire Ins. Co. BME1 7B31100A	5,000,000	1000
1	Bed Bug Remediation/Cleanup, ALS, Special form	15,000	2500

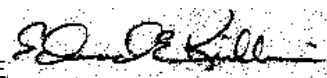
REMARKS (Including Special Conditions)

Deductibles; \$100,000 Flood Zone A or V; \$25,000 Flood All Other & Minimum Earthquake Deductible. California EQ is 5% of line of coverage for locations that have paid additional premium. Tier 1 Windstorm locations \$10,000 if additional premium is paid otherwise 2% of line of coverage. \$10,000 vacant locations, all other perils as shown above in the coverage information.

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST

NAME AND ADDRESS Beta Beta Alumni of Delta Sigma Phi, Inc, c/o Marberry & Eagle, CPA 414 E. Broadway Columbia, MO 65201	<input type="checkbox"/> MORTGAGEE		ADDITIONAL INSURED
	<input checked="" type="checkbox"/> LOSS PAYEE		
	LOAN #		
	AUTHORIZED REPRESENTATIVE Edward (Ned) Kirklin/ANDRE 		

FRATERNAL PROPERTY MANAGEMENT ASSOCIATION PROXY

This Proxy is solicited on behalf of the Board of Directors of Fraternal Property Management Association (the "Association").

The undersigned member hereby appoints Richard Jungman proxy for said member, with power of substitution, to vote the one vote held by such member in the Association at the annual meeting of Members of the Association to be held at the offices of Holmes Murphy, 13810 FNB Parkway, Ste 300, Omaha, Nebraska, on April 7, 2020 at 9:00 a.m. and at any adjournments or postponements thereof, upon the matters set forth below, and for the transaction of such other business as may properly come before the meeting and any adjournments or postponements thereof.

THIS PROXY, WHEN PROPERTY EXECUTED, WILL BE VOTED IN THE MANNER DIRECTED BELOW BY THE UNDERSIGNED MEMBER. IF NO DIRECTION IS MADE, THIS PROXY WILL BE VOTED FOR ALL NOMINEES LISTED IN ITEM 1.

ITEM 1. ELECTION OF OFFICERS

FOR all nominees
listed at right
except as marked
to the contrary

☐

WITHHOLD
AUTHORITY
to vote for all
nominees
listed at right

☐

NOMINEES:

1. Richard Jungman
2. Edward E. Kirklin
3. Rohnda Roehrs

INSTRUCTIONS: To withhold
authority to vote for any
individual nominee, write each
such nominee's name in the
following space:

PLEASE MARK, SIGN, DATE AND RETURN THE PROXY PROMPTLY.

Member: _____
(Entity Name)

By: _____
(Signature)

Name: _____
(Please Print)

Title: _____

FRATERNAL PROPERTY MANAGEMENT ASSOCIATION

NOTICE OF ANNUAL MEETING OF MEMBERS

Pursuant to Section 4 of Article III of the By-Laws of Fraternal Property Management Association (the "Association"), notice is hereby given that an annual meeting of the members of the Association will be held on April 7, 2020 at the Omaha offices of Holmes Murphy at 9:00 a.m. for the following purposes:

1. To elect Directors of the Corporation. The nominees for Directors are Richard Jungman, Edward E. Kirklin, and Rohnda Roehrs.
2. To transact such other business as may properly come before the meeting, or any adjournments thereof.

Whether or not you plan to attend the meeting, it is important that your membership be represented and voted at the meeting. Therefore, you are urged to complete, sign, and date the Proxy on the back-side of this notice and return it to our office.

DATED this 20th day of January, 2020.

FRATERNAL PROPERTY MANAGEMENT
ASSOCIATION

By  _____

INSURANCE MAY BE

GREEK TO YOU

IT'S *not to us*

FRATERNAL PROPERTY MANAGEMENT ASSOCIATION DISCOUNTS

Outlined below are discounts available under the **Fraternal Property Management Association** insurance program. These discounts apply to the actual property premium and do not apply to the Equipment Breakdown premium or any fees.

Installing a **fire Suppression system** meeting NFPA 13R installation standards provides that greatest opportunity for premium savings in the FPMA program. Rates for a property protected by a fire suppression system can be as much as **50%** less than a similar property not protected by a fire sprinkler system. Contact us to learn more!

Professional Property Management Company - 10%

Greek Facilities: Outsourced or Employed Staff that complete the following:

- Manage, organize and pay general operating expenses relating to the facility management;
- Provide and secure housing contracts and security deposits, from the undergraduate tenants;
- Authority to authorize and pay expenses incurred to rectify immediate maintenance needs;
- Secure and monitor the facility during extended school breaks;
- Rent collection;
- Complete an initial walk through and check out process with each tenant. Any tenant related damage then will be deducted from the security deposit held

Multiple Building Discount - 5%

Provides clients with multiple facilities with common ownership insured in the FPMA program with an additional savings.

Safe, Modern and Recent Technology (SMART) Facility - 20%

2010 or newer construction or have undergone a complete electrical, plumbing, mechanical and roof structure updates since 2010.

Modern and Safe Facility - 10%

Qualifying location's need to be 2000 or newer construction or have undergone a complete electrical, plumbing, mechanical and roof structure updates since 2000.

To qualify for either discount, you will need to have in place two or more of the following:

- Central station fire alarm.
- Monitored Security System with controlled access.
- No smoking and candle burning policy.
- Resident director or house mother living on site.

***The Modern and Safe Facility discount is not available to those who are eligible for the SMART discount.

To learn more about the discounts offered in the FPMA Program, please contact:

Barb Witt, Loss Control Account Manager: bwitt@holmesmurphy.com 402-898-4188

Rob Meraz, Senior Claims Consultant: rmeraz@holmesmurphy.com 402-898-4189



Pennington & Company Strategic Assessment, Feasibility Study or Capital Campaign 5% for two years

Pennington & Company, a leader in fraternity and sorority fundraising, has developed a Strategic Assessment to evaluate housing corporations and their operations in order to prioritize risks, needs, and opportunities and deliver a blueprint for overall organizational success.

The process includes:

- Extensive organizational research;
- A written survey of the housing corporation board members;
- Discussions with local volunteers and campus officials; and
- Review of the most current insurance and Inspections on file.

The resulting report outlines a comprehensive plan to address current and future housing issues, enhance your organization's alumni communications and fundraising environment, and strengthen the overall operations of the housing corporation.

Whether you engage Pennington & Company through the stand-alone Assessment, or it is included as part of the pre-campaign feasibility study, the housing corporation will be provided this discount for the first two policy terms. The discount cannot exceed the actual cost of the Strategic Assessment.

PipeBurst Pro

20% Years 1 and 2 after installation with 5% thereafter

Water Damage is the most frequently reported cause of loss and the second most costly peril in terms of claim dollars paid in the FPMA property insurance program. PipeBurst Pro offers an effective solution to reducing the impact plumbing related water damage claims have on future premium costs.

The PipeBurst Pro system with ionleaks.com detection system provides:

- Water monitoring
- Tracks water usage
- Monitors temperatures in the facility

The system is an effective way for the facility to be more closely monitored by remote volunteers. Small plumbing problems can turn into big claims when left unchecked for an extended period of time. This is especially true in student housing over extended breaks.

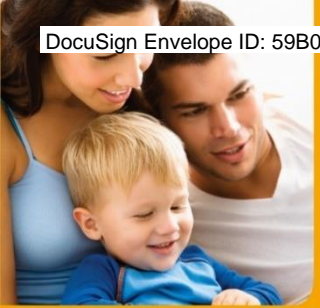
Depending upon the size of the supply line into the house, the cost of installing the system is \$4,000 to \$5,000. The premium savings offered through the discount can pay for the system in 3 to 6 years. For more information, contact Bob Hearn, VP Sales US, Total Leak Concepts at 678-300-2664 or by email at bhearn@totalleak.com.

Increased All Other Peril Deductible:

10% - \$10,000 20% - \$25,000

The standard All Other Peril deductible under the FPMA program is \$2,500. We offer generous premium savings for those organizations wishing to **assume** additional risk.

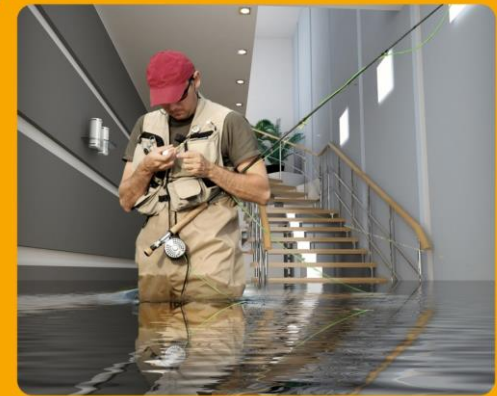




*Protect what
matters most.*



*Choose PipeBurst Pro™ for peace-of-mind
protection from costly water damage.*



What are you wading for?

EXCLUSIVE OFFER!

From Holmes Murphy & Associates Fraternal Services

Water Leak Protection

20% Premium Discount for the First TWO Years after Installation of the PipeBurst Pro Leak Protection System ...AND Then 5% for EVERY Year Thereafter
IT PAYS FOR ITSELF IN AS LITTLE AS 3-6 YEARS!





- Exclusively endorsed by *Holmes Murphy & Associates Fraternal Services*, premium discounts after system installation result in as little as a **3 - 6 year Total Payback!!**
- Damage from water leaks is the most frequent insurance claim - and second only to fire in \$.
- PipeBurst Pro detects leaks and shuts off the water system to prevent extensive damage
- ***ionleaks.com*** alerts to leaks via e mail and/or text to designated parties – monitor and control your system from your phone or computer
- Home and Away settings allow for a simple adjustment for total protection when the house is unoccupied

For more information contact Bob Hearn at 678 300 2664 or bhearn@totalleak.com

THINKING AHEAD...**BECAUSE**

“WHAT IF”
just might


Bedbug Insurance Protection

Remediation and recovery insurance after an infestation

Bedbugs are parasitic insects that feed exclusively on blood. The two that typically feast on human blood needed to reproduce and complete their life cycle are *Cimex lectularius* and the tropical bedbug *Cimex hemipterus*. While they are not known to spread diseases, a bedbug bite can affect each person infected differently ranging from an absence of any reaction to a severe allergic reaction along with emotional distress. For many years, bedbugs were thought to be eradicated in developed countries; however, recent numerous bedbug infestations have been reported across the United States, Canada, and Europe. Several cases have occurred in all types of student housing. Almost all higher education institutions now have dedicated webpages and resources to combat parasitic nuisance. Why have bedbugs become so prevalent in student housing?

- Increased participation in study abroad programs
- Transient nature of college students in general
- Common use of second-hand furniture by college students
- Bans on previously effective pesticides due to health concerns

Eradicating bedbugs is a difficult task and one that can result in substantial unexpected costs not to mention create a public relations nightmare. Holmes Murphy, through the Fraternal Property Management Association, has designed a cost-effective way to assist an owner of student housing with this exposure. By endorsing your policy to include the Bedbug Remediation Insurance, you can:

- Insure against the cost for professional eradication services
- Eradicate bedbugs from infested business personal property
- Access approved vendors to ensure you are treated fairly

For more information and or to obtain a quote, contact your Client Service Consultant or visit our website at www.holmesmurphyfraternal.com.

Available Limit of Liability

\$15,000 or \$25,000

The annual premium (\$500 minimum) is based on the total insured value of property coverage you purchase.

Contact us for a quote today!

