

SIGMA PHI EPSILON FRATERNITY GENERAL LIABILITY POLICY EXCLUSIONS

SigEp has liability insurance to protect its members and volunteers while acting within the scope of their membership. Criminal or illegal acts are not an insurable risk and are certainly outside the scope of fraternity membership.

In 1997, specific wording was endorsed or added to our general liability policy to both emphasize and clarify some behaviors that are not condoned and will not be tolerated. Members and volunteers should bear the financial burden of their personal decisions to break the law. Remember, however, that all known illegal behavior will be excluded from coverage, not just the four listed below.

SEXUAL ABUSE OR ASSAULT EXCLUSION

It is understood and agreed the General Liability Policy is amended as follows:

Liability coverage and defense coverage afforded by this policy shall not apply to any person(s) who directly causes or perpetrates sexual abuse or assault toward any person. This exclusion applies to any claim alleging liability resulting from, or involving, the aforementioned actions. This exclusion does not apply to those insureds who do not directly cause, or perpetrate, the excluded action.

HAZING EXCLUSION

It is understood and agreed the General Liability Policy is amended as follows:

Liability coverage and defense coverage afforded by this policy shall not apply to any person(s) who directly perpetrates hazing toward any person. This exclusion applies to any claim alleging liability resulting from, or involving, the aforementioned actions. This exclusion does not apply to those insureds who do not directly perpetrate the excluded action.

ASSAULT & BATTERY EXCLUSION

It is understood and agreed the General Liability Policy is amended as follows:

Liability coverage and defense coverage afforded by this policy shall not apply to any person(s) who directly inflicts assault or battery upon any other person. This exclusion applies to any claim alleging liability resulting from, or involving, the aforementioned actions. The exclusion does not apply to those insureds who do not directly inflict the excluded action.

ALCOHOL & DRUG EXCLUSION

It is understood and agreed the General Liability Policy is amended as follows:

Liability coverage and defense coverage afforded by this policy does not apply to any member(s) or new member(s) who:

- purchases alcohol with chapter funds;
- sells alcohol; or
- possesses, sells, or uses illegal drugs.

This exclusion applies to any claim alleging liability resulting from, or involving, the aforementioned actions. This exclusion does not apply to those insureds who do not participate in the excluded action.