

# FRATERNAL PROPERTY MANAGEMENT ASSOCIATION MEMBER ACCIDENT PROTECTION PROGRAM

## What Is The Member Accident Protection Program?

The Member Accident Protection Program is a benefit of participating in the FPMA General Liability Insurance program. The program is intended to compliment the health insurance of every undergraduate member of a participating undergraduate chapter for injuries as a result of an accident. The premium for this program is paid as a part of participation in the FPMA General Liability Insurance program.

The information provided is for informational purposes only and is not intended to replace the insurance contract. For specific information regarding any claim, please contact Willis North America.

## What Protection Is Provided?

The following limits of protection are provided:

- \$25,000 Accident Medical Expense and/or Dental Accident Injury Maximum
- \$5,000 Accidental Dismemberment and/or Accidental Death Benefit
- 52 Week Benefit Period
- \$0 Deductible

## What is Accidental Death?

The Company will pay the Accidental Death Principal Sum when a covered injury results in the Insured's death. Death must occur within 52 weeks of the covered accident. If Accidental Dismemberment Benefits have been paid for a loss resulting from the same accident, the Accident Death Benefit will not be payable. To receive benefits, the loss must be independent of sickness and all other causes.

## Who Is Insured Under The Member Accident Program?

All eligible undergraduate members, associate members\pledges of the undergraduate chapter are insured for covered injuries which are incurred while the policy is in force and occur while:

- In good standing with the Fraternity.
- Enrolled as a student at an institution of higher learning where there is an undergraduate chapter of the fraternity

## How are benefits paid?

- Benefits will be paid when eligible medical expenses are not recoverable from any other insurance policy, service contract or workers' compensation policy. This policy will reimburse deductibles and co-pays of the primary health insurance programs.
- Benefits for any one accident shall not exceed, in the aggregate, the Medical Expense Maximum.
- In the absence of any other applicable coverage, this coverage is primary.

When, because of a covered injuries, the Insured sustains any of the following losses within 52 weeks after the date of the accident, the Company will pay benefits for loss of:

- Paraplegic or Greater 100%
- Two or more members 100%
- One member 50%

Member is defined as hand, foot or sight of eye. The percentage shown is applied to the Accidental Dismemberment Principal Sum. Loss means severance of the limb at or above the joint and total and irrecoverable loss of the entire sight.

## Important Notes:

1) The Member Accident Protection Program is NOT a substitute for health insurance. It provides NO protection for sickness or illness. Every member of the Fraternity must be certain that they obtain health insurance coverage from their parents or other source.

2) Policy requires reporting within 180 days. A delay in reporting can cause your claim to be denied or have your benefit payments delayed.

## How do I report a claim?

Willis North America  
10707 Pacific Street Suite 200  
Omaha, NE 68114  
Phone (800) 736-4327  
Facsimile (800) 328-0522  
E-Mail: [cglantz@willis.com](mailto:cglantz@willis.com)  
[www.WillisFraternity.com](http://www.WillisFraternity.com)

To report a claim you will need to call the Willis claims department. You will need to reference that you are reporting a Member Accident claim as a member of the FPMA program for chapters.

## What is Excluded?

- Expenses for treatment on or to the teeth, except for treatment resulting from Injury to natural teeth;
- Eyeglasses, hearing aids, and examination for the prescription or fitting thereof;
- Suicide, attempted suicide or intentionally self-inflicted Injury;
- Injury due to participation in a riot;
- Injury resulting from war;
- Injury while in the armed forces
- Claims occurring while parachuting or hang-gliding;
- Expenses covered by any other policy;
- Sickness or disease, in any form;
- Fighting (unless an innocent victim);
- Injuries due to intramural tackle football, hockey or rugby.
- All intercollegiate or club sport participation including off season conditioning
- Injuries resulting from the use of any illicit drug and/or narcotic unless administered on the advice of a physician

**Note:** The listed exclusions are for illustration and does not list all exclusionary terms of the policy.

**For more information about our other insurance products please visit our website at:**

[www.WillisFraternity.com](http://www.WillisFraternity.com)

**On our website you can:**

- Apply for Insurance
- Report a Claim
- Join our Mailing List
- Educational Resources
  - Newsletters
  - Brochures
  - Educational Materials