

## CHAPTER PRESIDENTS: QUICK INSURANCE REFERENCE GUIDE

We have developed the [Insurance Summary](#), an expansive resource that attempts to explain the insurance program in user-friendly terminology. However, the *Insurance Summary* is over thirty pages. We wanted to provide Chapter Presidents with a quick and easy resource guide to the insurance program that would include information that you will most likely need to execute your duties. We still encourage you to read and review the *Insurance Summary*, as it provides the most extensive explanation of the various aspects of the insurance program.

Please refer to the chart below to cross-reference your specific need with the applicable resource. If you have a need that is not addressed below, please contact [Sara Sterley](#) with your suggestion. Following the reference guide below are several resources that you might find helpful throughout your tenure as Chapter President. Congratulations on this prestigious office and thank you in advance for your service!

Need	Title of Resource	Where to Find It
Certificate of Insurance <i>(also referred to as proof of insurance and/or evidence of insurance)</i>	Certificate of Insurance Request Form	<a href="http://www.mjsorority.com">www.mjsorority.com</a> > <a href="#">Services</a> > <a href="#">Certificate Request Form</a>
	Reviewing Contracts	<a href="http://www.mjsorority.com">www.mjsorority.com</a> > <a href="#">Resources</a> > <a href="#">Library</a> > <a href="#">Events &amp; Contracts</a>
	Explanation of and examples of Certificates of Insurance	<a href="http://www.mjsorority.com">www.mjsorority.com</a> > <a href="#">Services</a> > <a href="#">Certificates of Insurance</a>
	Contract 101 E-Module	<a href="http://www.mjsorority.com">www.mjsorority.com</a> > <a href="#">Resources</a> > <a href="#">E-Learning Modules</a>
	Certificates of Insurance Part I E-Module	<a href="http://www.mjsorority.com">www.mjsorority.com</a> > <a href="#">Resources</a> > <a href="#">E-Learning Modules</a>
Submit a Claim	In the Event of a Claim	<a href="http://www.mjsorority.com">www.mjsorority.com</a> > <a href="#">Claims</a> > <a href="#">In the Event of a Claim</a>
Frequently Asked Questions	FAQs	<a href="http://www.mjsorority.com">www.mjsorority.com</a> > <a href="#">Resources</a> > <a href="#">FAQs</a>
Risk management opinions on various topics	Various titles depending on specific topic	<a href="http://www.mjsorority.com">www.mjsorority.com</a> > <a href="#">Resources</a> > <a href="#">Library</a> > <a href="#">Department Positions</a>
Sample crisis plan and templates	Crisis Plan	<a href="http://www.mjsorority.com">www.mjsorority.com</a> > <a href="#">Resources</a> > <a href="#">Library</a> > <a href="#">Emergency Planning</a>
Past newsletter articles	Titled according to issue and date	<a href="http://www.mjsorority.com">www.mjsorority.com</a> > <a href="#">Resources</a> > <a href="#">Library</a> > <a href="#">Newsletters</a>
Risk Management Education Ideas	Risk Management Module (with facilitator's guide)	<a href="http://www.mjsorority.com">www.mjsorority.com</a> > <a href="#">Resources</a> > <a href="#">E-Learning Modules</a>
	Claim Examples	<a href="http://www.mjsorority.com">www.mjsorority.com</a> > <a href="#">Claims</a> > <a href="#">Claim Examples</a>
	Various titles of over 100 articles in our resource library	<a href="http://www.mjsorority.com">www.mjsorority.com</a> > <a href="#">Resources</a> > <a href="#">Library</a>
Explaining the insurance program to member's parents	Insurance Basics for Member's Parents E-Module	<a href="http://www.mjsorority.com">www.mjsorority.com</a> > <a href="#">Resources</a> > <a href="#">E-Learning Modules</a>
	Letter to Member's Parents	<a href="http://www.mjsorority.com">www.mjsorority.com</a> > <a href="#">Resources</a> > <a href="#">Library</a> > <a href="#">Insurance Program</a>
Thorough explanation of the insurance program	Insurance Summary	<a href="http://www.mjsorority.com">www.mjsorority.com</a> > <a href="#">Resources</a> > <a href="#">Library</a> > <a href="#">Insurance Program</a>
Overview of location-specific coverage limits	Insurance Overview	<a href="http://www.mjsorority.com">www.mjsorority.com</a> > <a href="#">Services</a> > <a href="#">Renewal Communications</a>

## Contact Us

9225 Priority Way West Drive, Suite 100 :: Indianapolis, IN 46240  
 Toll-Free: 888-442-7470 :: Fax: 317-805-7580  
 Emergency After-Hours: 317-374-5039 (Cindy Stellhorn's cell phone)  
[www.mjsorority.com](http://www.mjsorority.com)

Contact	Position	Need	Direct Line/ Extension	Email Address
Ruth Akers	Account Manager	Certificate of Insurance	317-805-7585 (ext. 7585)	<a href="mailto:ruth.akers@mjinsurance.com">ruth.akers@mjinsurance.com</a>
Heather Cox	Claims Account Manager	Submit a claim/Claim questions	317-805-7598 (ext. 7598)	<a href="mailto:heather.cox@mjinsurance.com">heather.cox@mjinsurance.com</a>
Bev Stiles	Claims Consultant	Submit a claim	317-805-7582 (ext.7582)	<a href="mailto:bev.stiles@mjinsurance.com">bev.stiles@mjinsurance.com</a>
Estacia Brandenburg	Account Executive	Policy Service	317-805-7583 (ext. 7583)	<a href="mailto:estacia.brandenberg@mjinsurance.com">estacia.brandenberg@mjinsurance.com</a>
Heidi Lewis	Account Executive	Policy Service	317-805-7584 (ext. 7584)	<a href="mailto:heidi.lewis@mjinsurance.com">heidi.lewis@mjinsurance.com</a>
Sara Sterley	Director of Risk Management Education	Newsletter & Website Suggestions	317-805-7587 (ext. 7587)	<a href="mailto:sara.sterley@mjinsurance.com">sara.sterley@mjinsurance.com</a>

## Certificates of Insurance

### Frequently Asked Questions

**Q: Does MJ Insurance approve events?**

A: No, MJ Insurance offers recommendations based on prudent risk management. Your National Organization has the ultimate decision as to the approval of your event.

**Q: I have a Certificate of Insurance that I received for an event that we had last month. Can I use it again for an event that is being held next week?**

A: No, Certificates of Insurance are all issued on an event specific basis; therefore, each time someone requests a Certificate of Insurance from you, you must obtain another Certificate of Insurance.

**Q: I have an *Insurance Overview* that shows that we have coverage. Can I use this when I am asked for a Certificate of Insurance?**

A. No, the *Insurance Overview* contains specific and confidential information regarding your chapter and should not be shared with anyone outside your organization.

**Q: How long does it take to process a Certificate of Insurance?**

A: It depends on what exactly is required by the specific venue and the nature of the event. We recommend that you submit requests two weeks in advance in order to ensure timely delivery, but we are happy to help you with Certificate requests at any time. Completing the [Certificate of Insurance Request Form](#) *in its entirety* is the best way of ensuring timely processing of your Certificate request.

The easiest way to request a Certificate of Insurance is to complete the [Certificate of Insurance Request Form on our website](#). If you do not have access to the internet or would prefer a hard copy, please use the sample form below.

## CERTIFICATE OF INSURANCE REQUEST FORM

If you have been asked to provide a Certificate of Insurance to a venue where you are having an event what do you do? This form outlines the information needed to request a Certificate of Insurance. Once you have completed this information please email or fax this form along with any contract that you have with the venue to:

Email: [ruth.akers@mjinsurance.com](mailto:ruth.akers@mjinsurance.com) Fax: 317-805-7580

**FAILURE TO ACCURATELY COMPLETE THIS FORM MAY RESULT IN A DELAY.**

Sorority and Chapter \_\_\_\_\_

Date of the event \_\_\_\_\_

Type of Event (i.e. philanthropic, social, chapter oriented) \_\_\_\_\_

Name and address of the venue requesting the Certificate: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**PLEASE NOTE:** Many times you are required to enter into a contract with a venue where you are holding your event. Please email or fax the contract to us **BEFORE** signing it to ensure that your Sorority/Fraternity can comply with the request.

Do you have a contract with this venue? Yes \_\_\_\_\_ No \_\_\_\_\_

Is alcohol being served? Yes \_\_\_\_\_ No \_\_\_\_\_

Who is providing the alcohol? \_\_\_\_\_

To whom the Certificate should be sent (via fax, email, snail mail, etc.) \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Your name: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Once we have the above information, we will immediately review and contact you if we have questions. To ensure prompt service, please forward contracts for review in a timely manner. Please feel free to print this and make copies to have on hand for future events.

Thanks so much for your time and help...we'll look forward to hearing from you!  
Ruth

We recommend that you obtain proof of insurance from venues and vendors with whom you do business to ensure that they are adequately insured. Venues and vendors are often confused as to why our clients request this information. For that reason, we have developed the following form in hopes of better explaining the purpose of requesting proof of insurance from third-parties.

## REQUEST FOR INSURANCE FROM A VENUE OR VENDOR

Date

Name of Venue/Vendor:

Address of Venue/Vendor:

Contact Name:

Contact Number:

MJ Insurance, Inc. is the Insurance Agent for Name of Organization. As part of the planning procedures in place with their National Organization and in an effort to ensure that their members are practicing good risk management, they are required to obtain a Certificate of Insurance providing proof that they are using venues/vendors who are adequately insured. They are not asking to be insured under your policy, as all of their chapters carry insurance through MJ Insurance, Inc.

You can obtain a Certificate of Insurance by calling your Insurance Agent and requesting a Certificate of Insurance. We recommend that the Certificate of Insurance provide proof of a minimum of one million dollars General Liability Coverage and a minimum of one million dollars Liquor Liability Coverage. Liquor Liability Coverage is only required if you will be the venue/vendor providing the alcohol. Please note we **do not** need your entire policy or a declarations page.

If you have any questions, please contact Ruth Ann Akers at [ruth\\_akers@mjinsurance.com](mailto:ruth_akers@mjinsurance.com) or 888-442-7470 ext. 7585.

Thank you,

Chapter Member's Name

Chapter Name

University

Contact Information