Insurance costs steady, unaffected by Tang fire

(Continued from page 1)

ance companies, which have a reputation for engineering expertise. The insurance companies have "one person here full time for at least a couple of months" when they inspect the Institute, Valentine said.

In addition to paying premiums, the Institute must also pay for all accidents insuring damage below $5000 — the "deductible" for the policy. Valentine said that the minimum damage that could be claimed was $250 only three or four years ago, but with the anti-war "time of troubles" here and at other schools, the insurance companies raised the Institute's deductible to $5000. Despite the increase, the figure is relatively small — Valentine said that every policyholder was under pressure for higher deductibles, and that "quite a few" schools had their deductibles forced up to $50-100,000.

The Tang Hall fire will be above the Institute's deductible despite its relatively small dollar cost, it was the Institute's most expensive fire in five years. The largest single fire loss in Valentine's memory was much smaller in physical terms: a pro-

In addition to paying (C'ontinued)

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