



THINKING AHEAD ABOUT...

SUMMER BREAK

Summer break, or the months of May through August, is a high risk period of time for chapter houses. It is important you take the time to properly prepare your chapter house for the summer break period. The leading risks to a chapter facility during the summer break months are:

- Fire
- Vandalism
- Water Damage
- Theft
- Wind
- Hail

FRATERNITY INSURANCE CLAIM FACTS

If you take a look at the loss history of fraternity property claims, it is easy to see why summer break preparation can make a big difference. Here are the simple facts:

- Each year, fire has been the leading risk factor with the majority of the serious fires occurring during summer break. In our recent claim study, 76 % of all claim dollars were paid as a result of fire damage. In all the fires, the common denominator was human error and lack of leadership with in the chapter.
- Water damage represents 38% of the number of claims filed. This problem, if unchecked, can lead to a large loss.
- Vandalism is also a significant cause of truly preventable losses. Damage as a consequence of vandals entering an unsecured chapter facility resulted in over \$700,000 paid in damage.



THE AVERAGE EXPENSE FROM A WATER DAMAGE LOSS IS MORE THAN \$14,000



THE AVERAGE EXPENSE FROM A FIRE DAMAGE LOSS IS NEARLY \$400,000



THINKING AHEAD.

WHAT CAN YOU DO TO AVOID THESE LOSSES?

Only two perils on the list are truly unavoidable, that being wind and hail. However, the risks and resulting claims from wind and hail often occur to the roof and structure of the facility, emphasizing the need to have the facility inspected by a professional on a regular basis to assure it is structurally sound and current damage is repaired.

Most incidents involving water damage could have been minimal if someone had taken the time to prepare the house for break. The plumbing issues creating damage often went unchecked for days, weeks and even months. As a result, what would have been a few hundred dollars in clean up and a small plumbing repair turned into a costly claim.

Avoiding a claim can make a significant difference in the cost of property insurance and ability to provide a safe and healthy environment for undergraduate members. Use the Summer Break Checklist on the next page to help minimize your exposure to a property claim during the summer months. to be of value and stand ready to discuss it further with you or any of your.

WHAT ARE THE BENEFITS TO BEING PREPARED FOR SUMMER?

- Avoid the expense and the time associated with a claim and restoring the damaged area.
- With a large loss, you may risk having an uninhabitable house for the fall semester
- Water damage, when left unaddressed, combined with heat and humidity can lead to mold growth. Many insurance policies limit coverage in this area.
- Protect your legacy and history from thieves and vandals. A price can be put on everything except sentimental value.

SUMMER BREAK CHECKLIST

- Inspect all rooms/suites, document damage and collect payment from security deposit
- Complete routine maintenance on furnace/boiler/AC
- Clean and inspect all roof drains and gutters (contact a local professional for this service)
- Repair all broken windows and doors to prevent damage from inclement weather; ensure that doors latch completely.
- Have a roofing contractor inspect the roof, provide a written recommendation and repair any immediate concerns.
- Contact emergency service company to conduct an inspection and service emergency lighting, alarm equipment, fires suppression and sprinkler systems.
- Clean exterior and interior of chapter house and check security/safety lighting.
- Clean/service fireplace and chimney and check for defects or debris.
- Inspect the hot water heater and exposed water lines and drain pipes for slow leaks.
- Remove and dispose of lumber, mattresses or other debris outside the facility, especially near the dumpster.
- Unplug and store unused appliances.
- Service and clean stoves, ovens, hood ranges and other kitchen equipment.
- Inform the host institution (college/university) as to whether the residence will be occupied or not and provide proper contact information for the facility.

IF MEMBERS WILL BE ATTENDING SCHOOL & LIVING IN THE FACILITY OVER THE SUMMER:

- Have each sign a housing agreement, specific to the summer period.
- If the appropriate officers will not be living in the facility, appoint someone to oversee daily maintenance, collect rent and pay bills. Consider hiring a professional property manager to work in conjunction with a resident manager.

IF THE FACILITY WILL BE VACANT OVER THE SUMMER:

- Securely lock the property and limit access to only designated alumni/alumnae or undergraduates
- Have a responsible alumnus/alumna, undergraduate or professional property management company check the property daily to ensure a loss has not occurred. A consistent daily presence will deter thieves and vandals. Hiring a professional property management company is strongly recommended.

- Inform local police and/or campus security the property will not be occupied. Provide them with a key/code for access to the facility and ask them to patrol frequently.
- If it will not affect the function of your fire sprinkler system or other systems requiring water, turn the water off at the main supply line (contact a professional for this service).
- When not in use, remove all hoses and store in an appropriate place, preferably inside facility.
- Remove spigot knobs or install locks at each spigot location. Many vandalism claims involve turning on the attached hose and placing it near or in the house with the water turned on.
- If the property will not be occupied in the fall, contact Holmes Murphy to ensure you are meeting the necessary conditions required of a vacant property to not limit coverage in the event of a loss.
- Hire a mature caretaker to reside in and look after the property in exchange for free/reduced rent if a house mother and/or resident advisor is not available.

Caretaker provided with:

1. **Master key** (or keys to all rooms). The key should allow access all areas of the house including individual rooms. This will enable efforts to deal with situations in a timely and efficient fashion.

2. **Alumni/House Corporation Contact:**

Name/Title: _____

Phone Number: _____

3. **Emergency Response Contact:**

Name/Title: _____

Phone Number: _____

4. **Emergency Repair Contact:**

Name/Title: _____

Phone Number: _____

5. **Holmes Murphy Property Insurance Claim Contacts:**

David Bruck - dbruck@holmesmurphy.com 800-736-4327, Ext. 5500

Rob Meraz - rmeraz@holmesmurphy.com 800-736-4327, Ext. 4189

