

Summer Break Checklist

What are the leading risks to a chapter house during summer breaks?

We have reviewed the historical claim data from the property insurance programs offered to our clients for the previous six policy years. The data reveals the following to be the four leading risks to fraternity chapter houses during summer break:

Number of Occurrences

1. Vandalism /Theft – 36%
2. Water Damage – 29%
3. Hail/Wind – 16%
4. Fire – 9%

Total Claim Dollars Paid

1. Fire - \$3,479,077.62
2. Vandalism/Theft - \$961,491.29
3. Water Damage - \$507,247.88
4. Hail/Wind - \$296,552.99

What can you do to avoid these types of losses?

- Prior to the end of the semester, inspect each suite, document any tenant damage and collect the amount due from the security deposit. Excellent documentation in this area will help clarify any issue with the carrier in the event of a loss at your chapter's property.
- Thoroughly clean the property and remove all potential fire hazards. Make sure all combustible materials are safely stored.
- Unplug any appliances that will not be used over summer break.
- If you are going to allow members to live in the house during summer break, do the following:
 - Have each member sign a housing agreement.
 - Appoint someone to oversee daily maintenance, collect rent and pay the bills. **Strongly consider contracting with a professional property management company to work in conjunction with a resident manager.**
 - Make sure the resident members are being checked periodically by a local alumnus.
- If you elect to not look at summer break as a potential revenue source, hire a mature caretaker to reside in and look after the property. Typically, the arrangement is free rent in exchange for the day to day services the caretaker will be required to complete.
- Whether it is a house manager supervising tenants or a caretaker residing in the property, he should be supplied with the following information:
 - Alumni Contact
 - Information for a local company, such as ServiceMaster, that can respond to problems caused by a loss to make emergency repairs and/or secure the property from sustaining further damage. You can locate a ServiceMaster franchise in your area by calling **1-800-RESPOND**.
 - Insurance claim reporting information. **Members of FPMA can report a loss at our web site, www.kirklin.com, or by calling 1-800-736-4327 ext. (1) 215.**
- If you are going to leave the chapter house unoccupied entirely, make sure the following is completed:
 - Securely lock the property and limit access to only designated alumni or undergraduates.
 - Have a responsible alumnus, undergraduate or professional property management company check the property daily to ensure that a loss has not occurred. A consistent daily presence at the property will also deter thieves and vandals. **We strongly recommend employing a professional property management company.**
 - Advise the local police or campus police that the property will not be occupied. As an additional deterrent, ask that they patrol your area frequently.
 - If your chapter house does not have a fire sprinkler system, shut the water off the at the main supply line and bleed the water lines.
- When not in use, remove all garden hoses and store them in an appropriate place. A number of the vandalism claims reported during summer break involve vandals putting a garden hose with running water into the chapter house.
- Repair all broken windows to prevent rain and vermin from entering the interior of the chapter house.
- Have a roofing contractor inspect the roof, provide a written recommendation and repair any immediate concerns.
- Service your HVAC to ensure it is working properly and does not present a fire hazard.
- If the property will not be occupied in the fall, contact your agent to ensure you are meeting the conditions required by your policy.