



MJ INSURANCE
SORORITY DIVISION

PROPERTY CLAIM EXAMPLE: FIRE ESCAPE #2

Scenario

At a fraternity chapter house that was hosting a party, Jane Doe, chapter member, went out a second-floor door to a fire escape platform and fell through the hole, which provided a ladder access to the ground.

There had been a previous fall from this fire escape at the chapter house in question, and the chapter leadership posted a hand-made warning sign at the exit to the fire escape as a warning.

Result

Jane Doe suffered serious injuries and sued the Fraternity and House Corporation. The national Fraternity was dismissed from the lawsuit; however, the House Corporation was found 56 percent at fault with nearly \$120,000 in damages.

Issues to address:

- The fire escape had already caused problems at this chapter, and the House Corporation did not address those concerns properly. Once a dangerous condition at the property is revealed, it must be appropriately addressed.
- How should the concerns about the fire escape have been addressed after the first incident?
- What risk management policies does your Chapter/House Corporation have in place regarding fire escapes?