



MJ INSURANCE
SORORITY DIVISION

Property Case Study

Fire from Member Cooking

Scenario

A member was using a deep fryer in the kitchen to heat oil. The member walked away to another room, and the fryer caught the cabinet and microwave on fire. The fire damage was contained to the kitchen. However, there was smoke damage throughout the house.

Result

A total of \$47,972.09 was paid out for the claim.

Issues to Discuss

1. Are residents allowed use of the commercial kitchen equipment? If so, what are the regulations regarding the use of the commercial kitchen equipment? See below for our risk management response to this practice.
2. Discuss safe alternatives to the members using the commercial kitchen equipment.

Excerpt from our Frequently Asked Questions page at www.mjsorority.com:

Q: Are chapter members allowed to use the commercial chapter kitchen?

A: According to the recent [University Housing Report](#) compiled by FEMA, 76.5 percent of campus fires start in the kitchen! For that reason, we recommend that you limit the use of your commercial kitchen space to *trained professionals*.

As we see it, the equipment in the kitchen represents a significant financial expense for the property owner to purchase and maintain. The presumption by the insurance company is that the staff, who work with this commercial equipment, are properly trained on the proper use of the equipment. This is the preferable way to protect this investment.

Indiscriminate use by untrained individuals not only puts the equipment at risk but improper use also puts the entire facility in harm's way. Certainly a kitchen can be a high hazard area even for the trained personnel. Other risks include injury to the member while cooking in the kitchen and issues with proper food storage.

Ultimately the property owner must decide the manner under which their kitchen is utilized, taking into consideration other issues that emerge as respects to general chapter operations.