



MJ INSURANCE
SORORITY DIVISION

Non-Member residents in Chapter House

January 16, 2013

The sorority/fraternity (“sorority”) exposures are vast in scope and challenging for an insurance company to underwrite and ultimately “accept” the risk in writing the coverage. The insurance coverage is designed to protect and defend the “sorority” and its collegiate and alumnae members from any allegations by someone else, a third-party, of damage or injury. Subsequently the coverage is not designed to be a first-party coverage whereby a member sues another member or the organization for damage or bodily injury.

This very distinction becomes the central point in the requirement that the insurance company has established with the residency in a chapter house.

One of the basic tenants is that only collegiate members of the organization are permitted to be residents of a chapter house. The presumption then is that as members you are obligated to follow the rules and guidelines of the “sorority” and in the absence of which, you run the risk of membership termination and eviction from the chapter housing.

If you are not a member, the “sorority” has very little recourse to draw upon should the non-member engage in behavior that does not mesh with the “sorority’s” rules. Subsequently the landlord and/or the “sorority” chapter are forced to rely on local “tenancy” laws which are generally not a cost effective solution for eviction.

There are numerous “sorority specific” reasons also that make the non-member resident cumbersome and a distraction to the chapter.

Therefore, we recommend that our clients do not entertain the allowance of non-members as residents of a “sorority” chapter house.

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