

HOUSE CORPORATION VOLUNTEERS: QUICK INSURANCE REFERENCE GUIDE

We have developed the [Insurance Summary](#), an expansive resource that explains the insurance program in user-friendly terminology. However, the *Insurance Summary* is over thirty pages. We wanted to provide House Corporation volunteers with a quick and easy resource guide to the insurance and risk management program that would include information that you will most likely need to execute your duties. We still encourage you to read and review the *Insurance Summary*, as it provides the most extensive explanation of the various aspects of the insurance program.

Please refer to the chart below to cross-reference your specific need with the applicable resource. If you have a need that is not addressed below, please contact [Sara Sterley](#) with your suggestion. Following the reference guide below are several resources that you might find helpful throughout your tenure as a House Corporation volunteer. Congratulations on this prestigious office and thank you in advance for your service!

Need	Title of Resource	Where to Find It
Property-related checklists	Chapter House Self-Inspection and Recommendations	www.mjsorority.com > Resources > Library > Property Resources
	Property Maintenance Checklist	www.mjsorority.com > Resources > Library > Property Resources
	House Corporation Inventory Checklist	www.mjsorority.com > Resources > Library > Property Resources
Sample housing agreement	Sample Room & Board Agreement + License Verbiage	www.mjsorority.com > Resources > Library > Property Resources
Working with contractors	Minimum Requirements for Contractors	www.mjsorority.com > Resources > Library > Property Resources
	Reviewing Contracts	www.mjsorority.com > Resources > Library > Events & Contracts
Submit a Claim	In the Event of a Claim	www.mjsorority.com > Claims > In the Event of a Claim
Frequently Asked Questions	FAQs	www.mjsorority.com > Resources > FAQs
Risk management opinions on various topics	Various titles depending on specific topic	www.mjsorority.com > Resources > Library > Department Positions
Sample crisis plan and templates	Crisis Plan	www.mjsorority.com > Resources > Library > Emergency Planning
Past newsletter articles	Titled according to issue and date	www.mjsorority.com > Resources > Library > Newsletters
Fire Safety	Automatic Sprinkler Installation Toolbox	www.mjsorority.com > Resources > Library > Fire Safety
	Smoke Detector Tips & Tricks	www.mjsorority.com > Resources > Library > Fire Safety
	Other resources on various fire safety related topics	www.mjsorority.com > Resources > Library > Fire Safety
Risk Management Education Ideas	Risk Management Module (with facilitator's guide)	www.mjsorority.com > Resources > E-Learning Modules
	Claim Examples	www.mjsorority.com > Claims > Claim Examples
	Various titles of over 100 articles in our resource library	www.mjsorority.com > Resources > Library
Explaining the insurance program to member's parents	Insurance Basics for Member's Parents E-Module	www.mjsorority.com > Resources > E-Learning Modules
	Letter to Member's Parents	www.mjsorority.com > Resources >

		Library > Insurance Program
Thorough explanation of the insurance program	Insurance Summary	www.mjsorority.com > Resources > Library > Insurance Program
Overview of location-specific coverage limits	Insurance Overview	www.mjsorority.com > Services > Renewal Communications

Property-Related Frequently Asked Questions

<p>Q: How often should our smoke detectors be changed?</p>	<p>A: Typical smoke alarms last about eight-to-ten years, after which they should be replaced. Like most electrical devices, smoke alarms wear out. You may want to write the purchase date with a marker on the inside of your unit. That way, you'll know when to replace it. We also recommend that smoke detector batteries are changed annually.</p> <p>For more tips about smoke detectors, check out this article at mjsorority.com.</p>
<p>Q: Are there any insurance recommendations in terms of using outdoor grills?</p>	<p>A: We recommend that the use of outdoor grills fit into the following perimeters:</p> <ul style="list-style-type: none"> • Grills of any type should not be used on wood decks due to the fire risk. • Gas grills are safer to use from a fire safety standpoint because they do not involve the use of flammable liquids, such as lighter fluid, or of hot coals during the grilling process. Hot coals also pose a disposal risk. • Gas grills are less safe during the lighting process. If excessive gas builds up in a closed grill before being lit, it can cause an explosion. Gas grills should always be lit with the lid open, and the gas tank should be turned to the off position following each use. • Instructions for use of the grill should be posted clearly next to the grill and the use of the grill should be restricted to responsible persons who have been instructed on safety measures.
<p>Q: Are chapter members allowed to use the commercial chapter kitchen?</p>	<p>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 <i>trained professionals</i>.</p> <p>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.</p> <p>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</p>

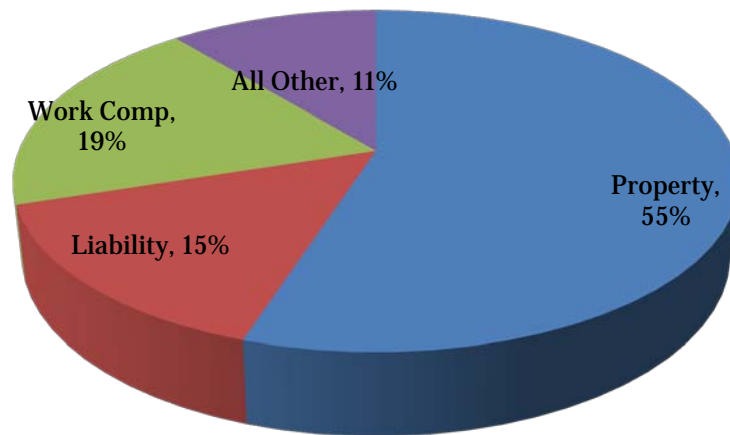
	<p>hazard area even for the trained personnel. Other risks include injury to the member while cooking in the kitchen and issues with proper food storage.</p> <p>Ultimately the property owner must decide the manner under which their kitchen is utilized, taking into consideration other issues that emerge as respects to general chapter operations.</p>
<p>Q: Is a member resident's personal property covered under the insurance program?</p>	<p>A: Members' personal property is not covered under the fraternity/sorority's insurance policy. For more information, check out this resource that we have developed for members to use to ensure their belongings are adequately covered.</p>
<p>Q: What types of items should be inspected annually at the chapter house?</p>	<p>A: We have developed the Chapter House Self-Inspection form (and the accompanying recommendations) for just this purpose. The form walks the user through a series of safety considerations throughout the chapter house. We recommend that the House Corporation perform the self-inspection on an annual basis (the summer is the perfect time!). We have also developed a Property Maintenance Checklist, which makes it easy for House Corporations to record their maintenance efforts throughout the year.</p>
<p><i>Q: How do I find out the flood zone for our chapter house?</i></p>	<p>A: Go to www.floodsmart.gov, enter your address in the red box titled "One-Step Flood Risk Profile" along the lefthand side of the screen, and your flood risk will be generated. Please contact us if you wish to purchase flood insurance through the National Flood Insurance Program after determining your flood zone risk.</p>

Claim Trends

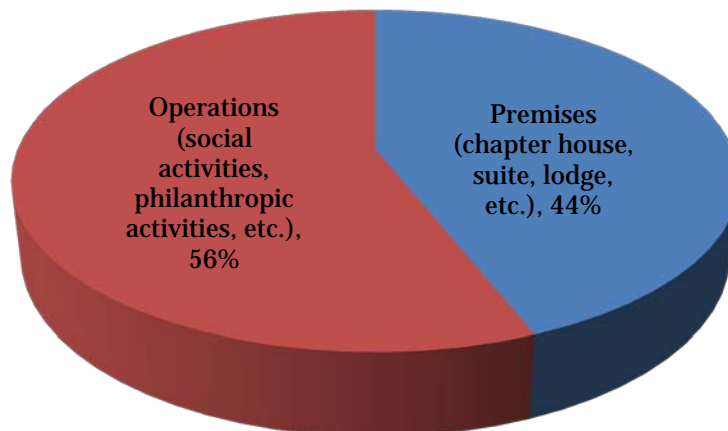
We are experiencing some alarming claim trends lately, including the following:

- 15 percent increase in incidents
- 68 percent increase involving collegiate members as the injured party
- Alcohol impacts 20 percent of the incidents
- Injuries are more severe in nature
- Defense costs of the claims match the costs of the judgments

Book of Business: Percent of Total Claims



Book of Business: Sources of Bodily Injury Claims



Contact Us

9225 Priority Way West Drive, Suite 100 :: Indianapolis, IN 46240
 Toll-Free: 888-442-7470 :: Fax: 317-805-7580
 Emergency After-Hours: 317-374-5039 (Cindy Stellhorn's cell phone)
www.mjsorority.com

Contact	Position	Need	Direct Line/ Extension	Email Address
Ruth Akers	Account Manager	Certificate of Insurance	317-805-7585 (ext. 7585)	ruth.akers@mjinsurance.com
Heather Cox	Claims Account Manager	Submit a claim/Claim questions	317-805-7598 (ext. 7598)	heather.cox@mjinsurance.com
Bev Stiles	Claims Consultant	Submit a claim	317-805-7582 (ext.7582)	bev.stiles@mjinsurance.com
Estacia Bradenburg	Account Executive	Policy Service	317-805-7583 (ext. 7583)	estacia.bradenburg@mjinsurance.com
Heidi Lewis	Senior Account Executive	Policy Service	317-805-7584 (ext. 7584)	heidi.lewis@mjinsurance.com
Sara Sterley	Director of Risk Management Education	Newsletter & Website Suggestions	317-805-7587 (ext. 7587)	sara.sterley@mjinsurance.com
Megan Oilar	Account Coordinator	Contact changes	317-805-7588 (ext. 7588)	megan.oilar@mjinsurance.com

Bookmark www.mjsorority.com for hundreds of articles and continually updated risk management-related resources for your use.