

# HOLMES MURPHY

## SERVICES FOR FRATERNAL ORGANIZATIONS

**Our team at Holmes Murphy is dedicated to serving fraternal organizations and their members.**

### PREVENTION EDUCATION ADVISORY | THANKSGIVING BREAK

Freeze claims each year cost hundreds of thousands of dollars. Losses predominantly occur the break periods when there is limited daily oversight of the facility further exacerbating the costs. During the winter of 2013-2014, \$2.7 million was paid for water damage resulting from frozen pipes that burst in the FPMA property program. And these issues are not only important in colder climates. In one instance, the heat was turned off in a chapter house located in a part of the country where the weather does not typically dip below the freezing mark. Unfortunately for this chapter, the weather became unusually cold, leading to frozen pipes and water damage. There was no insurance coverage for this claim, as the owners failed to maintain heat in the building.

#### What are the risks?

- Chapter members turning off the heat thinking they would save some money.
- The pilot light on the furnace blowing out.
- Windows and doors not closed properly.
- The chapter house not securely locked making it an attractive target to vandals and thieves.
- No one in charge of checking on the house over the holiday breaks.

#### No one got hurt, what is the problem?

- Chapter members return from Thanksgiving and/or Winter break to a mess, or worse yet, no place to live because of the significant extent of damage.
- A significant deductible is incurred, causing further strain to an already stretched budget.
- Property premiums increase, because of these claims, which every member helps to pay.

#### How do we prevent this from happening?

- Turn the heat down to no less than 60 degrees, don't turn the heat off!
- Have a house corporation officer or undergraduate member stop by the house daily to make certain the house is secure, there has not been a loss and the heat is working.
- Spend a little money to save a lot of money not to mention avoid a hassle:
  - Have the furnace or boiler serviced this fall.
  - Fix all broken windows.
  - If a local undergraduate or alumna/us can't be counted on to check on the house, hire someone to do it for you over the break.
- Call your heating contractor immediately if there is a problem with the furnace and take immediate action to prevent further damage.
- Consider installing a water detection system like PipeBurst Pro. The system monitors your pressurized water lines for unintended water flow of your plumbing system and fixtures. The device may be set with flow restrictions for automatic water shut off or alert an authorized user allowing water shut off from a remote location. The system also monitors water temperature to provide freeze warnings.

It is important to also be aware of your outside property. To help reduce the risk of injuries of members, guests, or other people just passing by your house, make sure that snow is removed and ice is treated in a timely fashion.

Following these steps will allow you to protect your chapter facility during break periods. Additional resources, including a complete Winter Break Checklist, can be found on our website,

[www.holmesmurphyfraternity.com](http://www.holmesmurphyfraternity.com) | [www.holmesmurphysorority.com](http://www.holmesmurphysorority.com)