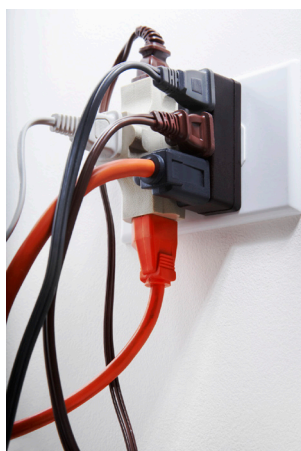


FIRE RISKS: HOW TO MAKE YOUR PROPERTIES SAFER FOR YOUR STUDENTS WHO LIVE IN THEM

by Bobbi Larsen, Education Consultant
Willis and an initiate of Alpha Chi Omega

In August 2009, the National Fire Protection Association released a study on fires in dormitories, fraternities, sororities and barracks. Study author, Jennifer D. Flynn, determined that annually between 2003 and 2006, fire departments nationwide handled more than 3,500 fires in the communal living buildings. Flynn also determined that the fires caused an annual average of seven deaths of residents, 54 injuries to residents and did \$29.4 million in direct property damage. Fires in these structures are more common during the evening hours, between 5 p.m. and 11 p.m., as well as on weekends. October was the peak month for fires. Most deaths occurred in fires that started in the bedroom.



Earlier studies have also had findings that are of concern. A 2002 U.S. Fire Administration research series found that:

- Fires in fraternity/sorority houses are five times more costly on average than those that occur in dormitories.
- Arson is the leading cause

of fraternity/sorority house fires; open flame is the next leading cause, with candles playing a major role.

- Fires in fraternity/sorority houses peak when the college or university is in session. Fires also peak on weekends.
- Smoke alarms operate nearly twice as often in fraternity/sorority house fires than in all residential structures.

Sources: NFPA and NFIRS

We have seen fires cause extensive damage to fraternity and sorority houses, resulting in injuries and death as well as loss of property, loss of meeting space, displaced residents—the list goes on. In many cases, the fires were

preventable. Here are some of the claims that we have seen that we hope will make you think about how to minimize the risk of fires in your properties.

Upholstered furniture on porches: A fraternity residence at Chico State University was heavily damaged after a blaze started on the porch of the house. The fire inspector said that the fire burned hot and fast with fuel provided by pieces of upholstered furniture on the porch, including a couch.

Some municipalities have codes that prohibit upholstered furniture on porches. If your town does not have that restriction, you should impose it and prevent this kind of fire hazard.

Candle burning: Candles have been the cause of many fires in fraternity and sorority houses. A few examples: a fraternity house was completely destroyed by an unattended candle in Amherst, Massachusetts; a fraternity was damaged by a fire caused when a candle ignited bedding in Oxford, Ohio; a fraternity brother was seriously injured in a fire started by an unattended candle in Smithfield, Rhode Island.

Having a policy banning candles in your fraternity and sorority facilities that is well communicated and strictly enforced will help manage this risk. There are products that mimic the look of real candles but are much safer to use.

Carelessly disposed smoking materials: Nationwide, smoking materials are the leading cause of fire deaths. The National Fire Protection Association has determined that smoking materials cause 2 percent of building fires but 39 percent of fire-related deaths.

A fatal fire at a beach house in North Carolina that killed seven college students may have been caused by a cigarette that was carelessly disposed on a wooden deck. Most of the victims were found in the homes five bedrooms.

A fraternity house at the University of Florida was damaged when residents unsuccessfully tried to put a fire out themselves. The resident of the room told firefighters he had been smoking a hookah with friends when it tipped over and lit the mattress on fire.

Like candle burning, smoking in your fraternity or sorority facility should be strictly prohibited. If you choose to allow smoking, the designated area should be outside, ground level and contain a proper extinguishing device. The design should limit the flow of oxygen to the disposal bin to reduce the risk of fire.

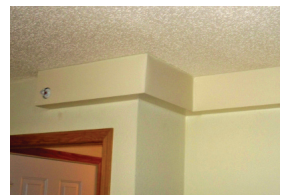
Electrical fires: A fire broke out in a sorority occupied by 95 women. One of the occupants had reported that they knew there was a problem prior to the fire with the blades of a box fan hitting the fan's wiring. During the night the fan fell behind the futon in the common area and apparently caught on fire. Damage was estimated to be about \$50,000 and the three women lost all of their belongings in the blaze. The building had a sprinkler system only in the common areas, not in the residential rooms.

A fraternity house fire broke out in the middle of the night. Six people were inside, but they were able to get out before the roof

OLD PIPE PROVES TO BE NEW PROBLEM

**Retrofitting
sprinkler
systems can
create new
problems while
providing safer
properties**

**By Nate Carney
JG Innovations,
Inc. and an initiate
of Phi Gamma
Delta**



Indiana University fraternity men and their fathers know all too well what happens if you hang on old water systems.

Last winter, during father's weekend, a member of Phi Gamma Delta was doing chin-ups on an old pipe in the 3rd floor of their chapter house. Some say he was on his way to breaking the all-time chin-up record, others just remember the pipe pulling from the ceiling and releasing water everywhere. Nearly fifteen minutes later the emergency valve was shutoff; however the dripping continued. It took several hours, and four floors for the water to finally reach the basement, where it pooled.

Just a few hours later, the cleanup crews arrived with fans, plastic sheeting, shop vacuums, etc. They begin tearing out walls, ceiling tiles, and carpet. The house was ripped apart for almost two months. The chapter spent nearly \$95,000 on restoring the house, but the total damage is incalculable due to the loss of age old fraternal items. "You may be able to put a dollar amount on a wall or a ceiling, but you can't value a member composite from 1912," stated Bill Sibbitt, Graduate Housing Director.

Phi Gamma Delta's, Director of Chapter Services JB Goll said, "This is an incident that could become more common because of fire sprinkler regulations being passed by state and federal legislatures. If there is not a

solution to this issue we could see much more of this in the years to come."

Several states as well as the federal government are in the process or have passed legislation stating college and universities, including fraternal facilities, must protect their facilities with fire sprinkler protection systems.

The Illinois Legislature recently passed House Bill 5664 requiring automatic fire sprinkler systems in fraternities and sororities. "Fire safety starts at home. These important new laws help ensure that the smoke detectors where you live don't fail when you need them the most, and help make our college students safer," said Illinois Governor Pat Quinn. "These new laws will help prevent potentially tragic situations."

With new laws requiring the installation of sprinkler systems in fraternity and sorority houses across the country, incidents like that at Indiana could become more commonplace. However, these incidents can be prevented. Drywall is one prevention technique, but it is time consuming to install and makes a dusty mess. Products are available to help mitigate exposure to this risk. One solution is JGI Interlock Concealment Systems - more durable than drywall and much easier to install.

JGI Interlock Concealment System is a custom manufactured interior metal soffit system that can be tailored and painted to any specification. Convert your unappealing and potentially vulnerable fire sprinkler system, plumbing, piping, HVAC, electrical and cable networking into an unobtrusive, secured facet of your facility.

Conveniently offered in a wide assortment of gauges, profiles, dimensions and finishes, your own personalized JGI Interlock Concealment System arrives within 3 weeks of ordering nationwide. Your life saving sprinkler systems hopefully never has to save a life, nor ever remind you that it's there. JGI Interlock Concealment Systems - Out of Sight, Out of Mind.

For more information on the JGI Interlock Concealment Systems please visit our website at www.jgius.com or call toll free at 1-888-933-2248.

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COVERAGE CORNER

REPORTING YOUR CLAIM IMMEDIATELY - A SIMPLE STEP IN LOSS CONTROL

By Mick McGill, Willis Vice President - Client Management and a member of Kappa Sigma



The last strategy in a sound risk management policy is loss control. Even with the soundest and most well enforced risk management policies, your chapter still may be confronted with dealing with a property loss.

In the event of a property loss, you must refrain from completing permanent repairs until which time the insurance carrier has had the opportunity to inspect the damages. Failure to

do this may jeopardize coverage. In addition, you must be prepared to make temporary repairs and to take action immediately to prevent further damage. The benefits of quickly responding to the loss are:

- The ultimate expense associated with the loss can be substantially decreased; and
- By reducing the ultimate payout on the claim, you may save your chapter thousands of dollars by avoiding an increase in insurance premiums associated with a surcharge for the loss.

The easiest and most effective action you can take to mitigate the damages associated with a property claim is by reporting it immediately. In the event that someone will be looking after your chapter house during breaks, make sure that they have clear instructions on how to report a claim. Benefits to immediate reporting are numerous: You will receive a quicker and a more efficient response from the insurance adjuster;

- You will be provided with professional guidance in the undertaking of immediate measures needed to protect the property from further damage;
- Subrogation possibilities increase. Subrogation is the term used to describe the

insurance carrier's rights to seek recovery for monies paid on the loss from third parties that may be legally liable for the damages sustained. These monies may include not only the amounts paid by your insurer, but also your deductible and any out-of-pocket expenses incurred by your chapter that were not covered under the policy. The immediate reporting of a claim can ensure that critical physical evidence is preserved. Delayed reporting can often times negate this opportunity, leaving your chapter out of its deductible and its insurance carrier paying for the damages someone else's carelessness caused.

- Your claim will be resolved more quickly, which allows your chapter to get back to business as usual; focusing on endeavors that help promote and strengthen your chapter; and
- It eliminates possible coverage complications associated with delayed reporting.

The FPMA Property Insurance Program offers you the ability to report your claim on-line. To take advantage of on-line reporting just go to www.WillisFraternity.com and click on the Property Claim Reporting link. Advantages to on-line reporting include:

- Improved accuracy in the capturing of critical information. Studies of business transactions conducted on-line demonstrate that information entered by the end user is much more accurate and thorough.
- Your insurance broker is notified immediately. Numerous employees within Willis are placed on notice of your loss, which will ensure that your claim will receive immediate attention.

In the event on-line reporting is not an option, you can report your claim by email, phone or fax. To report your claim by email or fax, please provide a detailed written description of your loss and the names, addresses and telephone numbers of the people appointed as contacts for the loss. This will include anyone who will provide the adjuster access to the property and the person who will assume responsibility for the ultimate settlement of the claim. If the damage was potentially caused by another person who may be responsible for the damages, make sure you provide detailed information needed to contact this person. The information on witnesses should also be provided. The information should be emailed or faxed to the attention of Steve Wilson at 800-328-0522 or swilson@willis.com.

To report your claim by telephone, please contact Steve Wilson at 800-736-4327 ext. 209. Outside of the hours of 8-5, please call 800-818-5619. The same information outlined above will be asked of you. Please have it readily available when you make the call.

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NATIONAL HOUSE DIRECTOR CONFERENCE

A recent study demonstrated that the presence of a House Director had a positive impact on the culture of the Greek chapters they served. Positive effects were noted in the satisfaction the member felt with day-to-day living in the chapter house, the development of professional skills, maintenance of a healthful family environment, attainment of respectable grades, avoidance of alcohol problems and avoidance of hazing. The House Director position is becoming more professional as well, with formal training, on-line resources, and other opportunities for professional development increasingly available.

One such opportunity is the National House Director Conference sponsored by The Association of Fraternal Leadership & Values. This conference is intended to provide an opportunity for fraternity and sorority House Directors to gain valuable skills and keep up with the issues that impact them in today's ever changing market.

The 2011 National House Director Conference will be in Providence, Rhode Island June 23-26, 2011. For more information, please contact Shelley Sutherland at shelley@afv.org or 409.599.1277

For additional information about House Directors, including sample job descriptions and contracts, please contact the Willis Education Consultant at edconsultant@willis.com, or (800) 736-4327, extension 216.

FIRE RISKS

(continued from page 1)

caved in. Investigators initially thought the fire was caused by a vending machine that overheated. But now, the Fire Department says a damaged power strip cord wedged behind a freezer created resistance heating and led to the fire.

Residents of fraternity and sorority houses should be aware of the risks posed by overloaded outlets, frayed or damaged cords or appliances, use of non-UL approved extension cords and power strips, and other electrical hazards. Be clear with your residents regarding acceptable appliances and power cords and strips to lessen the risk of electrical fires.

Other ways to mitigate fire risks:

- Hold regular fire drills
- Train residents on the operation of fire extinguishers
- Appropriately discipline those who cause false fire alarms
- Make sure that smoke alarms are not disabled
- Adequately maintain alarm and sprinkler systems
- Ensure that fire doors are used properly

Fraternity and sorority houses can be safer places if students understand fire risks and work to minimize those risks. House corporations and property management teams can work proactively to make their properties safer for those students.

For a sobering look at the consequences of a fire, go to:
www.youtube.com/watch?v=tKsNxCKOFeQ - Peter's Story