

THINKING AHEAD...

INSURANCE MAY BE

GREEK TO YOU

IT'S *not to us*

IN THIS *issue*

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SORORITY INSIGHTS | SPRING 2017

BRIDGE BUILDING

Lori Hart, Ph.D. // Director of Educational Initiatives

It's the weekend. You have your cell phone with you because your cell phone is always with you by the nature of your job. Perhaps you are at your child's soccer game or having brunch with friends. Your phone rings. You don't recognize the area code so you know it's likely a call you have to take that will disrupt your day. Sound familiar? In your role as fraternity and sorority leaders, we spend a lot of time reacting...reacting to the choices and decisions of our undergraduates.

But, there are those days when time, effort and energy is invested and because of your work, we actually prevent. And when we engage our members in prevention, there is a sense of goodness and purpose and we know we are making a difference. We all like being in the business of prevention versus reaction. That is why I have watched a trend of so many headquarters hiring dedicated staff to focus on prevention over the last few years. It is encouraging!

Recently, Holmes Murphy Fraternal Practice sponsored a session at the Association of Fraternity Advisors Annual Meeting in Boston. Dr. Linda Langford presented to over 75 fraternity and sorority headquarters staff who work in the programming areas of leadership, prevention and chapter education. I have known Linda for over a decade and she is the smartest woman I know. For 90 minutes, she dropped some serious knowledge and I get the privilege of sharing some of her insights and thoughts.

What is prevention? Linda provided a great outside the box example. Let's say you are fishing next to a stream and someone falls in and you pull them out. Someone else comes by and you come and pull them out. This pattern continues so you take the



time to walk upstream. There you see people clinging to the branches and you help them out. You get further upstream and you see a tiny narrow bridge that is slippery with no rail and it is where people are falling in. So you have to move upstream – and you need to respond and intervene early – but you have to repair the bridge to prevent people from falling in. By definition, prevention is the art of trying to get upstream and stop the problems from occurring by reducing risk factors and promoting protective factors.

In all fairness, prevention is hard...it takes time and you have to ask some critical questions. What is the problem we are trying to solve? You must accurately identify the real problem...not the symptoms. If we put something in place to solve the problem...will that “thing” solve that problem? Is there any research or logic that will indicate it will fix the problem? Problems are complex, with multiple causes. There is no one size fits all solution. The Public Health Model – as well as Dr. Langford – reminds us to focus on the issue (the bridge), not the incidents to solve the problem.

I am grateful for my new role and I look forward to working with all of you. Fraternity and sorority claims are a daily thing at the Omaha office. However, we are just as committed to helping our clients move upstream. I look forward to some bridge building with all of you in 2017!

SPRING STORMS: ARE YOU READY?

By Mark K. Mashek, Claims Service Consultant | Holmes Murphy

Severe weather can happen any time, and springtime can be especially unpredictable. Mark Twain once said, "In the spring I have counted one hundred and thirty-six different kinds of weather inside of four and twenty hours." About 3,000 hailstorms occur annually in the United States, and hail that develops during severe storms can reach softball size. An average of 1,000 tornadoes a year causes \$1.1 billion in property damage, 1,500 injuries and 80 deaths. Windstorms and rainstorms can also cause a great deal of damage. So how can you prepare your property and residents for dangerous and unpredictable weather?

Inspect and prepare your property before a weather event occurs. Look for conditions that can make your facility more susceptible to the effects of flooding or other damage, especially water damage. These may include water entering the facility through drains and sewers before the water reaches the building; water entering through foundations, walls, or roofs; and surface water entering the building through wall openings. Outside equipment, can also be impacted and need to be safeguarded, if necessary. If you identify defects or conditions that could exacerbate the damage to your property, and they can be remedied, this should be done well ahead of the event. Some of these may include:

Establish an action plan.

- Residents and volunteers should understand their duties for facility protection, coordination of clean-up, salvage, and restoration operations after the storm.
- Make sure that personnel are assigned to track weather forecasts and deploy flood proofing measures or plans, and that they are well-informed of their responsibilities.
- Make sure residents know what to do and where to go in case of a tornado.
- If you have supplies and equipment to deal with damage problems, check these to ensure they are in good working condition. If you anticipate needing items such as flashlights, chargers,

emergency generators, sump pumps, sand bags, or food and provisions for on-site staff, acquire them now.

Inspect roofs for damage that can make them more susceptible to leaks, ponding, and wind damage.

- The roof and roof drains should be cleared of any debris to prevent debris from washing into the roof drainage system.
- Flashings, copings, and membranes that are damaged or loosened should be properly secured to help prevent wind and water damage.
- If the roof structure has been structurally compromised, have permanent repairs verified by an engineering analysis and have the repairs made.

Inspect building openings, such as doors, windows, and siding materials for damage that can make them more susceptible to leaks and wind damage.

- Inspect doors and windows to ensure that the penetration of cold air is not likely to exacerbate freezing problems and waste energy.
- Close unnecessary openings and make windows and doors weather-tight.
- Check windows for broken panes and nail down loose window framing.
- Make permanent repairs if possible or take temporary measures to secure these areas before a weather event.

Prepare the facility for flood/water damage by:

- Relocating equipment, important records, and other items that can be impacted by water damage.
- If sewers and floor drains are equipped with a backwater prevention device, ensure that these measures are in good working condition.
- Verify that all sump pump equipment is in good working condition.
- Provide shut-off valves on sewer and drainage lines to stop reverse flow.
- Provide the safe shut down of building and site utilities, such as gas and electric (consult your utility supplier to assist you with this shut down).
- Prepare fire protection systems if needed, and ensure that they are in good working condition so that they can be kept in service as long as possible.
- On the exterior of the facility, check storm drains, clear debris that could block them, and remove or secure loose items that could be blown about by wind.

Secure outdoor sites and equipment.

- Maintain trees and shrubbery in your yard, removing weak branches and eliminating trees that could fall on your property during a storm. Falling trees and blowing debris in storms often cause fatalities and severe structural damage.
- Anchor loose yard storage or furniture that could be moved by excessive winds. If possible, relocate outside equipment or materials inside.

You should also have a post-event plan to return your operations to order.

- Look for live downed power lines. Do not touch downed power lines or objects in contact with downed lines.
- Have supplies and equipment ready to clean the site and the building; inspect the electrical systems, gas service, and other utilities and safely have them reactivated.

- Dry out the facilities to prevent mold and mildew from causing issues in the future.
- Return fire protection systems to working order as quickly and completely as possible.
- Cover equipment from further exposures.
- Use battery-powered lanterns, if possible, rather than candles to light homes without electrical power. If you use candles, make sure they are in safe holders away from curtains, paper, wood or other flammable items. Never leave a candle burning when you are out of the room.
- Develop plans to secure facility against looters and trespassers.
- Conduct a post-event recovery review. After the plan is executed and things are back to normal, evaluate the results and make necessary adjustments to improve the response should another event occur in the future.

Don't forget that FPMA participants can take advantage of ServiceMaster Catastrophe's designated hotline if a storm hits your area. For dedicated pricing and assistance, be sure to contact ServiceMaster at 888.927.4877 | www.servicemastercat.com

No one expects that weather events will cause harm to their properties and residents, but Mother Nature may have other plans. Be prepared, and feel free to contact me if you have any questions. 800.736.4327 ext. 5500 | mmashek@holmesmurphy.com

FIRE SAFETY: ARE YOU DOING ALL YOU CAN TO PROTECT YOUR PROPERTY AND RESIDENTS?



A recent 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

There are steps you can take to make sure that the risk of a fire in your property is reduced:

- Prohibit Candles
- Prohibit smoking in the house
- If you choose to allow smoking in a designated area outside the house, provide a safe receptacle for the disposal of smoking materials
- Prohibit space heaters
- Regularly clean lint traps and exhaust vents of laundry dryers
- Make sure that grills and fire pits are located a safe distance from the house
- Prohibit upholstered furniture on porches
- Hold regular fire drills
- Ensure that exit signs and emergency lights are visible and working
- Don't block open fire doors
- Dispose of trash appropriately
- 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
- Don't overload electrical outlets or power strips
- Be clear with residents about acceptable appliances and power strips
 - Do not use if damaged
 - Do not remove, bend or modify any metal prongs or pins of plug
 - Do not connect a three-prong plug into a two-hole cord
 - Do not run cords through doorways, holes in ceilings, walls or floors
 - Uncoil cord and do not cover it with any other material
 - Do not plug one extension cord into another
 - Do not drive, drag or place objects over extension cord
 - Do not unplug by pulling on cord
 - Do not walk on cord
 - Always unplug cord when not in use

These prevention strategies can be incorporated into house rules and lease agreements, but regularly educating residents about your fire safety expectations can help protect them as well. For other resources, please visit our website: www.holmesmurphyfraternal.org or check out the information at <http://www.campusfiresafety.org>

ALCOHOL AND DECISION MAKING: IT'S DEADLY SERIOUS

Tracy Carson, Licensed Professional Clinical Counselor

Being in college is a time of great fun and independence. And while being on your own for the first time may make you feel like an adult, it's important to understand that your brain isn't yet fully prepared to think like one. That's because after the age of 18, your brain is still developing.

(<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2892678/>) In fact, it may well take another ten years for it to fully mature.

How can that be? Well, just like your body developed during puberty, your brain's frontal lobe develops from your late teens into your early 20s. And because this is the part of the brain where decision-making occurs—when you combine it with alcohol, especially before it's fully matured, it's a recipe for disaster. And the outcome can last long past the night of drinking.

The Universal Challenge College Students Face – Will I Drink or Won't I?

Whether or not to consume alcohol is one of the most common challenges college students face. The decision you make regarding alcohol use may also affect the decisions you make as other challenges arise like:

- Will I have sex or will I wait?
- Will I participate in hazing or will I stand up to it?

It is a fact that excessive alcohol consumption impairs your judgment, so when you drink you may make choices you wouldn't make if you were thinking clearly. The combination of all these poor choices can leave you devastated.

While you may have already faced the challenge to drink or not to drink in high school, you were still accountable to your parents' rules-- which provide a natural boundary for many young people. But now that you're in college and accountable only to yourself, the freedom this provides can sometimes prove to be overwhelming.

But instead of feeling overwhelmed, use this as an opportunity to feel empowered. Let this be your chance to change the dialogue and make positive decisions for yourself and those around you.

So what choice will you make about drinking? Certainly alcohol use runs rampant and is the most abused substance on almost every college campus in the country. But in reality only about 60% of students are actually doing it. ([link to pubs.niaaa.nih.gov/publications/collegefactsheet/Collegefactsheet.pdf](http://pubs.niaaa.nih.gov/publications/collegefactsheet/Collegefactsheet.pdf)). This means that 40% of the student population is making a safer choice and you don't have to fall into the mindset that "everyone is doing it."

Same goes for sex. If you think everyone else is having sex (<http://www.cosmopolitan.com/politics/news/a47924/college-virgin-poll>) think again. Clearly define your limits with yourself. Do you commit to being in a monogamous relationship before having sex? Do you want to wait until you're married? Make sure you are steadfast in your commitment to whatever you decide, so that if alcohol does come into play you will be more likely to resist temptation.

However, keep in mind that although you have thought through these questions for yourself, it's important to also talk through them with your partner. You need to be ready to ask them questions about what they are comfortable with and what decisions they may want to make. Beyond that, be prepared to compromise and work together. Those higher levels of thinking and reasoning are hard to

do in and of themselves, and when combined with alcohol it's almost impossible. This is what being an adult really looks like!

Another lethal combination on college campuses is alcohol and hazing. Found in fraternities, sororities, sports teams and even dorms, hazing may look or be described differently in each situation but the issue and conflicts created are entirely similar.

Many times hazing is perceived as a rite of passage and a path to greater acceptance. But in reality, hazing doesn't build trust or friendships, it simply demeans people. And when you mix alcohol with hazing <http://www.nytimes.com/2012/04/15/education/edlife/a-hazing-at-cornell.html> the result can be deadly.

So What Can I Do to Help Myself When I'm Faced With These Challenges?

The best approach is to begin by having an internal dialogue with yourself about how you want to handle these situations before you ever actually face them. Additionally, talk to your parents, your friends, an adult confidante, or anyone you trust with your feelings. The better you know yourself, your boundaries, and your own limitations, the better decisions you will make. Be prepared to face each of these challenges and have a plan ready on how you want to handle them.

Of course you can't prepare for every scenario you will encounter in college but anticipating what's to come sets you up for success in a way that spontaneous decision making can't. It all comes down to being able to identify and assess a situation that might compromise your safety and/or your moral code. Your plan might include taking personal responsibility, utilizing a [personal safety device](#) (link to alumaconnect.com), enlisting a designated driver or relying on a buddy system. And undoubtedly it needs to include the STOP Model Solution.

The STOP Model Solution

It takes preparation and practice to make good decisions in the heat of the moment. Having a solution to help you assess a situation is a good idea, and the STOP Model is one of them. So practice it ahead of time, know it well, and use it when you need it. Here's how:

S -- Stop and survey the scene.

Assessing the scene is crucial for staying calm and making the best decisions. In surveying the scene ask yourself questions like:

Do I have a friend here who I can count on to help me if I need it?

Am I safe?

Do I know where I am or what I want?

Do I see a way out or do I need help.

T—Take inventory of yourself.

Once you've got a clear picture of the scene, assess your own control in the situation.

*Can I walk?
Am I safe?
Who can I talk to?
What voices am I listening to right now?
Do I have something on the line?
What am I trying to prove?*

O – Own your choices.

It is most important to remember that these are YOUR choices and you should not allow anyone else to influence them.

*You can change your choice at any time.
Don't let things get out of control if they haven't already.*

P – Provide a solution.

Sometimes it's difficult to make decisions under duress. Having pre-planned solutions is a smart way to avoid making a bad decision if you find yourself in a compromising situation. For example:

*Go home
Say "No"
Drink water
Call for help
Talk to a trusted friend*

Remember, always advocate for yourself! Your safety and wellbeing need to be your top priority. You are entitled to make decisions that you not only feel comfortable with—but also keep you safe. Your acceptance should not be determined by how much alcohol you drink, how many people you sleep with, or who you're willing to bully. To have a safe and satisfying college experience the first person you must be true to is yourself.

About Tracy Carson

As a Licensed Professional Clinical Counselor with a Master of Arts in Professional Counseling and a specialty in the treatment of young women. Tracy currently serves as a National Facilitator for the Fraternal Health and Safety Initiative on Sexual Assault Awareness and Prevention and Director of Education and Outreach for Aluma Connect www.alumaconnect.com/blog. She has been a featured speaker in the Leadership Development Program at Arizona State University as well as the Panhellenic Community at the University of San Diego.

FOOD AND SAFETY ISSUES – WHAT’S REALLY COOKING?

Tom Glassman



Whether your chapter has a full-time cook and a HGTV-class kitchen, or just shares a microwave in the student union, on an almost daily basis you must make decisions regarding the purchase, storage, preparation, and serving of food. Your decisions have an impact reaching far beyond your members. Despite this, many chapters do not have food safety policies. This is very risky when you consider how often you serve food, and in how many different settings.

How many events like these does your chapter host?

- Daily meals
- Rush parties
- Cookouts and tailgates
- Alumni events
- Parent events
- Date parties
- Theme parties
- Bake sales and other fundraisers

Each event presents its own challenges:

- Where was the food prepared?
- Who prepared it?
- How was the food stored before and after it was prepared?
- How was the food served?
- Who was responsible for compliance with health codes?
- What precautions were taken to protect those with food allergies?

Think about how many different people might have had contact with the food ultimately served at your event - from the time it was purchased, all the way through the time it was served. Someone obviously bought the food – did they know how to properly store it? Did they drive around doing other errands on a hot day with pounds of raw meat in their car trunk? Where was the food stored – at the chapter house,

at someone's apartment, in a dorm fridge? If you are going to eat at the event, you may want to know this!

Chapters host bake sales all the time, with the best of intentions, and for truly worthy causes. What do you really know about the food your chapter sells? Who baked it? Where did they bake it? What are the ingredients? A passerby wants to grab a bag of cookies between classes – who can tell them whether the cookies contain nuts?

Do your members manning the grill at the homecoming cookout know how to determine if meat is properly cooked through? Is anyone paying attention to how long food sits out on a table with no temperature control? Some aspects of food safety are basic common sense, others are not as obvious. Your members know (I hope) to wash their hands before handling food, but what about the correct temperatures for storing and serving different types of food? Are they grilling chicken and hamburgers at the same temperature and for the same amount of time?

The answers to these questions are easy if a licensed vendor takes care of your event. Many times though the event is in hands of well-meaning, but untrained members.

Accountability is a key takeaway from this article. Regardless of the event, designate at least one person who is responsible for knowing what food safety steps must be taken, training and educating everyone involved with handling food in any respect, and making certain proper practices are followed at the event. Even if it is just a simple bake sale, make certain you have someone taking charge.

One common mistake is not having a proactive and positive relationship with the local health authorities. There is admittedly a feeling of dread when your kitchen is inspected and problems not visible to the untrained eye are pointed out. However, the health department can be an excellent resource if you manage the relationship correctly. Most health departments are receptive to organizations who reach out to them **before** events are held, and often have educational materials addressing food safety issues. If your chapter has a kitchen, it is inevitable it will be inspected, so it just makes sense to have an amicable relationship with the inspectors. Consider meeting with the health department at the start of the school year or when you have a change in chapter leadership so there is no drop-off in compliance. Consider inviting the health department to speak at an IFC meeting.

Health codes vary by community, so this article cannot answer many of your questions. Its purpose is to help you think about the questions you should be asking, as well as where you can find answers.

Tom Glassman is a Shareholder with the law firm of Bonezzi Switzer Polito & Hupp, and represents Greek organizations throughout Ohio and Kentucky. He is an alumnus of Alpha Epsilon Pi. For more information you can contact Tom at tglassman@bsphlaw.com

PROPERTY DISCOUNTS: ARE YOU TAKING ADVANTAGE OF ALL THE FPMA PROGRAM OFFERS?

Mick McGill, Vice President Client Services/Shareholder | Holmes Murphy

Why does Holmes Murphy offer property discounts to its clients enrolled in the Fraternal Property Management Association Insurance program? We hope to promote positive behavior to make the facilities we insure safer and more appealing to the members of our client organizations. These discounts apply to the actual property premium.

Installing a **fire Suppression system** meeting NFPA 13R installation standards provides the greatest opportunity for premium savings in the FPMA program. Rates for a property protected by a fire suppression system can be as much as **50%** less than a similar property not protected by a fire sprinkler system.

Having 2010 or newer construction or having undergone a complete electrical, plumbing, mechanical and roof structure updates since 2010 potentially qualifies you for a **20% discount** for having a **Safe, Modern and Recent Technology (SMART) Facility**.

Qualifying locations for the **10% Modern and Safe Facility discount** need to be 1990 or newer construction or have undergone a complete electrical, plumbing, mechanical and roof structure updates since 2000.

To qualify for either discount, you will need to have in place two or more of the following:

- Central station fire alarm.
- Monitored Security System with controlled access.
- No smoking and candle burning policy.
- Resident director or house mother living on site.

Please note the Modern and Safe Facility discount is not available to those who are eligible for the SMART discount.

Your property will qualify for the **10% Professional Property Management Company** discount if you have outsourced or employed staff who complete the following:

- Manage, organize and pay general operating expenses relating to the facility management;
- Provide and secure housing contracts and security deposits from the undergraduate tenants;
- Authority to authorize and pay expenses incurred to rectify immediate maintenance needs;
- Secure, monitor, and walkthrough the facility daily during extended school breaks;
- Rent collection;
- Complete an initial walk through and check out process with each tenant. Any tenant related damage then will be deducted from the security deposit held

The **5% Multiple Building** discount provides clients with multiple facilities with common ownership insured in the FPMA program with an additional savings.

Pennington & Company, a leader in fraternity and sorority fundraising, has developed a Strategic Assessment to evaluate housing corporations and their operations in order to prioritize risks, needs, and opportunities and deliver a blueprint for overall organizational success. Participating in a **Pennington & Company Strategic Assessment, Feasibility Study or Capital Campaign** will qualify the property for a **discount of 5% for two years**.

The process includes:

- Extensive organizational research;
- A written survey of the housing corporation board members;
- Discussions with local volunteers and campus officials; and
- Review of the most current insurance and Inspections on file.

The resulting report outlines a comprehensive plan to address current and future housing issues, enhance your organization's alumni communications and fundraising environment, and strengthen the overall operations of the housing corporation.

Whether you engage Pennington & Company through the stand-alone Assessment, or it is included as part of the pre-campaign feasibility study, the housing corporation will be provided this discount for the first two policy terms. The discount cannot exceed the actual cost of the Strategic Assessment.

Water Damage is the most frequently reported cause of loss and the second most costly peril in terms of claim dollars paid in the FPMA property insurance program. **PipeBurst Pro** offers an effective solution to reducing the impact plumbing related water damage claims have on future premium costs and will result in a discount of **20% Years 1 and 2 after installation with 5% thereafter**.

The PipeBurst Pro system with ionleaks.com detection system provides:

- Remote water leak and usage monitoring
- Ability to remotely shut off water when an event is detected
- Monitors temperatures in the facility

The system is an effective way for the facility to be more closely monitored by remote volunteers. Small plumbing problems can turn into big claims when left unchecked for an extended period of time. This is especially true in student housing over extended breaks.

Depending upon the size of the supply line into the house, the cost of installing the system is \$2,000 to \$4,000. The premium savings offered through the discount allows you to potentially recoup the expense incurred to install the system within 3 to 6 years. For more information, contact Bob Hearn, VP Sales US, Total Leak Concepts at 678-300-2664 or by email at bhearn@totalleak.com.

The standard All Other Peril deductible under the FPMA program is \$2,500. We offer generous premium savings for those organizations wishing to assume additional risk. An **Increased All Other Peril Deductible can save you 10% if increased to \$10,000 or 20% if increased to \$25,000**.

Disclaimer: specific discounts are dependent on program participation of each chapter facility and its supportive and governing entity (i.e. National Fraternity)

To learn more about the discounts offered in the FPMA Program, please contact:
Barb Witt, Loss Control Account Manager: bwitt@holmesmurphy.com 402-898-4188
Rob Meraz, Senior Claims Consultant: rmeraz@holmesmurphy.com 402-898-4189

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