

INSURANCE MAY BE

GREEK TO YOU

IT'S *not to us*

IN THIS  
*issue*

EXAMPLE, PG. 1

EXAMPLE, PG. 2

**FRATERNITY INSIGHTS | FALL 2019**

**A resource for House Corporations, Staff and  
Volunteers**

**WHAT A SIMPLE CONVERSATION AT THE AIRPORT  
LED TO ...**

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

People either like to travel or don't. I love it. Being away from family is sometimes hard but my husband and kids all play a role in my success and I am eternally grateful for their support. Also, pulling in your driveway after a trip always warms my heart and makes me a better partner and parent.

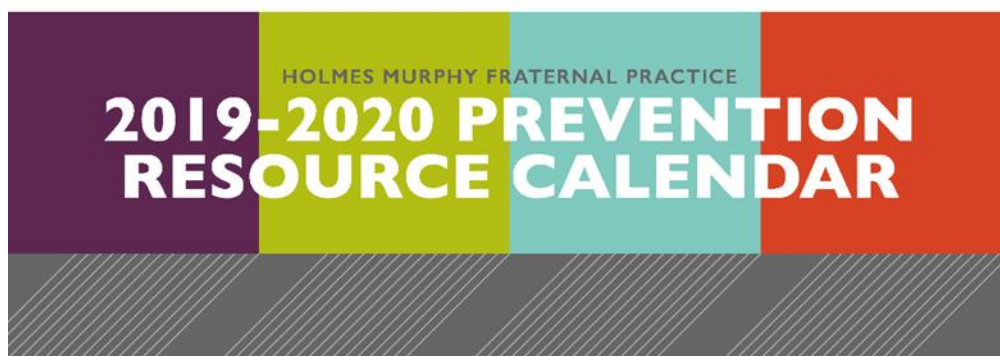
BUT I do hate weekend travel. A lot. Last year I was sitting on Concourse C of the Atlanta airport on a Saturday morning staring at a Chick-Fil-A biscuit. An overly nice person next to me introduced herself as "Sweet Joy." Her name sums up her attitude...nicest person I have ever met. There was absolutely no way I was as kind as she was in that moment (or maybe never) but she ended up telling me her husband was Frans Johansson, author of [The Medici Effect](#). I knew the name, I knew the book but I started digging into his work as a result of my time with Sweet Joy.

In his books and his online presence, Johansson discusses the "intersection"-the place that ideas from different industries and cultures collide to create innovation.

He said – and I now regularly quote him – “**all new ideas are a combination of old ideas.**”

My Saturday morning conversation helped me realize I can be nicer in the airport (or anywhere). Frans Johansson introduced me to a simple idea and from that idea Holmes Murphy Fraternal Practice rolled out the Prevention Programming Calendar for our clients. It was an old idea I had used in my work years ago, but it is a new idea for the clients. And the intersection really occurred when Bobbi Larsen and I were able to find all of the amazing resources out there...in a hundred different places. Our job was to put this into one resource. To make it intersect.

Regardless of who you are, at Holmes Murphy Fraternal Practice, we believe everyone can make an impact through the lens of safety, prevention and education. In this calendar, you will find information about health and safety observances throughout the year and resources that can help guide your programming efforts. You will note many “outside the box” resources and we hope this will help you plan differently and more effectively with the themes of kindness (thank you Sweet Joy!) and inclusion at the core of your work.



You can find the prevention calendar [here](#)



## HOUSE CORPORATION BEST PRACTICES: VOLUNTEER DEVELOPMENT, ALUMNI RELATIONS AND FUNDRAISING

How well does your House Corporation operate? Do you follow best practices in the following areas?:

- Governance
- Financial Management
- Facility Management
- Risk Management
- Volunteer Development
- Alumni/ae Relations
- Fundraising
- Collaboration and Communication with Alumni/ae
- Collaboration and Communication with the Chapter
- Collaboration and Communication with the Host Institution
- Collaboration and Communication with the Community

This article is the third in a series focusing on best practices for house corporations, and it will concentrate on volunteer development, alumni relations and fundraising. Ask yourself if your board complies with these recommendations. If it does not, or if you don't know, you have a road map for board development. Many thanks to Anne Emmerth of Beta Theta Pi for the development of these topics.

### **Volunteer Development**

*Has job descriptions for each board position.*

Reason: Volunteers need to understand their role and responsibilities.

*Has a succession plan for every current board member and position.*

Reason: Engages every member of the board in developing future volunteers; lessens dependence on a single volunteer and makes the board more dynamic.

*Sets term limits for board members and positions.*

Reason: This helps the board focus on volunteer recruitment and rotation; ensures that members aren't subjected to a "life sentence" on the house corporation.

*Board makeup reflects demographics of entire alumni/ae base (age, geographic region).*

Reason: Allows the board to tap into every possible part of their alumni base for volunteer help,

*Uses technology to keep the board connected and conduct routine business while making the most of in-person board time.*

Reason: The house corporation should be mindful of the time volunteers spend and make the best use of that time by leveraging conference calls, emails, and other technology solutions.



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*Offers small or short-term opportunities to chapter alumni to expose them to the work of the house corporation.*

Reason: Increases the pipeline for future board members, donors, and volunteers who can be tapped for a specific task or purpose.

*Regularly communicates the work of the house corporation and ongoing volunteer needs to all chapter and area alumni.*

Reason: Engages the larger alumni base in the work of the corporation; provides a larger pipeline for future volunteers and board members.

*Maintains a list of potential future volunteers.*

Reason: Increases the pipeline for future board members, donors, and volunteers who can be tapped for a specific task or purpose.

### **Alumni Relations**

*Has an established Alumni Relations Committee that plans and manages the chapter's alumni relations program.*

Reason: Every chapter needs a dedicated group of alumni and undergraduates focused on cultivating relationships with alumni.

*Updates about the facility are regularly communicated to chapter alumni.*

Reason: alumni who are updated about the facility are more likely to support the house corporation with their time and dollars.

*Events for alumni are hosted at the chapter facility.*

Reason: To re-connect alumni with their undergraduate experience and keep them updated about the facility.

*Collaborates with the chapter to promote alumni involvement and recognition (e.g., alumni wall of fame, naming opportunities in the facility).*

Reason: To promote alumni involvement and recognition.



## **Fundraising**

*Has a clear idea of the short, medium, and long term needs of the facility.*

Reason: Fundraising is successful only if there is a clear vision and compelling case for giving.

*Establishes an annual giving program that is easy to administer and becomes a part of the chapter and Alumni culture.*

Reason: A successful annual campaign builds the habit of giving and provides an alternate stream of regular income.

*Engages a professional fundraising firm to conduct a feasibility study and develop a fundraising plan.*

Reason: Every house corporation should be looking at long-term needs in a proactive way and undertaking large campaigns on a regular basis, instead of “we desperately needed the money last year.” Using a professional firm ensures that the messaging and case statements are professionally presented and has a much higher rate of success than DIY fundraising.

*Develops an ability to donate through an online portal.*

Reason: Alumni, parents, and other donors need easy ways to donate. Volunteers should use state-of-the-art tools to manage donations, receipts, and thank you letters.

*Establishes an undergraduate giving program (especially for seniors) in addition to the regular parlor fee or house fee.*

Reason: Builds the habit of giving before graduation.

*Establishes a Designated Educational Area housing grant through the organization’s Foundation.*

Reason: Allows donors to give tax-deductible donations that are granted to the house corporation to renovate or operate educational spaces in the facility.

*Develops appropriate ways to publicly recognize donors (e.g., naming opportunities).*

Reason: Donor recognition is an important component of stewardship and builds stronger relationships with donors. Visible recognition also could inspire other alumni to give.

## PROFESSIONAL TRANSPORTATION: BUS VS. UBER

Mick McGill, VP Client Service | Shareholder

### *BUS TRANSPORTATION*

Professional bus companies typically mandate that their drivers obtain a Commercial Driver's License. While we are not certain what specific training a professional bus driver receives, one would think it would include training on how to deal with a large number of passengers who could potentially be rowdy and potentially distract the driver. Based on the above information, it seems reasonable to potentially allow chapters to utilize Uber for events which they could otherwise utilize taxi cabs or similar forms of transportation. We recommend against allowing the use of Uber for functions, events and activities which are a fair distance from the chapter house. For these events, using a professional transportation company, such as a bus company is likely to pose less risk to the chapter members.

### *UBER*

With respect to liability insurance, the information that follows is from the internet or the Uber website. Uber mandates that all of its driver have personal auto insurance in place. Uber provides supplemental insurance, but only when the Uber driver has the Uber App turned on. When the Uber App is off, the driver and any passengers are only covered by the driver's own personal auto insurance. When the Uber App is turned on, a low level of liability insurance becomes active. Two of the most common Uber options are the Uber X and Uber XL options. If a passenger elects to utilize the Uber X and Uber XL option and calls for an Uber driver, the Uber App of the driver should obviously be on. Once the Uber driver picks up his passenger(s), Uber provides Liability insurance which includes a \$1M policy limit. Uber also provides Uninsured/Underinsured Motorist coverage with a policy limit of \$1M. This coverage would only come into play if the other driver involved in an accident was at fault and his bodily injury limits were not sufficient to indemnify the insured passengers riding in the Uber vehicle.

### *SERVICES PROVIDED (MAY VARY BY LOCATION)*

**Uber Pool:** This allows you to get matched with another driver going in the same direction for a discounted rate.

**Uber X:** This option affords the seating up to four passengers.

**Uber POP:** This is a European option

**Uber XL:** While a UBER X can only seat up to four passengers, this option allows seating up to six passengers.





**Uber Taxi:** Uber has an agreement with some taxi cab companies allowing you to book a taxi, but pay using the UBER App.

**Uber SUV:** This is a luxury SUV option and typically the most expensive option. It affords seating up to six passengers.

**Uber Black:** This is UBER's original high-end sedan luxury option with seating up to four passengers.

**Uber Lux:** UBER's ultimate luxury car service which is only available in a few US cities with passenger seating up to four people.

**Uber EXEC:** UBER's corporate service with seating up to four passengers, but only available at the present time in UK or Singapore.

#### THINGS TO CONSIDER

- Is the Uber driver a reasonably capable driver when transporting multiple members who may potentially be drinking and pose a distraction issue for the driver?
- Will the Uber driver keep his Uber App on if he is transporting numerous members, which would require multiple round trips? If the App is not on, Uber will not provide any liability insurance which means the passengers will be reliant on the driver's personal auto insurance policy.

While the Uber driver is required to carry personal auto insurance, will they actually do so?

### WINTER IS COMING. WILL YOUR PROPERTY BE READY?

It's time to make sure that Greek undergraduate leaders, chapter advisors and alumnae to take the time to ready their chapter facilities for the colder months and winter break. This Winter Break Checklist was developed as a premise risk management tool to assist chapters in preparing for the coming break period; please do not return this form to Holmes Murphy.

- Complete routine maintenance on furnace/boiler  
HVAC Contractor: \_\_\_\_\_  
Date Completed: \_\_\_\_\_
- Ensure furnace is on and thermostat is set at or above **60** degrees
- Ensure all hoses are removed from exterior water spigots/faucets
- Drain water lines in lawn sprinkler system where appropriate
- In extreme cold weather, open the indoor faucets slightly to allow water to trickle, as moving water does not freeze as easily
- Leave the doors to cabinets that contain water lines open, this will allow heat to enter the area
- Inspect all rooms
- Ensure all non-essential appliances and electronics have been unplugged
- Caretaker selected or hired to complete daily inspections:

Name: \_\_\_\_\_

Telephone #: \_\_\_\_\_

Requirements:

- Daily walk-through to confirm no loss has occurred
- Ensure furnace is operating
- Ensure premise is secure
- Remove any snow, ice or debris which may create hazard

Caretaker provided with:

**1. A Master Key**

The key should allow access all areas of the house including individual rooms.

**2. Alumnae/Alumni House Corporation Contact**

Name \_\_\_\_\_ Telephone #: \_\_\_\_\_

**3. Emergency Response Contact**

Name: \_\_\_\_\_

Telephone #: \_\_\_\_\_

**4. Emergency Repair Company options**

ServiceMaster 888.927.4877 | [www.servicemastercat.com](http://www.servicemastercat.com)

**5. Insurance Claim Reporting Information**

Insurance Agent: \_\_\_\_\_ Insurance Company: \_\_\_\_\_

Policy #: \_\_\_\_\_ Contact Information: \_\_\_\_\_

**If insured with the Fraternal Property Management Association property insurance program underwritten by RSUI Indemnity Company:**

Insurance Broker: Holmes Murphy, [www.holmesmurphyfraternal.com](http://www.holmesmurphyfraternal.com)

Holmes Murphy Contact: MK Mashek at

[mmashek@holmesmurphy.com](mailto:mmashek@holmesmurphy.com)

800.736.4327 ext. 5500

After Hours Contact: 800.736.4327 ext. 4189

- Secure Chapter house and lock all valuables
- Contact the local police department or campus security to check on the chapter house periodically
- Thoroughly clean Chapter house prior to extended break
- Confirm that heat registers are not blocked and combustible materials are safely stored. *Not next to or in the same room as the hot water heater and HVAC system*
- Remove all perishable food
- Lock and inspect all windows and repair all broken glass
- Ensure that exterior doors are well insulated and close and latch completely
- Inspect the hot water heater and exposed water lines and drain pipes for slow leaks





- Attach and secure downspouts with extension from foundation to prevent water damage, ensuring that they fully displace water away from foundation and other walking areas without draining onto the driveway, sidewalks, or patios
- Clean gutters and downspouts to ensure proper roof drainage. *Improper roof drainage can cause ice damming to occur, which can cause interior water damage*
- Clean exterior of chapter house, removing any yard debris or materials that could be used to start a fire, as well as any items stored next to the chapter house. *Debris can provide an opportunity for an arsonist*
- Check security/safety lighting
- Service and clean fireplace and chimney and check for defects or debris
- Check tenants rooms for the following:
  - Unnecessary damage. *Any damage discovered should be documented*
  - Unplug all nonessential appliances and electrical devices
  - Ensure heat registers are not blocked by personal belongings
  - Lock room/suite door for security


**Completed by:** \_\_\_\_\_

**Date Completed:** \_\_\_\_\_



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Other Holmes Murphy resources can be found on our website, [HOLMESMURPHYFRATERNAL.COM](http://HOLMESMURPHYFRATERNAL.COM), including links to our recorded webinars. Please don't hesitate to contact us for more information at [edconsultant@holmesmurphy.com](mailto:edconsultant@holmesmurphy.com)

