

THINKING AHEAD...

TO DELIVER  
*peace of mind*

## WILL YOUR PROPERTY BE VACANT?

### HERE IS WHAT YOU NEED TO KNOW.

Many colleges and universities are considering or have made the decision to move to virtual platforms for classes, which will result in most of the students returning to their homes. Based on the preliminary information we have received, we suspect that chapter houses will likely not be 100% vacated as some students may need to continue to reside on campus and House Directors, in most cases, will also continue to reside in the chapter house. The Property Insurance Carrier has recognized this as a special situation and it will **not** be necessary to issue or deal with Vacancy Warranties. This is good news as our clients will not have to deal with the administration work associated with issuing Vacancy Warranties, and House Corporations will not need to comply with the specific requirements or the Vacancy Warranties. Nor will they need to incur any additional premium because a chapter house may be completely vacant.

Please note that while the Property Insurance Carrier has made this exception, our impacted clients are asked to comply with the following:

- If the House Director or other members of the chapter will continue to reside in the chapter house during the period of time in which the collegiate institution moves to virtual platforms for classes, we ask they ensure the following is done:
  1. Ensure exterior doors and windows are locked and secured and that only authorized personnel are able to access the facility.
  2. Ensure heat is maintained in geographic areas of the United States which are prone to colder temperatures to significantly minimize the probability of plumbing fixtures freezing and eventually bursting resulting in water damage to the facility.
  3. Ensure that the House Director and/or a chapter member conducts a walk-through of the entire facility on a daily basis to ensure that heat is maintained, the facility remains secured and that all plumbing fixtures are fully operational.
  4. No outside visitors or guests are allowed at the facility.

- If the chapter house is going to be completely vacant during the period of time in which the collegiate institution moves to virtual platforms for classes, we ask that the House Director (if residing in the local area), chapter member residing in the local area or a local alumnae residing in the local area comply with the following:
  1. Ensure exterior doors and windows are locked and secured and that only authorized personnel are able to access the facility.
  2. Ensure heat is maintained in geographic areas of the United States which are prone to colder temperatures to significantly minimize the probability of plumbing fixtures freezing and eventually bursting resulting in water damage to the facility.
  3. Ensure that the House Director/chapter member/local alumni/ae conduct a walk-through of the entire facility on a daily basis to ensure that heat is maintained, the facility remains secured and that all plumbing fixtures are fully operational.
  4. No outside visitors or guests are allowed at the facility.

Updated information on coronavirus/COVID-19 can be found at:

[www.coronavirus.gov](http://www.coronavirus.gov)

[https://www.acha.org/ACHA/Resources/Topics/2019\\_Novel\\_Coronavirus\\_2019-nCoV.aspx](https://www.acha.org/ACHA/Resources/Topics/2019_Novel_Coronavirus_2019-nCoV.aspx)

Information on campus closures can be found here:

<https://docs.google.com/spreadsheets/d/19wJZekxpewDQmApULkvZRBpBwcn5gZIZF2SEU2WQD8/htmlview?sl=true#gid=0>

### QUESTIONS?

For information about your insurance coverage, please contact your Service Team representative at [clientservicerequest@holmesmurphy.com](mailto:clientservicerequest@holmesmurphy.com).

*Holmes Murphy offers this educational information to provoke thought and discussion and it should not be viewed as a mandate or requirement. We view part of our role as an insurance and risk management professional to anticipate your needs and educate you in an effort to complement the organization's loss prevention and control efforts, not replace the decision-making autonomy of our client organizations. We hope you find this educational piece to be of value and stand ready to discuss it further with you or any of your constituents.*

*Any advice, comments, direction, statements, or suggestions contained herein is provided for your information only and is not intended as, nor does it constitute, legal advice. Neither Holmes Murphy, or any of its subsidiaries or affiliates, represent or warrant, express or implied, that such statements are accurate or complete. Nothing contained herein shall be construed as or constitute a legal opinion. You have the right to, and should, seek the advice of legal counsel at your own expense.*