

THINKING AHEAD...

TO DELIVER  
*peace of mind*

## ARE YOU CONSIDERING HOUSING MEDICAL PROFESSIONALS?

Our office and fraternities and sororities administrative offices are receiving inquiries about the possibility of housing medical professionals and other front-line responders in fraternity/sorority houses during the coronavirus pandemic. This creates questions about insurance coverage and how to manage such an arrangement.

### HERE IS WHAT YOU NEED TO KNOW.

- Your liability coverage wouldn't change so long as the tenants aren't using the property for anything other than housing like your normal tenants do. You are still covered when operating within the scope of your normal operations. We recommend you discuss this with your Inter/National Headquarters to make sure they don't have any objections to this.
- Your coverage does not change so long as the nature of the use of the property doesn't change. The types of things that would create a coverage issue is if they started storing chemicals on the property, were operating a lab on the property to find a cure for COVID19, started housing and treating patients in the premises, etc. As long as they are simply using the property as a residence, we don't see any adverse impact on your property.

If you agree to lease terms, we recommend you have the lease reviewed by your attorney. The lease should include a hold harmless and indemnification agreement. This might require the need for individual leases as the medical center will recognize that they are not responsible for their employees when they are off duty. A local attorney would be best to help you navigate those legal exposures; however, the hospital may have this worked into their contingency plans and may have special policies that will cover them and their employees when offering this type of campus-style housing. The primary goal is to avoid accepting any increased or unnecessary exposure for the actions of the hospital or its employees. We also recommend that you request that the medical center add the chapter, house corporation and inter/national organization as an additional insured and document this via a Certificate of Insurance



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- We do not recommend agreeing to a Waiver of Rights of Recovery unless the waiver only applies to the Lessee.
- It is also a good idea to keep the same rules in place regarding no smoking, no candle burning, no heaters, hotplates, etc. The goal is to continue to minimize any claims exposures.
- We recommend including a provision that the Lessee is responsible for a thorough disinfecting cleaning upon vacating the premise/termination of the lease.

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)

### 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.*

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