

INSURANCE MAY BE

GREEK TO YOU

IT'S *not to us*

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SORORITY INSIGHTS | SPRING 2022

THE COVID TRANSITION BACK TO WORK

As organizations transition back to workspaces from working remotely, here are some things to consider as that process begins.

1. Embrace a hybrid work model

Perhaps the best way to maintain employees' productivity and keep everyone happy during this transitional period is to allow employees to work from wherever they are most comfortable and productive. In a recent study, research firm Valoir found that



remote work had only a small negative impact (1–3%) on productivity during COVID-19 despite significant logistical challenges due to the abrupt change, including lack of adequate home office equipment and insufficient child care for working parents.

You may find that some employees want to return to the office while others work best from home or need to continue to work remotely for medical or personal reasons.

Creating a hybrid work model with a mix of remote and in-office workers gives employees the flexibility to return to the office only if they are comfortable and ready. Additionally, having a smaller staff return to the office can help workers follow social distancing regulations and reduce the spread of coronavirus.

2. Implement a rotational work schedule

Another great way to mitigate COVID-19 risks in your office is to implement a rotational work schedule. For example, divide your in-office employees in half and set a schedule whereby each group rotates days they commute into the office (be sure to divide each department evenly to avoid large clusters of employees working physically close together). This gives every employee the opportunity to work from home and from the office every week while also limiting the total number of in-office employees at any given time. Of course, both groups can continue to effectively work together using communication tools like chat apps and video conferencing.

3. Take a phased approach

Having your entire workforce return to the office on day one is not realistic. Consider implementing a phased approach where a small percentage of employees return to the office over a period of time. For example, you can start with 25% of your in-office workers returning to the office during the first phase. If all goes well, increase to 50% of employees returning to the office a few weeks later, and so on. A phased approach reduces the burden already levied upon sanitary crews who are working overtime to keep up with the demanding cleaning schedule and reduces the risk of a contagious employee returning to the office and passing the illness on to your entire staff.

4. Restructure your offices

Social distancing guidelines aren't going away anytime soon, so offices will need to properly space desks apart and create appropriate barriers between employees' workstations. To help facilities and HR professionals with making these accommodations, a company in the Netherlands has created a working model called the "6 Feet Office" designed to help employees safely work in the same shared office space while social distancing. Additionally, companies may need to institute policies to limit the number of people per meeting and outsiders visiting the office unannounced.

5. Create a sanitary workplace

All tables, desks, chairs and communal spaces will need to be thoroughly cleaned and disinfected daily. According to Jay Varkey, associate professor of medicine at the Emory University School of Medicine, "There should be a hand sanitizer station at the entrance and exit of every elevator." Businesses should also consider establishing hand sanitizing stations in high-traffic areas and by high-touch surfaces like the lobby, break rooms and conference rooms. If possible, keep doors propped open to reduce the touching of handles. The CDC also recommends opening windows if possible, installing high-efficiency air filters and adjusting air conditioners to increase air circulation and flow.

6. Encourage good hygiene and self-isolation

Encourage all employees to frequently and thoroughly wash their hands throughout the day and avoid touching their eyes, noses and mouths. Additionally, staff should be educated on the signs and symptoms of COVID-19 and stay home if they are feeling ill to prevent spreading germs in the office. Consider implementing a flexible sick time policy to accommodate employees who test positive for coronavirus.

7. Have a contingency plan

With the ongoing uncertainty around COVID-19, you must remain flexible and prepared. Have a contingency plan in place in case there is an outbreak of the virus within your office. You will need to act quickly and aggressively to stop its spread. Employees should take their laptops and work home daily in case they need to start working remotely with short notice.

8. Get employee feedback

It's important not to forget the human factor during this difficult time. Your employees have spent weeks or months working from home without physically interacting with their colleagues and are now expected to return to the office but maintain their distance from one another. All these changes will likely be challenging for your staff. To ensure you're moving forward in the right direction, ask your employees for feedback to see what is working and what areas can be improved.

9. Review your communication tools

As some employees continue to work from home while others return to the office, it's essential to have the right tools in place for seamless communication and productivity. Assess your team's needs and get instant messaging and video conferencing tools set up and ready to go to avoid any delays when work commences. Prioritize face to face meetings to ensure remote workers feel just as connected and informed as their in-office colleagues. Distributed teams will fail to be effective if they don't meet face to face regularly.

10. Maintain team-building efforts

Employees may feel overwhelmed or disconnected during this transitional phase. You can keep team morale high by introducing team-building activities that promote company culture. For teams with remote members, you may want to plan virtual team-building activities like virtual happy hours, ice-breaker activities, online games, wine tastings, and so on. To make these team-building events even more fun and engaging, you can use virtual backgrounds and amusing filters while on a conference call. Additionally, you can create private channels in chat tools like Slack and Microsoft Teams for employees to have casual, non-work-related conversations or connect with remote members of your team in a virtual break room.





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TREE TRIMMING: FOR SAFETY, HEALTH AND AESTHETICS

MK Mashek, Claims Service Consultant, Holmes Murphy

Trees need to be trimmed or pruned regularly, and sometimes branches must be cut off to help ensure the health of the tree and your residents' safety. There are many reasons tree trimming can be a vital part of yard maintenance. According to the Department of Agriculture (USDA), trees need to be pruned first for safety, next for health and finally for aesthetics.

Safety

Removing branches that may cause damage to property or people if they fall can be a primary reason for tree trimming. Dead branches fall very easily during high winds or a severe storm. Even when weather conditions are ideal, these branches may fall. Other hazardous branches include ones hanging over the roof of your building or nearby buildings, and ones growing into electric lines.

Additionally, cracks in the tree, decay, cankers and poor root growth are all able to cause safety issues.

Tree Health

Just like human beings, trees may contract disease. Through pruning, the disease may be treated and prevented from spreading. Cutting dead or diseased branches may help benefit the overall health of the tree. In addition, pruning may also encourage trees to develop stronger core structures to help withstand the elements.

Aesthetics

Trimming a tree may help accentuate its physical appearance and improve flower or fruit production. Pruning affects the appearance of a tree. By cutting off dead limbs or removing sections of the tree that are growing faster than others, you're giving your tree a whole new look.

Basically, it's like a haircut for your tree. Good grooming is beneficial to trees, since it enhances the shape of the tree. This is especially important for trees that you've planted for the sole purpose of adding aesthetic appeal.

How Do You Safely Trim Your Trees?

The most important rule when cutting a tree, according to the Occupational Safety and Health Administration, is personal safety. The best way to help ensure safety is to hire an arborist to clip back your trees. Trimming may often require a ladder and sometimes puts the trimmer in close proximity to power lines, posing a potential danger. The safest course of action is to leave tree-trimming to a professional.

When Should You Trim Your Trees?

The [Arbor Day Foundation](#) suggests pruning or trimming trees once per year during the dormant season, which can vary depending on the species of your tree. According to the [University of Minnesota Extension](#), circumstances such as these may prompt an immediate trimming:

- The tree's growth obstructs visibility for pedestrians or vehicles, especially at intersections.
- The tree's limbs interfere with power lines. Make sure to contact your local utility company to handle the job, as it's simply too dangerous to even get close to power lines.
- The tree's growth may threaten your home or property. If you feel a tree needs to be pruned because it may cause damage to your home, or causes safety concerns, it's important to contact an arborist to help with the trimming.

Timing can also depend on why you are pruning. Light pruning and the removal of dead wood can be done anytime. Otherwise, below are some guidelines for the different seasons.

Winter pruning during dormancy is the most common practice. It results in a vigorous burst of new growth in the spring and should be used if that is the desired effect. It is usually best to wait until the coldest part of winter has passed.

To direct the growth by slowing the branches you don't want, or to "dwarf" the development of a tree or branch, pruning should be done soon after seasonal growth is complete. Another reason to prune in the summer is for corrective purposes. Defective limbs can be seen more easily.

Insurance Implications

In most jurisdictions, if a tree/limb located on your property causes damage to a third party, the property owner is NOT always responsible for said damage. If the tree/limb fell because of heavy winds, this would be considered an "Act of God". (The most common reason for tree/branch fall)

If the property owner had prior knowledge that a tree was diseased or in danger of falling but did nothing to correct the condition, the property owner would likely be held responsible for damage to a third party

The property owner's own policy would cover tree removal, subject to the policy deductible, only if the tree/limb has fallen onto the insured structure or is blocking access to a property (your own or your neighbors). Rule of thumb is whomever owns the tree should pay or make a claim for the costs to remove the tree.

Don't hesitate to contact us with any questions: fraternityclaims@holmesmurphy.com

Adapted from resources from the US Department of Agriculture, the Arbor Day Foundation, and Allstate Insurance.



AUTO AND DRIVER SAFETY POLICY: SHOULD YOU IMPLEMENT ONE?

Mick McGill, VP Client Service | Shareholder, Holmes Murphy

Inter/National Organizations recognize that employees and alumni volunteers are a most valuable asset and the most important contributors to the organization's continued growth and success.

The purpose an Inter/National Organization's Auto Safety program is to eliminate unnecessary injuries and dangerous circumstances by reducing those factors that can be controlled. Holmes Murphy has developed an Auto and Driver Safety Policy Template that clients can use to develop their own policy. You can find the template here: <https://www.holmesmurphy.com/fraternal/resources/resources-sororities-fraternities/>. Here are some components of the template:

RECRUITMENT

The Inter/National Organization should focus its initial efforts on driver selection through a variety of resources, beginning with the job application. The application should require a prospective employee or International Director or Officer to notify the Organization of any motor vehicle violations for at least the last three years. In addition, driving records should be verified through initially obtaining a Motor Vehicle Report (MVR). At that point, MVR Reports can be obtained periodically at the discretion of management personnel.

DRUG/ALCOHOL USE

Driving under the influence of alcohol or any other illegal substances should be grounds for termination for employees as well as alumni/ae involvement within the Organization.

BASIC VEHICLE OPERATION GUIDELINES

- Employees and Inter/National Directors & Officers are expected to abide by the following vehicle operation principles relating to the use of hired and personal vehicles:
- Always use seat belts.
- Drive defensively. Always anticipate what other drivers on the road might do wrong and plan your mode of escape. Never move through traffic aggressively.
- Respect speed limits and traffic signs. Follow all traffic signals.
- Always lock the vehicle when getting out, even if it remains in sight.
- During long trips, take breaks every four hours. Never drive more than 10 hours during a 24-hour period.
- Avoid driving past midnight.
- Avoid driving in dangerous conditions, including drowsiness and inclement weather.

TRAFFIC VIOLATIONS

The Inter/National Organization is not responsible for any traffic violations or parking tickets acquired by violation of city ordinance, state or federal laws regarding driving habits and operation of a motor vehicle. Any ticket issued is the employee's/volunteer's responsibility, even if the ticket is issued while conducting business on behalf of the Inter/National Organization.

DISTRACTED DRIVING



The Inter/National Organization should prohibit all behavior that distracts drivers while they are operating a hired or personal vehicle on business of the Inter/National Organization. General guidelines for behavior while driving are as follows:

- Use of cell phones while driving should be strictly prohibited: This includes all functions of the cell phone including, but not limited to, phone calls, text messaging/SMS, email, MMS, Internet use and camera use.
- Use of electronic devices (including laptops, PDAs, cameras and pagers) while driving should be strictly prohibited unless specifically outlined below.

- Voicemail should handle all calls while driving, and calls may only be returned when stopped or pulled off the road.
- Passengers making or taking calls for the driver is permissible provided the interaction does not affect the driver's performance.
- Regular callers must be informed that the individual will not be available while driving and should be notified of the best times to call based on driving schedule.
- Employees who receive calls from co-workers who are driving are obligated to ask that the co-worker call back at a more appropriate time.

HEADSET/HANDS-FREE USE

The use of headsets or hands-free devices while driving may be allowed under the following conditions:

- Use of the device does not cause distraction (e.g., fiddling with the device or taking eyes off road to get it to function properly).
- Any dialing or use of the handset is handled while stopped or pulled to the side of the road.
- Conversations do not interfere with the driver's ability to drive safely.
- Road conditions are generally good and do not threaten your safety.

EMERGENCY CALLS

The only exception to the cell phone use guideline is calls placed to 911. If placing or accepting an emergency call, it should be kept short with a hands-free option if available. The vehicle should be pulled over if possible.

GPS SYSTEMS

The Inter/National Organization understands that sometimes, especially when traveling in unfamiliar areas, drivers require assistance with directions. GPS systems are extremely helpful devices, but they can also be distracting if used improperly. Employees and volunteers should adhere to the following:

- Mounted GPS systems may not block or obstruct the driver's view in any way.
- GPS systems must be voice narrated and should not require that the driver look away from the road to follow instructions.
- GPS systems should not be programmed while in motion. Instead, programming or otherwise engaging with the GPS screen should only occur while stopped or while pulled off the road.

AUDIO DEVICES

In some cases, worrying about music selection or touching dials and buttons on the radio, cell phone or other audio device may be just as dangerous as cell phone use. It takes eyes and concentration off the road. The Inter/National Organization allows employee use of personal, portable audio devices, because we do not want to eliminate employees' ability to enjoy music while behind the wheel. However, employees must follow these guidelines:

- Drivers should not take eyes off the road to adjust music settings.
- Programming music settings while stopped, pulled off the road or before departing is permissible behavior.
- Drivers should not under any circumstances use MP3 players or other handheld electronic audio devices with headphones. Not only is it illegal in most states, it also impedes the driver's ability to properly hear warning signs, signals or sirens.

PREVENTIVE MAINTENANCE

To maintain the safety and integrity of the vehicle, the Inter/National organization recommends that all hired and personal vehicles are maintained in a reasonable operating condition. Critical components that must always be controlled, maintained and promptly repaired include the following: brakes, tires, suspension, steering, lights, mirrors, windows and windshield wipers.

ACCIDENT INVESTIGATION PROCEDURES

The Inter/National Organization realizes some accidents are not preventable. Drivers should seek medical attention immediately, if necessary. Should an accident occur, drivers are required to document all details of the accident: traffic flow, speed limits, stop lights/signs, weather conditions, citations issued and all other relevant information. Pictures should be taken to document the extent of damage to all vehicles involved.

Once this information is secured, the driver should report all accidents immediately to the applicable contact within the Inter/National Organization.

USE OF PERSONAL CARS FOR COMPANY BUSINESS

In cases where employees or Inter/National Directors or Officers use personal vehicles for company business on a regular/daily basis, the employee's and alumni/ae volunteer's personal auto liability insurance policy would provide primary coverage. As such we mandate that employees and Inter/National Directors and Officers should be required to maintain the following personal auto liability insurance coverage:

- \$100,000/\$250,000 bodily injury
- \$100,000 property damage;

- or \$250,000 combined single limit (CSL)

Employees and Inter/National Directors and Officers should provide a Certificate of Insurance to The Inter/National Organization annually and a copy will be maintained at the Inter/National Headquarters. Employees and Inter/National Directors and officers should consult their personal auto insurance agent to determine if higher limits or additional coverages are warranted.

Working together to make travel on behalf of the organization can protect both the organization and the employee/volunteer. Please do not hesitate to contact us for more information.

PARTYING IN A SOCIALLY DISTANT WAY

Campus Drug Prevention | www.campusdrugprevention.org

During the last 12 months, the pandemic – and the social distancing guidelines that accompanied it – has changed the way many college students interact.

But now because of warmer temperatures, Spring Break, and St. Patrick's Day – this is a typically active social time of year for many college students. In fact, in recent weeks, a few schools have had to crack down on large gatherings where many attendees are not wearing masks to protect against COVID-19.

Unfortunately, the return of these parties could lead to other unsafe behavior: binge drinking and substance misuse. Almost 40% of 18 to 25 year-olds admitted to using illicit drugs within the past year, according to the latest National Survey on Drug Use and Health (NSDUH).

Drug use overall has increased during the pandemic. And people with substance misuse disorder can be more susceptible to COVID 19.

As a campus prevention professional, you know two things: 1) Having a social life is an important part of the college experience, and 2) There are plenty safe ways to do so.

If you know students who are looking for healthy, social ways to have fun, check out the ideas below:

Head Outdoors: Get a few of your close friends together for an outdoor activity! Whether it's a cook-out, an outdoor dance or yoga class, a paintball game, a water balloon fight – you're almost guaranteed to have fun and create lasting memories. Just be sure to follow social distancing guidelines.

Video get-togethers: While many people may be tired of online platforms (like Zoom or FaceTime to name a couple) they are good options for staying connected in a safe way. You could use them to chat and catch up with your friends, or play a game (like a scavenger hunt, "Never Have I Ever," or some kind of trivia game).



Watch party: Get a few friends to choose a date, time, and movie. After watching the movie, get together – virtually – right after to talk about your favorite parts or hate on it.

https://www.campusdrugprevention.gov/news/partying-socially-distant-way?utm_medium=email&utm_source=govdelivery

Other virtual ideas:

[44 Ways to Foster Brotherhood & Sisterhood Virtually](#)

[Virtual Meeting Tips](#)

[Virtual Event Ideas Community - FB](#)