

LEAVE THE HEAT ON!

Protect your facility during Winter Break

What is the damage?

- Freeze, water damage and vandalism claims are the most frequently occurring claims from November through March.

Why did this happen?

- Chapter members turned off the heat thinking they would save some money.
- The pilot light on the furnace blew out.
- No one was in charge of checking on the house over the holiday breaks.
- The chapter house was not securely locked making it an attractive target to vandals and thieves.

No one got hurt, what is the problem?

- Chapter members return from Thanksgiving and/or Winter break to a mess, or worse yet, no place to live because of the significant extent of damage.
- A significant deductible is incurred, causing further strain to an already stretched budget.
- Property premiums increase, because of these claims, which every member helps to pay.

How do we prevent this from happening?

- **Turn the heat down to no less than 60 degrees, don't turn the heat off!**
- Have a house corporation officer or undergraduate member stop by the house daily to make certain the house is secure, there has not been a loss and the heat is working!
- Spend a little money to save a lot of money not to mention avoid a hassle!
 - Have the furnace or boiler serviced this fall.
 - Fix all broken windows.
 - If a local undergraduate or alumnus can't be counted on to check on the house, hire someone to do it for you over the break.
- Call your heating contractor immediately if there is a problem with the furnace and take immediate action to prevent further damage.



It is important to also be aware of your outside property. To help reduce the risk of injuries of members, guests, or other people just passing by your house, make sure that snow is removed and ice is treated in a timely fashion.

Each year beginning in November, the number of fraternity property claims spike. The most troubling part of it is a vast majority of all of the claims reported over the winter are avoidable. During the winter of 2008-2009, Willis handled 24 freeze claims that paid out more than \$500,000. In one case, the facility was not inspected regularly during the break period. A passerby noticed water pouring out the front door from a leak on the second floor. Damage totaled more than \$300,000 and would likely have been significantly less had the problem been identified earlier. In another case, the heat was turned off in a chapter house located in a part of the country where the weather does not typically dip below the freezing mark. Unfortunately for this chapter, the weather became unusually cold, leading to frozen pipes and water damage. There was no insurance coverage for this claim, as the owners failed to maintain heat in the building.

Following these steps will allow you to protect your chapter facility during break periods. Additional resources, including a complete Winter Break Checklist, can be found on our website, www.WillisFraternity.com