

Fraternity Insights | Fall 2023

A RESOURCE FOR HOUSE CORPORATIONS, STAFF & VOLUNTEERS

PREPARE YOUR PROPERTIES FOR WINTER BREAK

By Tim Regan, AVP Claims

The 2022 holiday season was a challenging time for the property insurance program administered by Holmes Murphy's Fraternal Practice which covers around 2,200 fraternal properties around the country. Why? Winter Storm Elliott.

The Opposite of a Winter Wonderland

Winter Storm Elliott was a historic extratropical cyclone that fueled severe winter storm conditions with blizzards, high winds, snowfall, and record frigid temperatures affecting the United States and Canada. On December 24, 2022, wind chill alerts impacted 110 million people in 36 states. December 25 of that year became one of the coldest Christmases in decades. Though the storm began to weaken after Christmas, 250,000 homes and businesses were powerless on December 26.

The swift drop in temperatures, combined with frigid winds, caused pipes to burst even in states that are accustomed to winter freezes, such as New York, Michigan, Ohio, Pennsylvania, and Illinois.

For properties in the fraternal program, students were home for winter break and properties were largely empty. Unoccupied buildings meant that the heat was turned down and detection of burst pipes was delayed. Even if property managers followed our recommendation of daily walk-throughs, a pipe could burst right after the inspection, leaving almost a full day of flowing water.

Overall, estimated damage from Winter Storm Elliott reached nearly [\\$5.4 billion](#) with [freeze claims increasing by 428 percent](#). The Holmes Murphy Fraternal Practice program saw 78 freeze claims totaling \$9 million in damages — the average claim was over \$100,000.

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What factors led to such large claims? Some of the common issues included:

- Pipes burst in attics — Burst pipes in the attic led to greater water damage as water poured down onto lower floors. A three-story fraternity house with a basement could see damage throughout the entire property.
- Warming weather didn't help — In many cases, damage did not occur until the weather warmed up and the frozen pipes melted.
- Home for the holidays — The properties were unoccupied over the winter break, with damage detection delayed.
- Unprepared sprinklers — Sprinkled properties saw the greatest damage with insufficient insulation of sprinkler pipes adding to the damage.

Protect Your Fraternal Property From Winter Peril

The Holmes Murphy Fraternal Practice regularly communicates prevention practices to clients in the FPMA program.

Identify Risks

When it comes to winter weather woes, we recommend identifying the following risks:

- Windows and doors that don't close or function properly.
- Inadequately insulated facilities where interior areas have better heating than those along the outside walls.
- Lack of maintenance on heating systems or boilers.
- Running out of fuel or the furnace pilot light blowing out.
- Turning off the heat to save money.
- Frozen pipes creating breaks in the plumbing system, causing catastrophic water damage when the water thaws.
- No oversight of the property, resulting in damage found later rather than sooner.



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PREPARE YOUR PROPERTIES FOR WINTER BREAK (continued from page 3)

Proactive Protection Steps for Winter

Identifying risks is only part of the equation. It's just as important to be proactive about protecting properties before cold weather challenges your infrastructure.

Here's what you can do:

- Remove hoses from outside faucets and drain lawn sprinkler systems.
- Insulate pipes in unheated and drafty areas.
- Keep the heat on. Set the thermostat at or above 60 degrees during the winter months.
- Conduct daily walkthroughs throughout the house over extended breaks. Make sure the person doing the walk through knows the emergency contacts and how to turn the water off.
- Check all windows and doors to ensure they are closed tightly.
- Hire a professional property management company to help maintain and secure the property.
- Make sure you have enough fuel for the winter months.
- Consider installing a water detection/heat monitoring system.
- Open the indoor faucets slightly to allow water to trickle. Moving water does not freeze as easily.
- Leave the doors to cabinets that contain water lines open; this will allow heat to enter that area.
- Call your heating contractor immediately if there is a problem with the furnace and take immediate action to prevent further damage.

Protecting Your Fraternal Property Is Our Purpose

Our claims team worked diligently through the 2022 holiday season, responding to the barrage of claims and supporting our clients during a stressful time.

One benefit of [our fraternal program](#) is our partnership with ServiceMaster, providing a dedicated point of contact for participants in the FPMA program. Clients are guaranteed that a real person will answer the dedicated phone line, and the opportunity for a priority response to a loss is provided.

We also offer discounts for the installation of leak detection systems. Though detection systems and best practices to protect your property aren't always effective against record-breaking weather phenomena like Winter Storm Elliott, these tools can still make a critical difference when a crisis strikes.

Winter is coming (any Games of Thrones fans out there?), and we're here to help protect your fraternal properties. [If you want to learn more about the Holmes Murphy Fraternal Practice, reach out to start a conversation today!](#)

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STOP CAMPUS HAZING ACT

U.S. Senators Amy Klobuchar (D-MN) and Bill Cassidy, M.D. (R-LA) and Representatives Lucy McBath (D-GA) and Jeff Duncan (R-SC) introduced the *Stop Campus Hazing Act* to improve the reporting and prevention of hazing on college campuses. This bipartisan legislation would require hazing incidents be included in a college's annual crime report and require higher education institutions to establish a campus-wide, research-based program to educate students about the dangers of hazing. In addition, the bill would increase transparency and accountability by providing parents and students with better information about a college's history of hazing incidents.



"When parents send their kids away to college, they expect they will get a good education and make new friends. Unfortunately, hazing is a dangerous—and at times deadly—reality, and we must work to end it," said Klobuchar. "Our bipartisan legislation will improve hazing prevention efforts on college campuses as well as reporting of hazing incidents to make sure we have the information we need to stop this abuse and keep students safe."

"Students should feel safe no matter what school they choose," said Dr. Cassidy. "The Stop Campus Hazing Act improves transparency and ensures hazing is never ignored."

"The impacts of hazing across our country are heartbreaking and unacceptable. I know the pain of losing a child, and we must do everything we can so that families know their kids are being kept safe when they go off to college," said McBath. "This bipartisan, bicameral legislation strengthens important national standards for data collection and reporting so that students, their families, and our nation are informed about these horrific instances. This bill is an important step as we protect the health, safety, and success of students."

"Hazing on college campuses has taken the lives of too many shining stars," said Duncan. "Our district knows the pain of losing a son, and friend, to hazing. I'm proud to stand up for countless students like Tucker W. Hipps whose life was taken too soon. If we stand united, we can put an end to hazing and ensure no one is subjected to the horrific pain it brings."

This legislation is cosponsored by Senators Dick Durbin (D-IL), Lindsay Graham (R-SC), Bob Casey (D-PA), Thom Tillis (R-NC), Tim Kaine (D-VA), and Susan Collins (R-ME).

The National Study of Student Hazing found that [more than half](#) of college students involved in extracurricular clubs, athletic teams, and organizations experience hazing. Since 2000, there have been [more than 50](#) hazing-related deaths.

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STOP CAMPUS HAZING ACT (continued from page 4)

The *Stop Campus Hazing Act* would:

- Improve hazing reporting by requiring colleges to include hazing incidents in their Annual Security Report;
- Prevent hazing by establishing campus-wide, research-based hazing education and prevention programs; and
- Help students and their parents make informed decisions about joining organizations on campus by requiring colleges to publish on their websites the institution's hazing prevention policies and the organizations that have violated them.

This bipartisan, evidence-informed legislation is supported by the Clery Center; StopHazing; Anti-Hazing Coalition including the Hazing Prevention Network, Association of Fraternal Leadership & Values, Association of Fraternity/Sorority Advisors, National Panhellenic Conference and its member sororities, the North American Interfraternity Conference and its member fraternities; College Safety Coalition; SAFE Campuses, LLC; International Association of Campus Law Enforcement Administrators; and the parents of hazing victims.

"Federal legislation to address hazing is long overdue, and while we wait, lives continue to be lost. The Stop Campus Hazing Act will standardize how hazing is defined, tracked, and responded to across colleges and universities. This common-sense bill has unprecedented support from organizations and families across the country- the time is now," said Jessica Mertz, Executive Director of the Clery Center.

"The National Association of Clery Compliance Officers and Professionals (NACCOP) strongly supports the primary tenants of the Clery Act as we believe the law has not only enhanced campus and student safety across the country, but it has also strengthened and professionalized campus police and security agencies, student affairs offices, and other compliance initiatives. It has been our privilege to provide feedback toward the "Stop Campus Hazing Act" in terms of helping refine some of the legislative language to reduce potential confusion and conflict for practitioners as they ensure proper implementation of the Act should it become law. We continue to support initiatives that strengthen institutional safety efforts at colleges and universities," said Dolores Stafford, Executive Director, NACCOP.

"Hazing is a critical issue facing campuses across all sports and student organizations. The behavior can quickly escalate causing mental or physical harm and often occurs when there is a differing power dynamic between people inside a group and those trying to join. We applaud the introduction of the Stop Campus Hazing Act which will bring more transparency to the issue allowing students and parents to make educated decisions when choosing to join a group," said Todd Shelton, Executive Director, Hazing Prevention Network.

"We must all work together to ensure far greater accountability for perpetrators of hazing and require far more transparency when these horrific acts occur on college campuses. Our organizations applaud the introduction of the Stop Campus Hazing Act and Panhellenic women across the country will continue to advocate for its passage as an urgent piece of legislation critical to the fight against hazing," said Dani Weatherford, CEO, National Panhellenic Conference.

"The Stop Campus Hazing Act is a critical tool providing much needed transparency about past instances of hazing on college campuses. We applaud the bi-partisan leadership in the House and Senate for helping to educate, inform and ensure students have a safe learning environment," said Judson Horras, President and CEO, North American Interfraternity Conference.

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STOP CAMPUS HAZING ACT (continued from page 5)

"October 19th marks two years since the horrific hazing event of our son Danny that has left him unable to walk, talk, or see. 2 years ago, it changed Danny's future and the lives of our family forever. We think of how this bill would have saved Danny from this tragedy if it was passed before he entered college. As parents, we would have been so much more informed of what fraternity Danny was looking at. This bill will give transparency and insight to parents like us, who need to be informed of the organizations that are on college campuses today. This bill could have prevented Danny's tragedy, and we are convinced it will save lives," said Tom and Mary Pat Santulli, parents of Danny Santulli and Minnesota residents.

"On March 30, 2007 (over 16 years ago) our oldest son Gary DeVercelly, Jr. died from a fraternity hazing ritual during Big/Little night at the age of 18. Since his death, the number of identified hazing tragedies and deaths has escalated at an alarming rate. We see the introduction of the Stop Campus Hazing Act as a giant step forward in our battle to eradicate hazing. By requiring accountability, transparency, and education this bill will transform the hazing culture on campuses. We know the Stop Campus Hazing Act will save lives and make campuses safer. Had this bill been in effect when Gary Jr. went to college, he'd be alive today," said Gary and Julie DeVercelly, parents of Gary DeVercelly, Jr.

"Since hazing accounts for and covers such a wide range of criminal acts on campus, it only makes sense for it to be reported with other crimes on campus. Transparency, education and accountability are important aspects of the "Stop Campus Hazing Act" in addition to tracking statistics. I feel this legislation is a no-brainer!" said Cindy Hipps, Mother of Tucker Hipps.

"Our son Max died from hazing at his fraternity house on Sept. 14, 2017 at LSU. After considering several fraternities, he believed the Phi Delta Thetas at LSU were a good choice, but he was unaware they had multiple student code of conduct violations, including hazing, as recent as the semester before he joined. The Stop Campus Hazing Act would have provided this information so that our son could have made a more educated decision about the organization he was joining. Knowing this information would have saved Max's life," said Steve and Rae Ann Gruver, parents of Max Gruver.

Klobuchar has been a leader in the fight to end hazing.

Last month, Klobuchar and Senator Bill Cassidy's legislation to designate the week of September 25 through September 29, 2023 as "National Hazing Awareness Week" passed the Senate. Representatives Lucy McBath (D-GA) and Jeff Duncan (R-SC) lead companion legislation in the House of Representatives.

In 2021, Klobuchar and Senators Bill Cassidy, Sherrod Brown (D-OH), and Bob Casey (D-PA) [introduced](#) the bipartisan Report and Educate About Campus Hazing (REACH) Act to address hazing on college campuses. This bill would require hazing incidents to be reported as part of a college's annual crime report and establish a definition of hazing to clarify what constitutes a reportable offense. The legislation would also require institutions to establish a campus-wide, research-based program to educate students about the dangers of hazing.

[Tell Congress to pass Stop Campus Hazing Act](#)

(From the office of Senator Amy Klobuchar – [original press release](#), Oct. 24, 2023)

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SPACE HEATER SAFETY

As temperatures fall, electric space heaters emerge to supplement heating needs. Used correctly, these heaters can provide a safe, reliable source of heat; used incorrectly, they can quickly turn into a fire or burn hazard. The Consumer Product Safety Commission provides the following safe usage recommendations for portable electric heaters.



- Place heaters on the floor. Never place heaters on furniture— they may fall, dislodging or breaking parts in the heater, which could result in a fire or shock hazard.
- Keep heaters at least three feet from objects such as curtains, papers, and furniture.
- Keep space heaters out of the reach of children and never leave a space heater unsupervised when children are present.
- Unless certified for that purpose, do not use heaters in wet or moist places, such as bathrooms. Corrosion or other damage to parts in the heater may lead to a fire or shock hazard.
- Do not hide cords under rugs or carpets. Placing anything on top of the cord could cause the cord to overheat and can cause a fire.
- Do not use an extension cord unless absolutely necessary. If you must use an extension cord, it must be marked #14 or #12 AWG. Only use extension cords bearing the label of an independent testing laboratory such as U.L. or E.T.L.
- Be sure the plug fits snugly into the outlet. Heaters draw lots of power, so the cord and plug may feel warm. If the plug feels hot, unplug the heater and have a qualified repairman check for problems. If the heater and plug are found to be working properly, have the outlet replaced.
- Broken heaters should be checked and repaired by a qualified appliance service center. Do not attempt to repair, adjust, or replace parts in the heater yourself.
- Don't use portable electric heaters manufactured prior to 1991. New heaters have many safety enhancements that may prevent burn injuries to children who play too near a heater or reduce the risk of ignition of combustible materials that could come into contact with the heater.

Please contact Cheryl Stratman, Loss Control Account Manager for Holmes Murphy Fraternal Practice at cstratman@holmesmurphy.com with any questions.

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