

LEAVE THE HEAT ON!

- Protect your facility over Thanksgiving 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 break.
- 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 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 avoid a repeat this year?

- **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.

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. Many chapter's in the Northeast portion of the United States endured one of the coldest winters in recent history. A number of claims were reported in the region but ultimately were substantially less than the deductible. What was the difference? They were regularly checking on the property and discovered the problem very early. They were left with a small plumber's bill and minor drywall work. If we all do our part and avoid the mistakes of the past, it will go a long way in our efforts to control the cost of property insurance for fraternities.