

Fraternity Insights | Fall 2024

A RESOURCE FOR HOUSE CORPORATIONS, STAFF & VOLUNTEERS

UNDERSTANDING THE STOP CAMPUS HAZING ACT

By **Bobbi Larsen, Education Consultant**

In 2018, families who tragically lost their sons to hazing, came together with the National Panhellenic Conference and the North American Interfraternity Conference, along with the Hazing Prevention Network and the Association of Fraternity/Sorority Advisors to form the [Anti-Hazing Coalition](#). The coalition aimed to:

- Pursue state-based anti-hazing legislation that delivers greater transparency through stronger hazing reporting requirements, strengthens criminal penalties and encourages prosecution, calls for university accountability for bad actors, provides amnesty to encourage people to call for help and calls for student education.
- Expand awareness and intervention education, including providing a platform for the parents to speak to tens of thousands of college students.
- Engage fraternity and sorority members in educating high school students to confront hazing and bullying.

This group joined the Fraternity/Sorority Political Action Committee to promote anti-hazing legislation at the federal level as well. The tireless advocacy from affected families, campus safety professionals, and dedicated organizations resulted in the House of Representatives passing by unanimous voice vote H.R. 5646, the bipartisan, evidence-based [Stop Campus Hazing Act](#), which combats hazing on college campuses and protects students across the nation.

In an [interview with members of the Anti-Hazing Coalition](#) after the legislation passed, Stephen Gruver, father of Max Gruver who died as a result of hazing in 2017 said, "We do this in honor of our sons. We know that they would have expected us to follow this path, and we know that we're saving lives by getting this message out." In the same interview, Jim Piazza whose son Tim also died as a result of hazing in 2017 added, "If we don't do this, who's going to do it?"

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UNDERSTANDING THE STOP CAMPUS HAZING ACT (continued from page 1)

Making a Difference on College Campuses

The bipartisan Stop Campus Hazing Act does the following:

- **Combats Hazing and Protects Students:** This bill requires that universities report hazing incidents under the Clery Act and creates a clear and consistent definition for hazing statistics across all postsecondary institutions.
- **Educates and Prevents:** The bill requires institutions to provide comprehensive hazing prevention programs for faculty and students to avoid hazing before it occurs and cultivate a culture of respect on campus.
- **Provides Flexibility:** The new reporting and educational requirements for institutions are balanced by respect for existing anti-hazing processes at the institution and state levels.

Though laws are not an automatic solution for interpersonal challenges like hazing, they can serve as a key prevention strategy and help shift societal norms. By strengthening campus safety and promoting educational environments where students can be part of clubs, teams, fraternal organizations, and more without fear of being hazed, this act can protect students and save lives.

The companion bill is in the Senate, and we are hopeful this federal anti-hazing legislation will become law soon. To learn more about the Stop Campus Hazing Act, we recommend [this helpful overview from StopHazing.org](#).

Protect What Matters Most

Fraternity and sorority life should be one of the best parts of your college experience, and preventing hazing is just one way you can ensure the safety and longevity of your chapter. The Holmes Murphy Fraternal Practice team is here to provide risk management and insurance insight that can protect your members and enjoy your university years.

[Check out our Fraternal Practice resources](#) and learn more about what our team can do for you. If you have any questions, [reach out today!](#)



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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.

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.



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

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.

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.

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PREPARE YOUR PROPERTIES FOR WINTER BREAK (continued from page 4)

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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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.

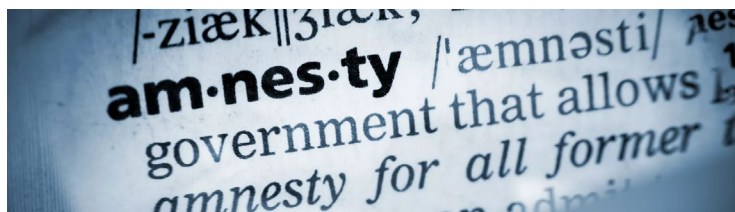
Please contact Cheryl Stratman, Loss Control Account Manager for Holmes Murphy Fraternal Practice at cstratman@holmesmurphy.com with any questions.

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STEPS TO DEVELOP AN AMNESTY POLICY

Dr. Lori Hart, Director of Educational Initiatives, HMFP

Dr. Stevan Veldkamp, Executive Director, Piazza Center

A recent collaboration between Holmes Murphy's Fraternal Practice and the Timothy J. Piazza Center for Fraternity and Sorority Research focused on the amnesty policies and how to develop one on behalf of campuses and organizations. From the document:

An Amnesty Policy is intended to promote people calling 911. A policy can exist at the state, campus or organizational level. This guide is intended to help you think through fundamental questions, provide template language, and provide research to help drive the process. The following are cyclical steps to establish a formal protocol or policy. Amnesty Policies should be reviewed on an annual or biannual basis to inform the efficacy of the policy.

The template that resulted from the collaboration is a comprehensive road map for any organization or institution seeking to develop an amnesty policy or update an existing one. Options for a medical amnesty policy are offered, as well as a curated summary of the references used in the template. Organizations cited include the JED Foundation, Safety First, journal articles from the Journal of Studies on Alcohol and Drugs, Journal of American College Health, ScienceDirect, and more.

Any organization seeking to learn more about amnesty policies is encouraged to consult this document. You can find it on the Holmes Murphy Fraternal website here:

<https://www.holmesmurphy.com/wp-content/uploads/2023/04/Amnesty-Policy-Template.pdf>

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