

Using Fire Safe Products to Improve Safety

By Bobbi Larsen, Education Consultant, HRH/Kirklin & Co, LLC and initiate of Alpha Chi Omega

Campus fire safety has been in the news lately. New studies show a “knowledge gap” among students when it comes to fire safety. The Consumer Product Safety Commission issued a report on the rise in fires in campus housing to alert parents sending their children to college. They recommend that parents investigate an institution’s commitment to fire safety. One way to increase fire safety in fraternity and sorority housing is to adopt the use of various fire safe products and practices. A few products for consideration are listed below:

Smart Electrical Products

Students come to college with a wide array of electrical appliances: computers, CD/DVD players, refrigerators, televisions, microwaves, and more. Most facilities are not set up to handle that kind of electrical load therefore necessitating the use of extension cords and power strips. The United States Safety Commission reports that half of all residential fires are caused by extension cords, surge protectors, and appliance cords.

Newer generation electrical accessories generally come with built in prevention controls. These controls sense problems like cord damage and disconnect the power supply if a problem is detected. One company that provides these kinds of products is *Fire Shield*®. They offer extension cords, power strips, surge protectors, and appliance cords that can detect current leakage and safely and quickly shut down the power. Find out more at www.fireshield.com.

Candles

With the rise in the popularity of candles has come an increase in fires caused by careless or inappropriate use of them. Some candle facts:

- An official with the National Candle Association reports that over the past 10 years, sales of candles have increased over 700%.
- An estimated 18,000 residential fires each year are caused by candles.

Having a policy banning candles in your fraternity and sorority facilities that is well communicated and strictly enforced will help manage this risk. There are products that mimic the look of real candles but are much safer to use.

Battery operated candles come in all shapes, sizes and fragrances. Advanced bulb technology allows them to flicker like real flames, and some will even turn off when blown out. Encouraging your residents to use candles like these will increase safety in your facilities. Examples can be found at www.batteryoperatedcandles.net.

Paint

Layers of paint can build up in the public areas of your facilities, as well as in sleeping rooms. This can provide fuel for a fire. Coating walls with intumescent paint can lessen exposure. This paint swells with exposure to heat, and provides a measure of fire resistance. Bradford Industries recently developed a second generation coating, PyroTarp, that can be applied in a single layer that is equivalent to the thickness of a business card. That single layer of PyroTarp can resist heat up to 2,000 degrees.

A demonstration of this paint can be seen at www.dormroomfire.com. A test of the paint at the Boston Fire Training Facility showed that this

paint can dramatically limit the spread of fire and give residents more time to evacuate.

Cigarette Smoking

Like candle burning, smoking in your fraternity or sorority facility should be strictly prohibited. If you choose to allow smoking, the designated area should be outside, ground level and contain a proper extinguishing device. The design should limit the flow of oxygen to the disposal bin to reduce the risk of fire. Examples include the ButtSnuffer, www.ButtSnuffer.com, and the Eagle Safesmoker, www.eagle-mfg.com.

These featured products are by no means the only fire safe products available, nor is an endorsement of any particular product implied. Using these kinds of products in conjunction with regular inspections, fire drills, and up-to-date fire suppression equipment can only improve the fire safety of your fraternity and sorority facilities.



New Service Opens Doors for Fraternities and Sororities

Tina Rhoden-Llewellan, GreekHousing.net and an initiate of Alpha Xi Delta



GreekHousing.net

Most fraternal organizations have faced the daunting challenge of having to close a chapter, even if just for a short time. There are many issues that are attached to the closing, including the temporary or long-term disposition of the chapter facility. Whether or not the chapter house gains or drains resources is largely dependant on expedient and comprehensive attention to getting the building occupied. Waiting even just a few months to address the issues can be extremely costly. Many fraternal organizations are also experiencing difficulty filling the chapter facilities, thus creating a financial struggle. It takes resources to make the facility more competitive, but it takes revenue to make the improvements.



Until recently, fraternities and sororities have greatly depended on "word of mouth" to find potential tenants or buyers for their property. There is a misconception that there are only a very limited number of interested parties in these properties. Actually many groups are interested in making short or long-term facility changes to better suit their respective organizational missions. Since many of the property owners and volunteers do not live in close proximity to the properties, the challenge lies in marketing

the properties and sharing information. In fact, most fraternities and sororities have not traditionally marketed their available properties at all. At a time when the Greek system is struggling to stay competitive with university and off-campus housing initiatives, we must make every effort to protect our organizations' resources. Chapter houses and facilities, as well as the property on which they are located, can be one of the organization's greatest assets. As stewards of your organization's assets, your critical consideration to the chapter house is crucial to the success of your fraternity/sorority.

How can GreekHousing.net help?

GreekHousing.net bridges the gap of communication and information between property owners and seekers on university and college campuses. Organizations and associations can now gain immediate access to property information by logging on to www.GreekHousing.net. By listing on GreekHousing.net, property owners will reach the target audience world wide. This will in turn maximize the value of the real property by increasing efficiency, decreasing the use of resources, and by creating a more competitive market. GreekHousing.net benefits those seeking property by providing valuable property details without expending the resources necessary to personally visit the site(s). Because fraternities and sororities do not use traditional means of marketing their properties, it is often difficult to ascertain what property is available and the appropriate person to contact regarding the property. National Organizations accessing GreekHousing.net will enjoy the capability of viewing available properties prior to making extension/expansion decisions. Visit www.GreekHousing.net for more information.

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For More information/quotation:

Contact Jen Montagne jmontagne@kirklin.com 1.800.736.4327 Ext. 203

Reporting Your Claim Immediately

*Rich Jungman, Vice President-Client Service and Operations, HRH/Kirklin & Co., LLC
and initiate of Phi Sigma Kappa Fraternity*

A Simple Step in Loss Control

The last strategy in a sound risk management policy is loss control. Even with the best risk management policies, your chapter still may be confronted with a property loss.

In the event of a property loss, you must be prepared to take action immediately to prevent further damage. The benefits of quickly responding to a property loss are significant:

- The ultimate expense with the loss will be substantially decreased; and
- By reducing the ultimate payout on the claim, you can possibly save your chapter thousands of dollars by avoiding an increase in insurance premiums associated with a surcharge for the loss.

The easiest and most effective action you can take to mitigate the damages associated with a property claim is by reporting it immediately. In the event someone will be looking after your chapter house during breaks, make sure they have clear instructions on how to report a claim. Benefits to immediate reporting include:

- You will receive a faster and a more efficient response from the insurance adjuster;
- You will be provided with professional guidance in your efforts to protect the property from further damage;
- Subrogation possibilities increase. Subrogation is the term used to describe the insurance carrier's rights to seek recovery for monies paid on the loss from third parties that may be legally liable for the damages sustained in a property loss. This would include your deductible and any out-of-pocket expenses incurred by your chapter that was not covered under the policy. The immediate reporting of a claim can ensure that critical physical evidence is preserved. Delayed reporting often times negates this opportunity, leaving your chapter out of its deductible, and the insurance carrier paying for the damages caused by someone else's carelessness;
- Your claim will be resolved expediently, which allows your chapter to get back to business as usual; focusing on endeavors that help promote and strengthen your chapter; and
- Eliminates possible coverage complications associated with delayed reporting.

The FPMA Property Insurance Program offers you the ability to report your claim on-line. To take advantage of on-line reporting go to www.kirklin.com and click on the Property Claim Reporting link. Some of the advantages to on-line reporting include:

- Improved accuracy in the capturing of critical information.
- Your HRH insurance broker is notified immediately. Numerous employees within HRH/Kirklin & Co., LLC are placed on notice of your loss, which will ensure your claim will receive immediate attention.

In the event on-line reporting is not an option, you can report your claim by phone or fax. To report your claim by fax, please provide a detailed written description of your loss with the names, addresses and telephone numbers of the people appointed as contacts for the loss.

This will include any one that will provide the adjuster access to the property and the person that will assume responsibility for the ultimate settlement of the claim.

If the damage has been potentially caused by another person who may be responsible for the damages, make sure you provide detailed information needed to contact this person. The information on witnesses should also be provided. The information needs to be emailed to the attention of Steve Wilson at swilson@kirklin.com.

To report your claim by telephone contact Steve Wilson at **800-736-4327 ext. 209**. The same information outlined as addressed above will be asked of you. Please have it readily available when you make the call. Information can also be faxed to Steve at **800-328-0522**.

Which ever way you choose to report your claim, remember that reporting it quickly is a critical step in loss control. In the unfortunate event your chapter house sustains a property loss, report it immediately and reap the benefits.

Leave The Heat On!

Protect your Facility over 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 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.

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

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Want to receive regular communication on risk prevention and property management education?

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Your contact information will remain confidential and will not be solicited or provided to additional vendors or producers.

What is FPMA?

- *An association developed to support fraternity volunteers adequately manage chapter properties through education on risk awareness and facility care*
- *Providing a comprehensive and competitive Property and Boiler & Machinery insurance program to protect the physical plant of the association participants*

Need a quote?

Contact:

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Or visit us online at:

www.kirklin.com