

James R. Favor & Company, LLC

INSURANCE BROKERS AND RISK MANAGEMENT CONSULTANTS

14466 East Evans Avenue, Aurora, Colorado 80014-1409 • (303) 750-1122 • (800) 344-7335 • FAX (303) 745-8669 • www.jrfco.com

RESPONDING TO YOUR INSPECTION REPORT

Fraternity & Sorority Risk Management and Insurance Program

A loss control / life safety inspection was recently conducted at your chapter facility. This outline has been prepared to address the questions most commonly asked by Fraternities and Sororities, house corporations, chapters, and volunteers about responding to the inspection report.

- 1) **Respond Promptly to the Report:** Respond in writing to Favor & Company with a copy to your headquarters. **Acknowledge receipt of the report and address your planned response to each "Requirement for Change."**



- 2) **Implement Changes Where Possible:** We understand that the "Requirements for Change" cannot always be accomplished immediately. However, those requirements which involve only minimal or nominal costs should be promptly addressed and implemented. Your response should clearly state which items have been addressed.



- 3) **A Risk Management Plan for Changes:** In responding to the inspection report, develop and outline your proposed plan and timetable for accomplishing those items which cannot be addressed immediately. Your underwriters are reasonable and they understand that some requirements may involve greater costs and will take time to complete.



- 4) **Assistance in Developing your Risk Management Plan for Changes:** Your Headquarters and James R. Favor & Company will be pleased to assist you in developing a written plan for accomplishing the "Requirements for Change."



- 5) **Obtain Estimated Costs:** Secure estimated costs from qualified contractors for the necessary changes. Once approximate costs are known, determine if costs can be budgeted for or if special funding will be needed. **Do not forget that your Fraternity / Sorority does support your efforts. Special Life Safety Loan Programs may be available to provide assistance for your efforts.**



- 6) **Submit your Final Plans and Timetable:** Once costs and funding have been addressed, establish a timetable for accomplishing the needed changes. Prepare your written plan, including estimated costs and timetable, and submit it to Favor & Company and your headquarters.



- 7) **Keep Communications Open:** Neither your underwriters or headquarters are unreasonable. We recognize that with any plan, situations may arise which require revisions. If this becomes necessary, please advise us accordingly and provide a revised timetable for the completion of your plan.



- 8) **Confirm Requirements are Completed:** Advise Favor & Company and your headquarters in writing as the various requirements are accomplished and completed. **This will assure that you receive the best possible insurance rates.**



Financial Assistance for Life Safety / Loss Control:

Many National Fraternity / Sorority organizations have established special programs to financially assist house corporations and chapters with life safety / loss control needs. Contact your National Headquarters for the latest information.

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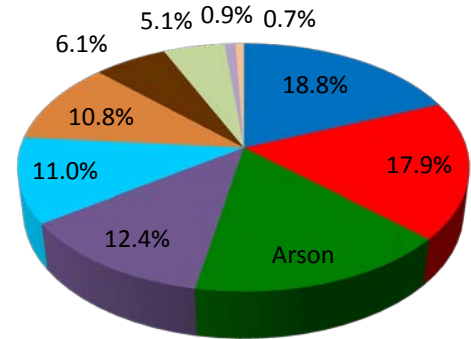
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LEADING CAUSES OF CHAPTER HOUSE FIRES

(National Fire Protection Association Analysis of 685 Chapter House Fires)

CAUSE	Fires
Misuse of Electricity	18.8%
Careless Smoking and Match Disposal	17.9%
Incendiary or Suspicious (Arson)	16.2%
Kitchen and Cooking Hazards	12.4%
Defective Heating Devices or Chimneys	11.0%
Miscellaneous or Undetermined	10.8%
Spontaneous Ignition	6.1%
Open Fireplaces and Sparks	5.1%
Lightning	0.9%
Ignition from Adjacent Building	0.7%

Cause of Fires



LIFE SAFETY RECOMMENDATIONS

LOCAL FIRE REGULATIONS

- Familiarize yourself with current local fire codes year
- Seek fire department / insurance inspector's assistance
- Meet all fire safety recommendations without delay

FIRE / SAFETY INSPECTIONS

- Establish regular fire department inspections
- Perform monthly fire / safety inspections
- Familiarize yourself with safety systems each school term

FIRE DETECTION / ALARM SYSTEMS

- Install automatic "hard-wired" fire detection systems
- Install "central station monitored" fire alarm systems
- Regularly test and maintain all safety systems

FIRE DOORS / FLAMMABLES

- Install approved fire doors as recommended
- Prohibit "wedging open" of any fire doors
- Prohibit abuse of fire protection equipment
- Store flammables outside in well ventilated areas

LIGHTING / EXITS

- Install automatic battery powered emergency lighting
- Install automatic battery powered lighted exit signs
- Equip all exits with emergency "crash bar openers"
- Keep all exit ways clear of any storage and clutter

REGULAR FIRE DRILLS PROCEDURES

- Conduct fire drills each school term
- Post emergency evacuation plans in each room
- Post emergency phone numbers on each phone
- Designate specific / safe outside meeting place
- Immediately account for all house occupants / visitors

HEATING / ELECTRICAL INSPECTIONS

- Schedule professional inspections each year
- Have repairs promptly performed by professionals
- Establish regular maintenance and service contracts

ELECTRICAL

- Do not overload circuits / use ground (GFIC) outlets
- Do not use multi-outlet or frayed extension cords
- Prohibit the use of halogen light fixtures

CHAPTER HOUSE SECURITY

- Improve chapter house locks / install exterior lighting
- Provide supervision and security during vacant periods
- Establish fire / security inspection each night

KITCHEN / COOKING PROTECTION

- Regular professional cleaning of cooking areas
- Install / regularly service automatic fire suppression systems
- Regularly service / maintain portable fire extinguishers

CONTROL SMOKING

- Establish "NO SMOKING" rules in sleeping areas
- Designated smoking areas / provide proper receptacles
- Clean / inspect for hazards immediately after functions

SOCIAL EVENT CLEAN-UP / INSPECTIONS

- Use non-flammable party decorations
- Clean up immediately following all social events
- Check trash disposal areas / furniture for fire hazards

INSTALL SPRINKLER SYSTEMS

- Sprinkler systems greatly reduce risks of death / injury
- Sprinkler systems reduce property damage by 50-66%
- Sprinkler systems save lives and reduce insurance costs