

## TIPS FOR VACATIONS AND WINTERIZING

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### PROPERTY INSURANCE

#### Fraternity & Sorority Risk Management and Insurance Program Suggested Loss Control Program

Security and Property Loss Prevention are particularly important when the chapter facility will be unoccupied. If totally unoccupied, the facility should be fully secured and regularly checked. Early discovery of damage will avoid larger losses.

1. **Claims Do Occur During Vacation Periods**

Improve chapter facility security and supervision during summer and vacation periods. Be aware of the potential for fire and property damage claims during or resulting from unoccupancy and plan accordingly.

2. **Extreme Weather Conditions**

**Plan regular property supervision when extreme weather conditions (snow, ice, cold weather) develop.** This is extremely important if the facility is unoccupied. Regular inspections will minimize frozen pipe and water damage type losses and prevent minor damage problems from becoming serious for lack of discovery and attention.

3. **Heating and Mechanical Systems**

Plan to maintain heat and check that it is being maintained in the facility by regular inspections during periods of unoccupancy or extreme weather conditions. Check for proper operation, automatic shutoffs and proper venting. Schedule regular inspections (at least annually) of all chapter facility heating and mechanical systems. Have maintenance and repairs promptly performed by fully qualified contractors.

4. **Shut Off and Drain Domestic Water Supply**

This should be done particularly if the chapter facility will be unoccupied for an extended period or even for short periods during extreme weather conditions. Contact a qualified plumber for assistance.

5. **Use Wood Burning Fireplaces with Extreme Care**

Have the chimney cleaned periodically. Do not use flammable liquids to start the fire. Keep the fireplace enclosed when in use. Keep combustibles clear of the hearth.

6. **Do Not Allow the Use of Portable Heaters**

Contact a qualified HVAC contractor to inspect, service, and/or repair your chapter facility heating system on a regular basis. The use of portable heaters should not be allowed as losses have occurred when left unattended or if left running while members sleep.