

**James R. Favor & Company**  
**Fraternity and Sorority**  
**Risk Management & Insurance Program**  
**“ Helpful House Rules” for Promoting Loss Control**

- Prohibit tampering with life safety systems and provide for payment of any service charges incurred.
- Prohibit inside storage of flammables, bicycles and motorcycles.
- Prohibit any firearms or weapons in the house or on the property
- Prohibit access to the house roof.
- Prohibit chapter or individual pets.
- Require participation in scheduled fire drills each school term.
- Require that monthly life safety inspections be conducted with prompt correction of noted deficiencies.
- Require that the heat be maintained and property checked during vacations or extreme weather periods.
- Require areas, rooms and contents, which are assigned to the chapter or its members, be kept in good condition.
- Require that the premises be maintained in a safe and sanitary condition.
- Require that the chapter house be locked and secured at all times.

**Consult With Your Legal Counsel**

The responsibility for construction of lease agreements falls to the legal profession. We and your National Fraternity or Sorority recommend that you consult with your legal counsel on this and all other legal matters, especially those involving contractor or “hold harmless” agreements. Your legal counsel and our office, as your insurance brokerage representatives, should work together to develop and review agreements prior to their execution. Our Toll Free Watts Line, (800) 344-7335, is available should your legal counsel wish to review this topic with us further by phone.

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