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Mom & Dad's House?

You moved out of your parents' house into the chapter house. So, what could your parents' home possibly have to do with your fraternity or sorority life now? Hopefully, nothing.

Recently, however, injuries suffered at Greek events—falls, fights, alcohol issues, and other injuries—have led to claims against the homeowners' insurance policies of the members' parents. How does that happen? A lengthy article in *The Atlantic* explains the process:

1. When claims are filed because of an injury, claimants can sue the organization and responsible group members.
2. Group members are presumptively covered by the chapter's insurance. However, chapter insurance is often self-insurance owned by a group of nationals.
3. Nationals impose certain risk management rules on their chapters and members. And, the insurance excludes coverage for members who violate those rules. This is referred to as the "bad actor" exclusion.
4. Left with no chapter insurance, the injured claimants turn to the insurance of the members' primary residence, usually their parents' home.

"I've recovered millions and millions of dollars from homeowners' policies,' a top fraternal plaintiff's attorney told me."

-*"The Dark Power of Fraternities,"*
The Atlantic

Caitlin Flanagan's article in *The Atlantic* is, unfortunately, no hypothetical example. She quotes at least one lawyer who claims to have recovered millions of dollars in this manner. In another example, an injury and death at a Yale University fraternity tailgate event led to claims against 86 individual members of that group. These types of

claims are sad situations for all involved: the injured, the students, the chapter, and even sometimes the parents.

Questions to Think About... Before a Claim

1. Are your chapter activities "excluded" from insurance coverage?
2. Is your group following its national policies?
3. Could your actions in the chapter house affect your parents' house?

For more information:

- Caitlin Flanagan, "[The Dark Power of Fraternities](#)," *The Atlantic*.
- "[86 Yale fraternity members sued over fatal 2011 tailgating crash](#)," *New York Daily News*.