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### UAH 24-Hour Hotline

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## Mom & Dad's House?

You moved away from home to college. What could your parents' house possibly have to do with your Greek life? Hopefully, nothing.

Recently, however, injuries suffered at fraternity and sorority 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? An in-depth article in *The Atlantic* explains:

1. Injured claimants can always sue the organization where they were hurt as well as 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 national organizations.
3. Nationals impose risk management rules on chapters and members, excluding insurance coverage for members or "bad actors" who violate those rules.
4. Left with no chapter insurance, the injured claimants turn to the insurance of the members' primary residence, usually their parents' home.

*The Atlantic* article is unfortunately, no hypothetical example. The author 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 fraternity tailgate 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*.