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Taking a Dangerous Risk With Mom and Dad's Home?

You finally moved out of your childhood home and into a residence hall, apartment, or chapter house. So, what could your parents' homeowners insurance possibly have to do with your fraternity or sorority life now? You might be surprised.

"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*

In a recent trend, injuries suffered at Greek houses and events—falls, fights, alcohol issues, and other incidents—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. When injuries occur, claimants can sue the organization as well as responsible group members.
2. Members are presumptively covered by the chapter's insurance. However, chapter insurance is often self-insurance, such as the group plan offered by nationals.
3. Nationals impose 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.

Caitlin Flanagan's article in *The Atlantic* is, unfortunately, no mere conjecture. She quotes a plaintiff's lawyer who has recovered millions of dollars in this manner. Similarly, an injury and death at a Yale University fraternity tailgate led to claims against 86 individual members of that group. These claims are sad, costly situations for all involved--the injured, the students, the chapter and, even sometimes, the parents.

Questions to Think About . . . Before a Claim

Are your chapter activities "excluded" from insurance coverage?

Is your group following its national policies?

Could your actions in the chapter house affect your parents' home?

For more information:
["The Dark Power of Fraternities," The Atlantic](#)