

***Phi Kappa Sigma International Fraternity  
Insurance Allocation Methodology  
Category Information***

***Category: Chapter House/No House Status***

**Definition**

Chapter House/No House status reflects whether or not the chapter exists in a dwelling (house or other physical structure) that meets one or more of the following criteria, regardless of whether it is owned, rented, or leased. These criteria are:

- 1) 5 or more living in residence
- 2) Greek letters or Fraternity flag on exterior
- 3) Chapter events, meetings, gatherings, etc. take place there on a regular basis
- 4) Chapter memorabilia is prominently displayed in "common areas" of the residence (composites, awards, etc.)

In addition, chapters maintaining a so called "chapter house" are required to have the "chapter house" inspected every two years. See Inspection-Loss Control Status guidelines for further details on this requirement.

**Element of Risk**

Chapters that maintain a dwelling of this type have been shown to be of greater risk than chapters that don't maintain a dwelling of this type. This enhanced risk is caused by, among other things, frequency and type of use, and quantity of members congregating together on a regular basis.

**Surcharge Trigger(s)**

- Chapters that maintain a dwelling of this type will be surcharged 15% on the policy year's Chapter Base Rate.
- Chapters that do not maintain a dwelling of this type will not be surcharged on the policy year's Chapter Base Rate.

**Actions to Reduce/Eliminate the Surcharge**

- Chapters are either "in" or "not in" a so called "chapter house" so there is nothing that can be done to reduce or eliminate the surcharge without certifying the lack of

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existence of a “chapter house”. This certification requires both Chapter Advisor and Greek Advisor to sign a written statement certifying the chapter is no longer maintaining, using, or residing in a dwelling of this type (whether on or off campus).

- See Inspection – Loss Control for a related opportunity to reduce or eliminate a surcharge by ensuring a certified inspection is done on the property every two years and achieve a rating of “Good”.