

Thank you for contacting RMF. Below is the current position along with some opportunities

RMF & INSURANCE CONSIDERATIONS FOR HOUSE CORPORATIONS:

Questions on Business Interruption Coverage for campuses that are closing

In both standard commercial property insurance policies, as well as the **Lloyds Fraternity Program (LFP) policy for Sigma Chi house corporations**, for business income coverage to apply there must be direct physical loss or damage to the chapter facility caused by a covered peril during the policy period. Pollutants, such as COVID-19, are excluded from coverage in standard policies and the LFP policy. Please understand that this is an insurance market standard, and not anything specific to Sigma Chi or RMF. **Further, please note that both RMF and CHI are closely monitoring this situation and assessing whether, and how, we may be able to bring additional support and resources for Sigma Chi.**

House Corporations should consult with their local legal counsel concerning lease and residential issues that may arise. In many cases, outcomes will be determined by the lease language.

Fraternity House Residential Status

If remote or e-learning has been established at your school, we encourage you to follow your institution's recommendations during the online learning period. If your school is asking students to return to their primary residences during the time when face-to-face instruction is prohibited, please do so. If your members cannot return to their primary residence, we encourage you to plan to allow them to remain in the chapter house if this is allowable by your school. If students are staying in the chapter house during online learning periods, we highly recommend following the Enhanced Facility Specific Actions:

Enhanced Facility Specific Actions

If the members are still residing in the chapter facility, the House Corporation and members living in the chapter house are highly encouraged to:

- Make hand sanitizers, sanitizing wipes, and other hygienic supplies readily available to brothers and guests
- Make antimicrobial hand soap available (if not already)
- Increase the frequency of cleaning and sanitization of common areas, especially bathrooms
- Increase HVAC preventive maintenance cycles to ensure filters are cleaned and the system is functioning properly

Facility Cleaning

Constantine Housing Initiative (CHI) has a national partnership with **ServiceMaster** to assist with emergency cleaning and restoration efforts. They have already been through many precautionary cleanings and one positive decontamination clean. CHI and Sigma Chi, with RMF support, are requesting that any house corporations that have concerns about the living environment related to COVID-19, reach out to our Service Master team via

Cal McCarty | Vice President
ServiceMaster Recovery Management
Office: 800-954-9444 | Mobile: 224-361-1841
cal.mccarty@smdsi.com | www.srmcat.com

Facility Cleaning Supplies

Constantine Housing Initiative (CHI) has an international partnership with **HD Supply**. House Corporations in the RMF Property insurance program are eligible for significant discounts on a huge catalog of products. If you have not made a purchase from HD Supply yet, please contact us via email and we can provide your account credentials.

Please note that this situation is not an excuse to assign additional cleaning tasks to new members or pledges, which the Fraternity would likely be interpreted as hazing.

We all understand that this situation is changing daily. Please do not hesitate to reach out with any questions at any time.