

FarmHouse Fraternity Policy on Worker's Compensation Insurance & Property Insurance

The FarmHouse International Executive Board approved the following policy effective April 12, 2003, which applies to all colonies, chapters and associations with employees and all chapters living in a chapter house.

- A. Each chapter and/or association is required to provide worker's compensation coverage as part of its benefits package for any paid employee of the chapter (cook, housemother, etc.). Though states and provinces vary on requirements on the salary an employee must earn before worker's compensation coverage is needed, to be safe all chapters and/or associations must provide this coverage for employees. Chapters and/or associations should research what the required statutory limits within your state or province are and ensure that adequate coverage limits are purchased.
- B. A current copy of the policy listing each employee and the worker's compensation limits must be mailed to the FarmHouse International Headquarters annually. Please request the insurance provider to mail a copy of the proof of insurance to FarmHouse International Headquarters; 7306 Tiffany Springs Parkway, Suite 210; Kansas City, MO 64153 upon renewal each year.
- C. Chapters/association that provide payment for summer recruitment coordinators should obtain legal/insurance advice as to whether worker's compensation coverage is necessary for such members/employees. Additional chapter officers who may receive a small discount on house bills such as treasurers, house/business managers or kitchen managers may technically be considered employees in some states. Discuss this with the insurance broker/carrier who will be providing the coverage.
- D. Each chapter/association that owns a house/property is also required to provide proof of property insurance coverage annually. Coverage limits will vary, based on the appraised value of the chapter house. Please ensure that your association has adequate coverage for the replacement value. Chapters/associations should also investigate adding loss of use coverage to their policies.
- E. A current copy of the property insurance policy must also be mailed to the FarmHouse International Headquarters annually. Please request the insurance provider to mail a copy of the proof of insurance to FarmHouse International Headquarters; 7306 Tiffany Springs Parkway, Suite 210; Kansas City, MO 64153 upon renewal each year.

(Approved: Spring 2003; Reaffirmed- Fall 2006)