



# Risk Management & Insurance Guide

September 2003 Update

**PHI KAPPA PSI FRATERNITY**

## ***Preface***

The purpose of this publication is to provide fraternity members with the information they need to adopt a consistent and educated approach to risk management. Each year, individuals are injured on college campuses as a result of unsafe conditions, thoughtless behavior or just plain bad luck. Our hope is that Phi Psis and our friends will not be among those injured. Every student should have the chance to both enjoy their undergraduate experience *and* graduate without any mishaps.

Litigation, or the tendency of someone to sue in the event of an incident, also has become commonplace. Phi Kappa Psi chapters, officers and alumni volunteers are all vulnerable. In this litigious environment, chapters should do what they can to minimize the opportunity for claims against the chapter or Fraternity. We will never be able to eliminate all risks, but we can manage them. To do so requires an active program of risk reduction based on rules of common sense and policies designed to ensure a safe and legal environment.

This guide will help to identify some general liability exposures which are common to fraternity chapters and present our policies and offer guidelines and ideas which can be implemented to reduce the potential for accidents and injuries. Adoption of a responsible risk management program within each chapter will reduce incidents, decrease costs for insurance, and demonstrate to the campus and community that brotherhood means caring for one another at all levels.

Phi Kappa Psi would like to thank the following organizations for sharing information and allowing the Fraternity to utilize existing resources when developing this guide: Lambda Chi Alpha Fraternity, Sigma Alpha Epsilon Fraternity, Delta Sigma Phi Fraternity, Kappa Sigma Fraternity, Beta Theta Pi Fraternity and FIPG, Inc.

If you have any questions—regarding the insurance program goals, our specific coverage, hosting special events or improving the risk management program in your chapter—whether or not they are answered by the information in this guide, please feel free to call the Fraternity Headquarters at (317) 632-1852.

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## Risk Management Policies

*The Risk Management Policy of FIPG, Inc. includes the provisions which follow and shall apply to all fraternity entities and all levels of fraternity membership. A list of other groups which have adopted these policies for their chapters is at the bottom of the next page.*

### **Alcohol and Drugs**

1. The possession, sale, use or consumption of ALCOHOLIC BEVERAGES, while on chapter premises, during a fraternity event, in any situation sponsored or endorsed by the chapter, or in any event an observer would associate with the fraternity, must be in compliance with any and all applicable laws of the state, province, county, city and institution of higher education, and must comply with either the BYOB or Third Party Vendor Guidelines.
2. No alcoholic beverages may be purchased through chapter funds nor may the purchase of same for members or guests be undertaken or coordinated by any member in the name of, or on behalf, of the chapter. The purchase or use of a bulk quantity or common sources of such alcoholic beverages, i.e. kegs or cases, is prohibited.
3. OPEN PARTIES, meaning those with unrestricted access by non-members of the fraternity, without specific invitation, where alcohol is present, shall be prohibited.
4. No chapter members, collectively or individually, shall purchase for, serve to, or sell alcoholic beverages to any minor (i.e., those under legal "drinking age").
5. The possession, sale or use of any ILLEGAL DRUGS or CONTROLLED SUBSTANCES while on chapter premises or during a fraternity event or at any event that an observer would associate with the fraternity, is strictly prohibited.
6. No chapter may co-sponsor an event with an alcohol distributor, charitable organization, or tavern (tavern defined as an establishment generating more than half of annual gross sales from alcohol) where alcohol is given away, sold or otherwise provided to those present.
7. No chapter may co-sponsor or co-finance a function where alcohol is purchased by any of the host chapters, groups or organizations.
8. All rush activities associated with any chapter will be a DRY rush function.
9. No member shall permit, tolerate, encourage, or participate in "drinking games."
10. No alcohol shall be present at any pledge/associate member/novice program, activity or ritual of the chapter.

### **Hazing**

*No chapter, colony, student or alumnus shall conduct nor condone hazing activities.*

*Hazing activities are defined as:*

"Any action taken or situation created, intentionally, whether on or off fraternity premises, to produce mental or physical discomfort, embarrassment, harassment, or ridicule. Such activities may include but are not limited to the following: use of alcohol; paddling in any form; creation of excessive fatigue; physical and psychological shocks; quests, treasure hunts, scavenger hunts, road trips, or any other such activities carried on outside or inside of the confines of the chapter house; wearing of public apparel which is conspicuous and not normally in good taste; engaging in public stunts and buffoonery; morally degrading or humiliating games and activities; and any other activities which are not consistent with academic achievement, fraternal law, ritual or policy or the regulations and policies of the educational institution."

### **Sexual Abuse & Harassment**

The fraternity will not tolerate or condone any form of sexually abusive behavior on the part of its members, whether physical, mental or emotional. This is to include any actions which are demeaning to women or men including but not limited to date rape, gang rape or verbal harassment.

### **Fire, Health, and Safety**

1. All chapter houses should meet all local fire and health codes and standards.
2. All chapters should have posted by common phones emergency numbers for fire, police and ambulance and should have posted evacuation routes on the back of the door of each sleeping room.
3. All chapters should comply with engineering recommendations as reported by the insurance company.
4. The possession and/or use of firearms or explosive devices of any kind within the confines and premises of the chapter house is expressly forbidden.

### **Education**

Each fraternity shall annually instruct its students and alumni/alumnae in the in the Risk Management Policy of FIPG, Inc. Additionally, all student and alumni/alumnae members shall receive a copy of said Risk Management Policy.

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### ***Footnote***

These policies have been adopted by more than 40 fraternities and sororities as appropriate and responsible guidelines to prevent problems from occurring within our chapters. Though divided into several categories, the substance of these policies can be summarized as “***Obey the law and live the Ritual.***” Incorporate this sentiment into your chapter and you should have few problems with your university, community and Fraternity.

You will never eliminate risks completely—what you ***can*** do is manage them to minimize the possibility of accident or injury. The primary concern is for the health and safety of our members and their friends and guests. These policies have been designed and updated regularly to prohibit activities which are high risk and which have, in the past, led directly to incidents and/or claims.

**As of May 1, 1998, the following groups were members of FIPG, Inc.:** Alpha Chi Omega, Alpha Chi Rho, Alpha Delta Gamma, Alpha Epsilon Phi, Alpha Epsilon Pi, Alpha Gamma Sigma, Alpha Kappa Lambda, Alpha Omicron Pi, Alpha Phi, Alpha Sigma Phi, Alpha Tau Omega, Alpha Xi Delta, Delta Chi, Delta Gamma, Delta Sigma Phi , Delta Upsilon, Delta Zeta, FarmHouse, Kappa Alpha Order, Kappa Alpha Theta, Kappa Delta Rho, Lambda Chi Alpha, Phi Gamma Delta, Phi Kappa Psi, Phi Kappa Sigma, Phi Kappa Tau, Phi Kappa Theta, Phi Mu, Phi Sigma Kappa, Pi Kappa Phi, Pi Lambda Phi, Psi Upsilon, Sigma Alpha Mu, Sigma Nu, Sigma Pi, Tau Epsilon Phi, Tau Kappa Epsilon, Theta Chi, Theta Xi, Zeta Beta Tau, Zeta Psi, Zeta Tau Alpha and the National interfraternity Conference.

Although not members of FIPG, Inc., many other fraternities and sororities have similar or identical risk management policies.

## ***Frequently Asked Questions***

### ***General Questions***

#### ***1. Why does Phi Kappa Psi have an insurance program?***

Phi Kappa Psi decided years ago that, if insurance was to be secured at a reasonable cost to each and every chapter, the Fraternity would have to make that happen. Individually, very few of our chapters, advisors or alumni corporations had any kind of adequate insurance coverage. Those that did were paying very high rates and could have their coverage cancelled at any time.

Committing ourselves to insurance for all chapters ensures continuing coverage at a lower cost per dollar of coverage. In addition, we can self-insure our deductible for the liability program to reduce our rates even further. This allows a lower premium and protects the Fraternity in the event a large claim is paid.

Each year there continues to be lawsuits stemming from activities occurring in conjunction with fraternity events. The settlements from these lawsuits are growing larger and larger. One multi-million dollar lawsuit could put a fraternity and each of its chapters out of business. In this environment we can't afford not to have insurance.

#### ***2. Are chapters required to participate in the program?***

Yes, in 1984 the Executive Council decided that the best way to protect the long-term interests of the Fraternity was to create a uniform and comprehensive program of property and liability insurance for all chapters. Participation is mandatory. The only exception is property insurance for chapters in leased housing. If the landlord includes property coverage as a cost of the lease, the chapter may not be required to participate in the Phi Psi property insurance program. You should contact the Fraternity Headquarters for details.

#### ***3. Why are liability insurance rates so high for college fraternity chapters?***

First of all, the basic liability premium has not increased greatly in recent years. Adjusted for inflation, this represents an actual decrease in the cost of coverage. Second, if you compare an average cost per dollar of coverage for our program against almost any other kind of insurance you pay already (auto, renter's insurance, health coverage, etc.), our program is very reasonable and is a great deal lower than most chapters could secure on their own locally, without a lot of exclusions that weaken the policies.

As a test of that statement, we asked our insurance advisor what the costs would be to several of our chapters, if they wanted to leave Phi Psi's insurance program and get liability coverage on their own. The result was a price range from \$68 to \$238 per man, per year for only \$1 million in coverage (Phi Psi currently carries a total of \$11 million)! In addition, a number of restrictions would apply that are not applicable to Phi Psi chapters currently.

#### ***4. Do other fraternities have similar insurance programs?***

Most men's and women's fraternal groups have some kind of group coverage. Some are mandatory, some not; some cover liability, some property, some both. All these groups understand the need for good insurance coverage for their chapters and alumni.

## ***5. Why is everyone “dumping” on fraternities?***

There is no longer a tolerance for the “animal house” image of the 1970s and 80s; society expects responsible behavior. Universities are closing their Greek systems, parents are more nervous about allowing their sons to join, and city/county zoning boards are trying to make it impossible for us to own houses. Despite our many contributions to campuses and communities, in some areas, fraternities are not worth the trouble they cause.

The most distressing concern is that men and women continue to be injured each year because of hazing practices and fraternity events involving alcohol. We must do all we can to change this statistic and that will require greater attention to risk management and responsible behavior. When fraternity men are once again the most respected leaders and scholars on campuses, insurance and risk management will become less important issues.

### ***Risk Management Policy Questions***

#### ***1. When did Phi Psi’s risk management policies go into effect? What happens to chapters that don’t follow the policies?***

The policies were officially adopted in 1987 when the Fraternity joined FIPG. Violations of the policies are processed by the Fraternity staff and reported to the Executive Council of the Fraternity, along with recommendations for any appropriate responses.

Where chapters are found to be in violation of the policies, the specific response will depend upon the violation. While educational programming is a logical first step, responses can include anything from a written reprimand from the Executive Council to such action as a corrective action plan, a chapter fine or even charter suspension. Serious or repeated violations will result in an increase to the chapter’s insurance rates for the next insurance year.

#### ***2. What is “FIPG?” What other groups are members?***

Several years ago, men’s fraternities saw the market for fraternity insurance getting tight. They formed a cooperative to seek the best prices and coverages for their groups and created risk management policies and programs to ensure their chapters were informed about the proper methods to reduce their risks. That cooperative was named the “Fraternity Insurance Purchasing Group,” commonly referred to as “FIPG.” Phi Kappa Psi was one of the early members.

Today, FIPG, Inc. has grown to more than 40 fraternal groups, including a number of women’s fraternities, and is the most respected risk management cooperative in the interfraternity world. Though it no longer buys insurance as a cooperative, membership in FIPG, Inc. and adoption of the FIPG, Inc. policies as those of the Fraternity has allowed Phi Kappa Psi uninterrupted insurance coverage, even when other fraternities were unable to get insurance at any cost.

All men’s and women’s groups understand the need for good risk management programs and policies. Membership in FIPG, Inc. represents almost 60% of all fraternity and sorority chapters in the United States. In addition, a number of other fraternities have adopted identical policies for their chapters. Together these groups hope to see to it that all our activities are safe and legal so that members will have fewer chances of accident or injury.

### ***3. How does enforcement work?***

All representatives of the Fraternity—chapter officers, staff, Executive Council members, and all volunteers—are expected to enforce the policies at any chapter with which they work.

Also, all FIPG member fraternities have resolved to work together to report any policy violations directly to that fraternity's national office. If you see violations occurring in other FIPG member groups, you can call the Phi Psi Headquarters and we can work with the headquarters of that chapter to correct the situation. All reports are held in strict confidence. Since any fraternity that doesn't take action against an offending chapter risks losing its own liability coverage, you can be assured of the response to reports of violations.

This process keeps everyone honest and gives us all a chance to correct situations that might otherwise go unnoticed until a major accident. When those accidents happen, the whole Greek system suffers, so it's up to us (all fraternities) to police ourselves. It also helps to ensure that all fraternities and sororities stay on a level playing field.

### ***Other Frequently Asked Questions***

#### ***1. How much will the insurance cost each chapter? How much should we budget?***

The cost to chapters depends upon several factors (see description of how premiums are determined on pages 10 & 11). We simply add the costs of insurance and divide that up among the chapters based on their percentage of total membership.

Over the last several years, insurance costs have increased due to many factors including our loss history, which is the amount paid in claims. The total costs have averaged about \$165 per member. That is the amount you should use to budget with, based on the number of members and pledges you have or expect to have on October 1. Property insurance is based on the value of property being insured.

#### ***2. When is the insurance in effect? When do we get billed?***

Our insurance year runs from October 1 through the last day of September. Chapters are billed in October for their portion of the total insurance cost. At least half the amount billed to the chapter is due by November 15. The other half is due by February 15.

#### ***3. What if a chapter doesn't pay its premium?***

Paying insurance is every bit as important as paying any other obligation and those who do not promptly discharge their debts will be subject to action by the Executive Council.

#### ***4. What if we can't afford it?***

In this day and age, no fraternity chapter can afford to be without insurance. No Phi Psi chapter will be without insurance. Your chapter must find the funds—the risk is too great.

Many chapters simply divide the bill equally among each of the members at the beginning of the fall, when most have money from the summer or their parents are writing checks for school expenses. Put that money directly into an insurance account and cut a check as soon as you get the invoice from the Headquarters. Others do fund-raising during the year or add the costs to the

membership dues each term.

### ***Chapter Programming Questions***

#### ***1. Won't the risk management policies kill us on campus?***

No. Phi Kappa Psi's policies on alcohol and drug use, hazing, dry recruitment, sexual harassment, and open parties are exactly like every other FIPG group and almost identical to a great many more.

If another fraternity on your campus is in violation of these policies, you need to contact the Fraternity Headquarters and report it. The Headquarters staff will handle it from there by contacting the headquarters of the offending fraternity. This procedure for enforcement has been agreed to and adopted by all FIPG-member fraternities.

#### ***2. Can we have alcohol at parties?***

Of course—we aren't mandating prohibition. However, where alcohol is present it must be "BYOB" or through a licensed, insured, third-party cash bar. Only persons of legal drinking age may possess or consume alcohol. Chapters will ultimately benefit from not spending funds on alcohol, and will be able to use that money for better music, more and better food, theme decorations, etc.

#### ***3. Can a group of members buy alcohol for other members?***

The purchase and consumption of alcohol is a personal choice and, thus, a personal responsibility. Each member of legal age must purchase his own alcohol. Under no circumstances may a person of legal age purchase or provide alcohol to a minor, whether or not that minor is another member or a member's guest. Kegs, party balls, cases and other bulk quantities may never be purchased for use at chapter functions, whether formal or informal, on or off campus.

#### ***4. What is a fraternity chapter if we can't buy alcohol?***

A fraternity without bulk purchases of alcohol is a group of members with priorities other than alcohol; a true fraternity, a safe fraternity, where men don't need to be under the influence of alcohol to be members.

#### ***5. The drinking age is unfair! Guys joined to be able to have alcohol! Our house is a private residence!***

While it can be argued that the legal drinking age is unfair, it is still the law and, therefore, must be followed. Fraternities are not havens from the law.

If your members joined primarily to drink, then they must have been looking for a *social club*, not a fraternity. You had better reevaluate them... or the chapter.

Even if your chapter house is a private residence, you still have an obligation to uphold the law and the policies of the Fraternity. A fraternity house is not a tavern—and you have no obligation to be a tavern. While a social club may have that responsibility, Phi Kappa Psi Fraternity does not and, frankly, doesn't need the problems that it brings.

***If you have any questions regarding the insurance program, risk management policies, or ways to make your events safer, please call the Fraternity Headquarters at (317) 632-1852.***

## ***The Liability Insurance Program***

Phi Kappa Psi's liability program includes both **comprehensive general liability coverage** for all our members and **D&O coverage** for chapter and alumni officers and volunteers. The program is designed to insure all members and alumni during the course of their duties in support of, or acting in the best interests of, our chapters. Your certificate of insurance will document the specific dollar amounts of coverage each year and should be kept in a safe place for reference and disclosure to appropriate third parties.

Our primary general liability coverage is \$1 million for bodily injury and property damage. In addition, there is an umbrella coverage (usually \$10 million) to assist in catastrophic events. These protect our members from claims arising out of bodily injury and property damage, and also against claims of libel, slander, false arrest, invasion of privacy, eviction from the premises, consumption of food and beverages and incidental malpractice. Our D&O program provides a minimum of \$1 million coverage and protects our chapters, alumni and national officers while performing their duties in the interests of the Fraternity.

It must be understood, however, that these policies are not meant to be accident insurance to cover injuries that may be sustained on the chapter premises and/or in chapter activities. *Liability insurance is not medical insurance. Further, these policies are not Workers' Compensation insurance*, which is usually required in each state for chapter employees such as cooks, porters, and housemothers.

### ***Who is covered?***

The insurance coverage will pay for claims up to the maximum limits of the policy. Currently, there is a \$2,500 per occurrence deductible with no annual aggregate limit. The coverage applies to the following individuals and groups:

- The local chapter when it obeys the laws of the institution, city, county, state and country in which it operates.
- The chapter officers, committee chairmen and members while performing the duties of chapter membership.
- The chapter alumnus advisor and chapter advisory committee members while performing the duties of alumnus advisor or of chapter advisory committee members.
- The chapter alumni corporation while the directors are performing the duties of alumni corporation directors.
- Alumni association officers and members (only with respect to liability for activities performed on behalf of the Fraternity).
- The Fraternity, its officers, staff members and appointed volunteers while acting on behalf of the general Fraternity.

### ***Who is not covered?***

- Any individual member, alumnus, trustee, or advisor while involved in activities outside of his responsibility (i.e. spontaneous social function planned by an individual member, advisor consuming alcohol with minors, a fight between members, etc.).

- Any member, alumnus or undergraduate, involved in illegal acts.
- Members' parents or family members.
- College/university administrators (see **Adding Additional Insureds** below).
- Guests of chapter members.

### ***Adding Additional Insureds***

Additional Insureds may be added to the policy at no additional charge. Such insureds may be your landlord, college, university and/or a proprietor from whom the chapter may be renting property for a special event. Request for an additional insured endorsement should be made in writing at least two weeks in advance to the Fraternity Headquarters.

### ***What Doesn't Our Coverage Include?***

- Any claim of bodily injury and/or property damage from an incident where:
  - ◆ An illegal act was performed.
  - ◆ An intentional act to injure or damage was performed.
  - ◆ Policies of the Fraternity have been violated.
  - ◆ A contract made by the chapter is broken.
  - ◆ There is any discharge, release, or escape of smoke, vapors, soot, fume, acids, toxic chemicals, etc. . . upon land, the atmosphere, or any water course or body of water.
  - ◆ A chapter employee is hurt on the job. *Workers' Compensation coverage must be purchased locally by each chapter with any employees.*
- Any claim of property damage to property owned by, rented by, used by, or cared for by the chapter. An example: The chapter rents a portable generator for an outdoor function and while it is in the care, custody, and control of the chapter, it is damaged and the lessor holds the chapter responsible and liable. No coverage is available under our liability insurance.

### ***House Inspections***

The insurance company has the right to make inspections and surveys at any time, give Phi Kappa Psi Fraternity reports on the conditions that are found and recommend changes. Any inspections, surveys, reports or recommendations relate only to insurability and the premiums to be charged. Chapters and alumni corporations will be given advance notification of any inspections and copies of all reports. Chapters and alumni corporations are obligated to take corrective action related to recommendations made by the insurer.

### ***Legal and Illegal Activity***

Simply stated, no insurance policy in the world provides coverage for violations of the law. Phi Kappa Psi's insurance program is no exception to this rule. The key point to understand is: Compliance with federal, state, local and institutional laws and regulations, and the regulations and policies of Phi Kappa Psi, including the FIPG Risk Management Policy, is an expectation of this coverage.

Those individuals who choose to violate these rules may void the protection for themselves under the Fraternity's insurance program. *Their actions do not jeopardize the other members, other enti-*

*ties, or other named insureds protected by the Phi Kappa Psi Fraternity program. The following brief examples are intended to provide illustration and do not represent legal advice.*

1. With the broad awareness of its membership, the chapter serves alcohol to a minor in violation of the law at a chapter-sponsored function. In the event of an injury, claim or lawsuit, those persons found to be in violation of the law and/or Phi Kappa Psi Fraternity policy (in this case the entire chapter) most likely would be without insurance protection. The other named insureds would be protected.
2. Two of the members of a 65-man chapter cause injury to someone in connection with a hazing incident. This activity was unauthorized and done without the knowledge of the chapter and was strictly against Fraternity policy. In the event of an injury, claim or lawsuit, those persons (in this case, the two members) found to be in violation of the law and Phi Kappa Psi Fraternity policy could be without insurance protection. The chapter, alumni corporation and other named insureds would be protected.

Great effort has been made to ensure coverage will be provided to those individuals and entities exposed to claims through no fault of their own. Chapters and chapter officers are protected from the unauthorized actions of individuals. The assets of alumni corporations are protected from the unauthorized actions of their chapters. Chapter advisors are protected from the unauthorized actions of their individual chapter members and the chapter as a whole, as are the alumni corporations and all other appointed alumni volunteers.

### ***How Your Chapter's Liability Insurance Premium is Determined***

Phi Psi's liability program provides one of the best available coverages to all undergraduates, pledges and alumni each year. We pay a "master" premium to the insurer and then divide that premium among the chapters. The master premium is the combined total of the basic insurance premium and a 7.5% fee for administrative expenses (which helps pay for materials such as this publication and *the Sentry*). Additionally, your chapter premium is based upon three factors — 1) the number of active members, 2) your housing status and, 3) chapter performance (risk management education or policy violations). Each of these is a factor over which chapters have control; they are not set arbitrarily.

**Membership** — Each fall, the Fraternity Headquarters conducts a census by contacting the GP or P from each chapter. In that contact, we obtain updates on current chapter officers, contact addresses and phones, and an accurate count of men who are members and pledges at that date. The number of members reported is translated into a percentage of the total undergraduate membership. For instance, if we have 5,000 undergraduate members identified in our census, and your chapter is 50 men strong, you have 1% of the total undergraduate membership and will pay 1% of the master premium.

Many chapters have gotten used to thinking of billings as a per man fee. While you can break it down that way, the fee you charge per member can change considerably if you add or lose membership, or if you have an incentive or fine structure which charges different rates to different members, based on their performance. Our billings are based on a "snapshot" of membership at a particular date, thereby providing an excellent incentive for you to add new pledges and reduce the actual "per man" costs of your coverage.

**Housing** — Experience shows us that chapters not in some form of group housing have a lower chance of experiencing a claim against the chapter. The operation of a chapter facility involves a great many more duties and liabilities from day to day. We encourage chapters to seek and obtain competitive housing on their campuses and will not penalize them for achieving that goal. However, for those groups not in housing, we will provide a 10% reduction in their total liability billing, to correspond to a reduced risk of liability.

**Chapter Performance** — Chapters that complete an approved risk management education program, including such areas as alcohol abuse prevention, sexual assault, racism, house safety, etc., and who properly maintain the condition of the chapter property will be eligible for a 10% discount on the basic rate. This is done to reward chapters that work to help ensure members are informed and aware of risks and work together to manage them.

Chapters who violate risk management policies will receive a fine for the violation(s). The fine can be up to 10% of the chapter's total liability premium for that academic year and is payable immediately. Repeated violations during the year will result not only in multiple fines, but will put the chapter's future in jeopardy.

Here are some examples to help you understand the process. Assume that our master premium is \$350,000 and we determine from the census that we have 5,000 undergraduates...

**Chapter A** has 100 members and owns a 65-man chapter house. It conducts workshops throughout the year covering pertinent risk management topics, and has each member read and sign the FIPG Risk Management Policy. It conducts regular house inspections with the alumni corporation and has no major incidents or violations of the risk management policy. The chapter's premium would be determined as follows:

100 members = 2% of total undergraduate membership  
 $\$350,000 \times 2\% = \$7,000$ , no adjustment for housing, less 10% for its risk management education program, equals a total liability bill of \$6,300.

**Chapter B** has 25 members and no chapter house. It does active risk management programming and has had no violations of our risk management policies in the last year. The chapter's premium would be determined as follows:

25 members = .5% of total undergraduate membership  
 $\$350,000 \times .5\% = \$1,750$ , less 10% for no housing, less 10% for excellent performance rating, equals a total liability bill of \$1,400.

**Chapter C** has 40 members and rents a 15-man chapter house from its university. It does no risk management programming and has had only sparse attendance at university-sponsored programs on alcohol education and sexual assault prevention. The university regularly inspects and maintains the property. The chapter has had two risk management violations, one resulting in a claim against the chapter. The group's premium would be determined as follows:

40 members = .8% of total undergraduate membership  
 $\$350,000 \times .8\% = \$2,800$ , no adjustment for housing  
two violations at 10% fine each is \$560, so their total bill (premium, plus fines) is \$3,360

**Note:** Any of these chapters could reduce the cost per member by adding pledges during the year and having them pay a percentage of the cost. Since they will be members soon, it's not a bad idea to get them involved right away in understanding and supporting the risk management program.

The idea behind this program is to offer discounts for chapters who reduce risks and add premium costs to those groups who are a larger risk to the Fraternity. Very logically, a chapter's premium is based on the impact the chapter has on the insurance program.

Insurance premiums are billed to chapter accounts on October 1 of each year. At least half the total is due by November 15, with the remainder due by February 15. Your billing will include a detail of each variable used to determine your final premium. Because we only bill chapters for the costs associated directly with the insurance program, prompt payment is essential if we are to meet our premiums to the insurer. Questions regarding your statement should be directed to the accountant at the Fraternity Headquarters.

## ***The Property Insurance Program***

The Phi Kappa Psi Fraternity property insurance program provides all-risk coverage insuring the building, contents, business income (loss of rents), extra expense and boiler and machinery of property owned or leased by the local chapter or alumni corporation.

A certificate of insurance is issued once the premium is paid. This is your proof of insurance and lists such specifics as the companies who have underwritten the coverage, the policy numbers, the deductible amounts for different types of claims, the specific dollar limits of coverage for building, contents, and loss of rents and any lienholder or loss payees. Once received, you should review the certificate to make sure all information is correct. ***Notify the Fraternity Headquarters immediately if any changes are needed.***

**NOTE: *The Fraternity's property coverage does not insure the belongings of the individual members of the chapter.*** Each chapter member should find out whether their personal property is covered by their parents' homeowners coverage. If it is not, members should purchase renter's coverage through a local agent to insure their personal property.

### ***The Property Coverage includes:***

- "ALL RISKS" OF PHYSICAL LOSS OR DAMAGE — Extends protection of physical loss or damage to include vandalism, malicious mischief, burglary, theft, etc. Coverage is included for all causes of loss except those specifically excluded by the insurance contract.
- REPLACEMENT COST COVERAGE — Provides for the full replacement of the building and contents owned by the chapter or alumni corporation, if the physical plant is damaged or completely destroyed, *up to the limits of coverage purchased for the premises*. For example, if the alumni corporation reports building values of \$400,000, then suffers a total loss and is in need of \$800,000 to replace the structure, the insurance carrier is only responsible to pay up to \$400,000—though extra expense and law and ordinance may contribute funds also. ***Chapters and alumni corporations should assess the replacement cost of their premises annually to make sure the location is properly insured.***
- AGREED AMOUNT COVERAGE — A chapter must still ensure that the values reported to the insurance carrier are correct, as the policy will only pay up to the values reported.
- BUSINESS INCOME (LOSS OF RENTS) COVERAGE — Provides for the payment of rental income to the alumni corporation that would otherwise be lost if the house can no longer be occupied due to a fire or to other extensive damage that prohibits occupancy.

- **EXTRA EXPENSE COVERAGE** — Provides for the payment of additional expenses, such as demolition or debris removal, that a chapter or corporation might incur if a fire or extensive property damage requires extraordinary expenditures.
- **EARTHQUAKE AND FLOOD COVERAGE** — Provides coverage for both although the deductible is higher. Contact the Fraternity Headquarters for the specifics on the aspect of the coverage.
- **LAW AND ORDINANCE COVERAGE** — Provides the additional funds necessary to bring damaged structures up to current building code requirements following a fire or other extensive damage to a chapter house. Standard property insurance policies only require the insurance company to return the property to its condition prior to the loss and likely will not provide the additional funds needed to bring the property in compliance with current building code requirements.
- **BOILER AND MACHINERY COVERAGE** — Provides protection for losses suffered as a result of accidental damage or mechanical or electrical system failure in a chapter house from boilers, heating and cooling systems, hot water supply tanks, compressors, pumps transformers, circuit breakers, electrical panels, telephone systems, etc.

***What is covered ?***

The property program will pay for property claims, up to the limit of coverage declared by the local chapter or alumni corporation, resulting from a covered cause of loss for damage to or loss of:

- Building owned by the local alumni corporation or chapter.
- Contents owned by the local alumni corporation or chapter.
- Business Income (Loss of Rents) suffered by the alumni corporation.
- Extra Expense suffered by the alumni corporation or chapter.
- Boiler, Machinery or Electrical Apparatus owned by the corporation or chapter.

***What is not covered ?***

- Damage to personal property of chapter members, employees or guests.
- Losses arising out of pollution contamination or asbestos.

***All questions regarding insurance coverage should be directed to the Phi Kappa Psi Fraternity, 510 Lockerbie Street, Indianapolis, IN 46202. Telephone (317) 632-1852; Facsimile (317) 637-1898.***

### ***Designing a Risk Management Program to Qualify for Premium Reductions***

Every chapter can save money by implementing an educational program for its membership. As all members are properly informed of our risk management policies and a support program is in place, the chance for incident or injury is minimized. To qualify for a reduction of the chapter liability premium, chapters must document completion of three components.

**Policy distribution** — Each member and pledge of the chapter should receive a copy of the FIPG policy and a chapter meeting each year should be dedicated to policy discussion. Consider having the campus Greek advisor or legal counsel attend and answer questions, or the chapter advisor or alumni corporation officers present with their opinions.

The purpose is to ensure that all chapter members know and understand the policies. This will help to minimize the possibility that the chapter gets in trouble because one man wasn't aware of the expectations. It also makes it easier for chapters to respond to members who do jeopardize the chapter because of their individual actions. In fact, some chapters include the policies in their housing contracts or require each member to sign a form stating that he will abide by the policies.

**Member Education** — In order to qualify for the excellent rating and the subsequent 10% reduction in liability premiums for the year, a chapter needs to conduct a year-round risk management education program. The 10% discount will be granted to chapters which conduct an education program in each one of the areas of the FIPG Risk Management Policy—Alcohol & Drugs; Hazing; Sexual Abuse; Fire, Health and Safety and Overall Education of the FIPG Policy. The 10% discount will be applied to the billing year following the year in which the education programs are completed.

A year-round agenda should feature topics in risk management that address and explain current issues faced by the students. Topics should be reviewed on an annual basis to keep your chapter programming up to date as issues change. Upon completion of each educational program, a report should be submitted to the Fraternity Headquarters to verify completion. (See Resources & Forms—Educational Certification Forms).

Whenever possible, educational seminars held for your chapter should be open to all Greek organizations - or even the entire student body. Specific invitations should be extended to other FIPG members. Promotional and publicity assistance should be solicited from the office of the Greek advisor. Also, university personnel should be invited to attend these programs - and should be used as educational program speakers and panelists.

Every campus has a number of resources available to chapters to do workshops or education seminars on these topics. Most will be eager to come speak with your chapter. You might even consider inviting another chapter or campus group to attend with you, such as a women's chapter at a presentation on sexual assault and male/female relationships. In this way you not only educate your members, but contribute to the education of the campus as a whole.

**House Safety & Security** — Each chapter must ensure that its facilities are safe and conducive to healthy living. This means that houses should be clean and free of fire or health violations. Regular inspections, in conjunction with the alumni corporation and/or advisors can help. To qualify for the house safety credit, chapters should do a full inspection of their facilities once each year. In addition, chapters must hold a fire drill once per term and have a fire evacuation procedure which is provided to members and posted conspicuously in the chapter house (See Resources & Forms—Property Self-Inspection Guide).

Inspections can be done in addition to, or in conjunction with, local or university inspections. As long as the house is properly inspected and the recommendations are addressed, you may apply for the credit. If the university or your landlord takes care of this for you, simply submit their inspection report. If you are a chapter with no group housing, you may omit this component.

An application for credits toward your liability premium is included in this guide and extra copies are available from the Fraternity Headquarters. Documentation must be provided with your application, as well as signatures from your chapter advisor and alumni corporation president. Remember that the credits will be for the next insurance year and that the risk management program is only one factor in performance rating. Violations of Fraternity policy may offset the credit you receive for an active risk management program (refer to description of liability premiums on page 8).

## *Information on Other Fraternity Coverages*

As mentioned earlier, Phi Kappa Psi's insurance program is one of the most comprehensive in the interfraternity world. In addition to a commercial general liability and property program, the Fraternity has a policy for directors and officers (D&O) and a fidelity bond program for the presidents and treasurers of chapters and alumni corporations.

**Directors & Officers** — Directors & officers liability coverage is in place to insure against a claim of negligence against the directors, officers, trustees, employees, committee members, and volunteers of the Fraternity, alumni corporations, and undergraduate chapters. A claim would usually arise out of the insureds not fulfilling their fiduciary duty, resulting in another party suffering a financial loss or injury other than bodily or property damage that is covered by the Fraternity's general liability insurance program.

Coverage also is included for employment practices which could result in an employment related claim alleging: discrimination; sexual or racial harassment; libel, slander or defamation; invasion of privacy; or breach of employment contract, whether oral, written, or implied. The policy covers the named insureds during the discharge of their duties in their capacities as officers or alumni volunteers.

As with any policy, there are exclusions which prohibit coverage if the claim arose from the dishonest or illegal actions of officers or volunteers. However, for those members who may be concerned that working with chapters is an excess liability, this is added insurance, above our liability policy, that should help ease their trepidations.

**Fidelity Bond** — Fidelity insurance coverage is in place to insure against the embezzlement of funds by the president or treasurer of an alumni corporation or undergraduate chapter. Embezzlement is defined as "any act of fraudulently appropriating money entrusted to one's care." This bond is currently set at \$10,000 for each officer (president or treasurer only), is written on the standard insurance Form A: employee dishonesty, and carries no deductible.

It is expected that all chapters and alumni corporations have checks and balances in place to minimize the possibility for fraud. Nonetheless, with 80+ chapters and almost as many corporations, it is likely that somewhere one of these groups will encounter fraud. To help avoid a loss from occurring, it is important that all organizational checks require dual signatures. No chapter or corporation check should be able to be cashed without the signature of at least two officers.

## ***Social Programming & Alcohol***

In the last decade, over 700 Greek-related accidents and injuries were reported. In many, insurance claims and/or legal action resulted. Of the most serious incidents, alcohol was a factor in 96% of falls from roofs, 97% of sexual abuse, 96% of fights and 87% of automobile accidents. Students in these incidents suffered physical and psychological damage. Others students died.

Clearly, alcohol is the single largest contributor to accidents, injury and death for young men and women of college age. As we value the need for the health and safety of our members and friends, it is important that we establish an atmosphere within our chapters that minimizes the likelihood of alcohol-related problems.

The best method for avoiding a potential crisis involving alcohol is simply to remove it from the chapter house or any chapter function. If totally removing alcohol is not possible, then a chapter must, among other responsible actions, follow all applicable laws and policies. If there is doubt as to a policy's applicability or implementation, ask an appropriate authority. If there is still some doubt, err on the side of safety and do more than the policy demands.

Currently, the risk management policies of the Fraternity provide for alcohol to be present at parties in one of two forms—with a "Bring Your Own Beverage" (BYOB) event, or through a licensed, insured third-party vendor. Either of these options offers chapters a way to have alcohol present while also minimizing the possibility for problems. Regardless of the option you choose, good event planning and management make all the difference.

### ***Planning a "Bring Your Own" Social Event***

#### **Types and amounts of alcohol:**

Hard liquor (alcohol rated by proof rather than percentage) should be prohibited from all "BYOB" parties. Limits on the amount of alcohol should be one six-pack of beer (or the alcoholic equivalent) per person, per event. Glass containers should not be allowed. Non-alcoholic beverages and non-salty, protein-rich foods should be served throughout the entire event.

#### **Entrance, IDs and wristbands:**

The entrance to the party is the location to do several things—to make sure all persons entering the party are either a member or a guest on the list, to check IDs and issue wristbands to those of age and to keep track of those who have entered the party. Acceptable identification is a valid photo ID with a birth date. Chapters need to be aware of their host state's specific requirements for acceptable identification. Wristbands should be of the type that, once clamped, can only be removed by cutting them off. They should not stretch. No one without a wristband should be allowed to possess or obtain alcoholic beverages.

#### **Monitors:**

There should be a minimum of one monitor for every 20 attendees at any event where alcohol is present. Monitors are not to consume any alcohol prior to, nor during, the event. A monitor should be at the door checking IDs, another should be one of the monitors at the bar and the remaining monitors should be circulating throughout the event, on the lookout for potential problems. Monitors should be easily identifiable during the event.

**The bar:**

The bar should be an area where access to alcohol is restricted. A licensed bartender should be hired to supervise control of the bar and to ensure that no one is served if they are visibly intoxicated. While chapter members are not prohibited from serving, it is best to leave that to a licensed, trained professional.

**Procedure for BYOB events:**

Once a person of legal drinking age has entered the party with alcohol and obtained a wristband, he or she should immediately take the alcohol to the bar and exchange it for a ticket. The ticket should indicate the type and brand of alcohol and the number of containers. An individual may only receive one beverage at a time and every time he receives a beverage, his ticket should be hole-punched.

**Ending times and alcohol checkout:**

All parties should have a designated ending time. This time should be in accordance with any applicable rules of the campus or community. No one should be allowed to leave the event with alcohol, either opened or unopened. Any alcohol still at the bar at ending time needs to be secured and stay at the location until the following day when it may be picked up. Any alcohol that is not reclaimed should be discarded.

**Prudent practices for safe events:**

- Require identification (carding) of everyone attending any function where alcohol is present. *Never allow underage members or guests to possess or consume alcohol.*
- Consider hiring professional security staff to assist with:
  - ◆ overseeing the function
  - ◆ identification (carding) of guests
  - ◆ collecting car keys/calling taxis
  - ◆ uninvited/intoxicated guests
- Never promote or sponsor an event where you might be interpreted as selling alcohol:
  - ◆ selling drink tickets
  - ◆ selling empty cups
  - ◆ beer vending machines
  - ◆ never charge for “all you can drink”
  - ◆ never have an event in conjunction with a local bar or alcohol distributor if alcohol will be available
- Provide reliable transportation or taxis for members or guests who have had too much to drink. If a function is held away from the chapter house, consider renting a bus or arranging transportation with professional drivers.
- Serve non-alcoholic beverages and plenty of non-salty, protein-rich food like fruits, meats and cheeses. *Respect an individual's right not to drink.*
- Do not promote alcohol as the center of the party or allow members or guests to engage in drinking games. Emphasize a theme or event, not alcohol.
- Impose sanctions on any members or pledges who inflict physical damage or cause personal injury. If a party gets out of your control, utilize security or call police to shut it down immediately.

- Remember overindulgence of alcohol is dangerous. Keep in mind our policies, including:
  - ◆ no kegs, party balls, trash cans of punch, etc.
  - ◆ no purchase of alcohol with chapter funds
  - ◆ dry rush and pledge events
  - ◆ no open parties with alcohol
- Establish a time limit for the party (four hours should be a guideline) and be aware of the noise level and how it impacts your neighbors. Do not advertise parties.
- Shut down the bar one hour prior to the established ending time for the party. Provide coffee and other non-alcoholic beverages for the duration of the even.
- Prohibit “road trips” involving alcohol during the drive.
- Educate your chapter by bringing guest speakers and alcohol awareness literature.

### ***Decreasing your Liability for Social Functions***

- Have you reviewed the activity plans with your alumni advisor or corporation?
- Do the proper campus officials need to be notified?
- How will the event affect your neighbor relations? Have you alerted your neighbors that a party will occur? Do you have clean up crews after the event?
- What safeguards are in place to ensure that all laws, ordinances and policies will be enforced?
- How will the chapter officers maintain control over the function? Have you considered hiring professional security personnel?
- Do your officers and members know their responsibilities in crisis management?
- Could you convince a jury that the event was not potentially dangerous? Remember that the jury you would face is not a group of college students, but older adults who may have a very different view of what is appropriate behavior.

In the case of accident or injury, the chances that you will be found liable is dependent upon whether or not you have done all that a “reasonable person” could be expected to do to make the event safe and legal. To the extent that you overlook factors which could make the event less dangerous (enforcing the law, hiring professional security, providing free rides home, etc.), you reduce the argument that you did everything you could to ensure the safety of your members and guests. Besides, if you are no longer purchasing alcohol, there should be more funds to cover these types of preventative expenses.

### ***Emergency Procedures for Someone Who Has Had Too Much to Drink***

Of course, the best procedure is prevention. Don’t allow social functions involving alcohol to get out of control. Pay close attention to the behavior of members and guests.

#### **Look for signs and symptoms**

- ◆ Unconscious, or difficult to awaken
- ◆ Slowed, stopped, or irregular breathing
- ◆ Bluish fingernails, lips, and gums

**Action to be taken**

- ◆ If there is any doubt as to whether or not he is merely passed out or seriously overdosed, get medical help immediately!
- ◆ Lay him on his side if he is asleep or passed out. Do not allow him to sleep on his back. Have someone stay with him while he sleeps.
- ◆ Induce vomiting, if he is conscious and feeling sick. Never induce vomiting in a semiconscious or unconscious person.
- ◆ Monitor his breathing; proceed with artificial respiration if he is not breathing.
- ◆ Always keep emergency numbers for ambulance, hospital, and police posted by the chapter house phone.

**Other things to remember about alcohol**

- ◆ Black coffee, cold showers, fresh air, or exercise will not sober you up! Only time will eliminate alcohol from your body.
- ◆ Alcohol exaggerates the mood you are in: i.e. if you're depressed when you start drinking, you'll get more depressed; if you're angry, you'll get angrier; if you're happy, you'll get happier. If you drink enough, you will eventually pass out.
- ◆ Alcohol is a depressant. It slows down your bodily functions and the ability to respond. It does not increase the sex drive, but will decrease your inhibitions.

***Special Events***

Many chapters sponsor some form of special event for charities, sororities, alumni or just for the fun of it. Typically, these events proceed from year to year without any problems; but extra care should be taken when planning special events.

**Special events defined**

Some general criteria for deciding whether a function is not routine include:

- The event/function will be held away from the chapter house or campus (i.e. beach weekends, hotel parties or athletic events, etc.); or
- The event will last longer than six hours; or
- A third-party (bus company, taxi service, hotel, caterer, dance hall, etc.) will need to be hired; or
- Athletic events/competitions outside regularly scheduled intramural events will be involved; or
- Functions where the total attendance exceeds three times the chapter size, members inclusive (100 member chapter = 300 or more attendees = special event).

**Planning**

If any chapter or alumni event or function being contemplated falls under any of the above criteria, the "Special Event Planning Checklist" should be completed and discussed well in advance of the event. That checklist should be reviewed by your alumnus advisor and/or corporation president and your IFC or Greek advisor. Gaining insight and consensus from these individuals should prove most beneficial to your planning process. You also should submit the checklist to the Fraternity Headquarters so that the staff can ensure your event will be in compliance with the risk management policy and to determine whether insurance coverage will be extended to cover the event.

### **Further considerations for special events...**

**Certificates of Insurance** — are legal documents showing that a certain level of property or liability insurance is in place. Chapters often receive requests for certificates from third parties, such as cities, colleges, hotels, etc. All requests should be relayed to the Fraternity Headquarters. On the other hand, when the chapter hires a caterer, hotel, bus company, etc., the chapter should always require a certificate of insurance from the hired party.

**Additional Insureds** — Another risk management method to pursue, particularly when organizing an event for charity, involves having your chapter being named as an additional insured under the charity's liability policy. As a result, your chapter will be protected under the charity's insurance contract for a specific event. Phi Psi also can add additional insureds to our policy, for specific events. Those requests need to be made in writing at least two weeks in advance to the Fraternity Headquarters. There is no cost for this service.

**Contracts** — Contracts and agreements should be limited to those directly related to events and directly under the jurisdiction or control of the chapter. To control the number and types of contracts required to support a planned event, the responsibility for reviewing draft contracts should be assigned to the alumni corporation and/or legal advisor. **All contracts should be carefully reviewed by an attorney prior to signing—no exceptions.** Contact the Fraternity Headquarters if you have any questions.

If the chapter does not currently have legal counsel, consider the following options:

- ◆ An attorney who is an alumnus of the Fraternity
- ◆ An attorney who is a personal friend of an alumnus advisor or corporation member
- ◆ An attorney who is the parent of one of your undergraduate members
- ◆ Campus or community legal services

### **Leased facility and equipment inspection**

Prior to leasing, renting, or borrowing any facility for a chapter event, an inspection of the facility should be made by the chapter's officers and advisors. **Conditions that are hazardous to spectators, guest or other participants should be identified and corrected by the owners.** The community's local fire codes also must be known and observed, particularly for the number of guests allowed in the facility, which must not be exceeded. Remember...

**DO NOT CONTRACT WITH A THIRD PARTY FOR USE OF AN UNSAFE FACILITY!**

*The liability for injuries to guests and members can be transferred to the event sponsor (Phi Psi) as a result of the use of contracts that accepted the property in an "as is" condition. Remember to always have legal counsel review contracts before they are signed.*

Some examples of liability losses connected to unsafe leased facilities and/or equipment:

- ◆ fires or fireworks
- ◆ bleachers
- ◆ sidewalks
- ◆ ice rink surfaces
- ◆ electrical equipment
- ◆ carnival rides
- ◆ diving boards at leased pools

### **Hold harmless agreements, liability waivers and informed consent forms**

The involvement of third parties (anyone providing you with a facility or services) will, in some cases, require the chapter to provide some form of Indemnity Agreement or Certificate of Insurance to the third party. An *indemnity* or *hold harmless* agreement indicates that the chapter indemnifies the third party (i.e. the chapter will not transfer liability for a claim against them, to the third party—

sometimes even in the event of the third party's negligence). The chapter should never sign a contract with a hold harmless clause or indemnity agreement without the advice of legal counsel.

*Liability waivers* are documents where one party forfeits their rights or privileges in a lease, contract or civil law (i.e. you may sign a waiver to participate in intramural sports, which forfeits your rights to sue the university if you are injured). This type of agreement is losing favor in legal circles, as individuals cannot sign away their rights, nor can it always be proven that the participants were properly informed of risks before signing.

*Informed consent* forms, on the other hand, are documents which clearly outline the type of event and activity involved, the risks that are present, perhaps some injuries that are possible and the recognition that the chapter has done all that is reasonable to minimize risks. It also declares that the participant is in good health, has no special medical conditions and that he or she freely agrees to participate in the event, having been informed of the potential for accident or injury. These documents are rapidly replacing liability waivers and are far more persuasive in court.

#### **A special note on injuries**

*Phi Kappa Psi provides no form of medical coverage for any chapters, their members, pledges, alumni, friends or guests.* When planning events where participants may exert themselves, or where there is the possibility of injury, the chapter should make clear that they hold no medical coverage and ensure that participants have medical coverage through the university or their parents' health or medical policy.

#### **Single event guidelines**

There may be occasions where chapters wish to sponsor or co-sponsor events which present risks outside the regular scope of chapter activities. Such events as boxing tournaments, skeet shooting, water or snow skiing, etc. present unique risks of accident or injury. If these events are planned and managed safely, single event coverage may be provided for that specific event, on specific dates, for an additional premium. This premium would extend the normal insurance coverage to your special event, for that one date. Contact the Fraternity Headquarters for more information.

#### **Off-campus or "unofficial" chapter events**

Each year, there are no doubt events, held away from chapter houses or off campus, which are designed to circumvent the spirit of the Fraternity's risk management policies. Most of these events occur in the private homes or apartments of members or alumni—perhaps even at the residences of non-members. Chapters often mistakenly assume these events are "unofficial" because they are not at the chapter house.

It should be understood that liability is not removed simply because chapter members are off-campus. If it were, we could have instructed all chapters to have all activities off-campus and ended our liability program. The truth is that courts have held that when a significant number of members are gathered, their gathering might be interpreted as chapter related, especially where it can be shown that the chapter could derive some benefit (rush, social, campus image, etc.) from the event.

Further, the idea that members cannot be held responsible for events at their residences is a myth—it simply isn't true. Many states have laws which hold the hosts of social events responsible for serving alcohol to minors or for accident or injury that may occur as a result of the event. In addition, the member's parents may be held liable for the activities of their son if he hosts a party at their home and someone gets hurt.

Chapters have been increasingly asked to assume responsibility for events and activities which involve their members. Thus, you should have an interest that all activities which involve a significant number of members, or which might reasonably be associated with or to the chapter, are both safe and legal. In addition, you should ensure that members are educated on the policies of the Fraternity and on the implications their actions may have on the chapter. In this way we all work to decrease the chance for negative publicity or losses.

*All questions regarding insurance coverage should be directed to the Phi Kappa Psi Fraternity, 510 Lockerbie Street, Indianapolis, IN 46202. Telephone (317) 632-1852; Facsimile (317) 637-1898.*

## *Housing*

Phi Kappa Psi alumni corporations lease or own more than \$35,000,000 in properties nationwide. As these properties grow older and health and safety codes become more demanding, the task of protecting these assets and the safety of our members and guests becomes more challenging. A consistent program of property management and maintenance is important to the success and growth of any chapter.

Phi Kappa Psi's Constitution, Bylaws and Rules require all chapters to have a legal alumni corporation. However, the Executive Council and Fraternity staff realize that alumni corporations are locally controlled entities. As a result, the national organization cannot involve itself in the daily operations of the corporation. In addition to the "Property Inspection Forms" and other guidelines which follow, the Fraternity staff is helping chapters and corporations by offering training for advisors, corporation officers and chapters and with the management of a nationwide property insurance program. In addition, Educational Leadership Consultants visit chapters annually to offer advice and recommendations for a stronger organization. A portion of that visit includes a minimal evaluation of the property.

Each chapter and corporation should develop procedures for detecting, reporting and correcting fire and life safety hazards. This is the primary purpose of the forms and guidelines which follow. Although the Fraternity cannot force a corporation to conduct inspections or to comply with other recommendations contained in this guide, there is strong encouragement for voluntary compliance for the well-being of the members using the properties.

### *Property Inspections*

Inspections should be done at least annually by chapter officers and alumni corporation representatives to determine any unsafe conditions and discuss appropriate actions to remedy them. Most campuses and communities require such inspections and will have contacts for the fire and health departments who can assist.

#### **Procedure**

- ◆ Walk through the property with a checklist and note pad; note all deficiencies found
- ◆ Discuss deficiencies and make appropriate recommendations for corrections
- ◆ Develop final report and circulate it to chapter, advisors and corporation officers
- ◆ Budget money for necessary work to be done
- ◆ Correct deficiencies as soon as possible, but take appropriate interim action to prevent an accident from occurring
- ◆ Strive to eliminate basic reasons for the hazard, not just a one-time correction

#### **Who to involve**

- ◆ Assign people who are familiar with the property
- ◆ Involve corporation members and appropriate chapter members
- ◆ Hire professional help, if necessary
- ◆ Consult local fire department officials for assistance

A "Property Self-Inspection Guide" is included in the resource section. Also, if preferred, the Fraternity can request a professional inspection from our insurer. The cost for this service is usually \$200 to \$500 (dependent upon square footage of property).

### ***Fire Awareness & Prevention***

A survey of 260 chapter house fires showed that careless smoking and match disposal, misuse of electricity by overloading outlets, use of inadequate extension cords and defective heating devices were the principle causes of fires. All can be eliminated with proper emphasis by alumni and chapter leaders.

Alumni corporations should discuss, as a group, fire awareness and prevention. A few suggestions:

- Devote an entire meeting to fire safety in the chapter house. Have a local fire department official as a guest speaker. Dedicate the chapter toward a fire safety program, even though it may involve some effort, sacrifice and expense.
- Designate a member, perhaps the house manager, to coordinate fire safety. Give him the power to act and to enforce fire safety measures.
- Require, as a matter of chapter policy, that members support the fire safety program.
- Have the house manager inspect the house, individual rooms, alarm systems and fire extinguishers at regular intervals.
- Correct any fire hazards as soon as possible after they are recognized.
- Encourage your IFC to begin regular workshops on fire prevention for all fraternities.

### ***Key Elements of a Fire Safety Program***

Most chapter house fires can be prevented through proper care and maintenance. The time involved cannot compare to the assurance that comes from taking precautions to safeguard the lives of our members and the integrity of the chapter house.

- Develop a prearranged emergency plan of action, in case of fire.
- Hold unannounced fire drills to evacuate the house (the most effective are held at night or early morning).
- All chapter houses should keep emergency exits, fire escapes and fire doors clear and ready for emergencies.
- New chapter houses should be built well above fire codes.
- Chapter house remodeling plans should always be reviewed by local authorities to make certain they are in compliance with building and fire codes.
- Do not permit any fire door to be propped or wedged open.
- Fire extinguishers of the correct type and size should be placed on every floor and remain in place. Members should be familiar with effective methods of operation and regular inspections and drills should take place.
- Smoke detectors should be strategically placed around the house. Hard-wired systems are preferred. Otherwise, batteries should be changed annually.

- Stiff fines (\$200 is not excessive) should be enforced for disarming alarms or discharging extinguishers in non-emergency situations.
- Party decorations should be nonflammable and should never block exits. Clean up and remove party decorations immediately after the party. Check for cigarette butts behind and in couches and chairs to avoid fires.
- Clearly post the number of the fire department by each telephone in the chapter house. Always call the fire department after discovering a fire.
- Review your chapter's property insurance coverage to ensure appropriate levels for replacement value of the property.

### ***Emergency Evacuation Procedures***

Each alumni corporation and chapter is encouraged to develop an emergency evacuation plan suited for the location of the chapter house. These plans save lives. Emergency plans minimize losses by preventing injuries and saving lives, reducing property damage and providing for quick resumption of chapter operations.

- Recognize that if there is an emergency, a plan of action should be in place to evacuate the premises and account for all individuals.
- Prepare an evacuation handout for your chapter and distribute it at a chapter meeting once each term. Discuss it!
- Discuss location of equipment such as fire alarms, extinguishers, smoke detectors, etc.
- Devise a "buddy system" to account for members and an individual to account for all.
- Regroup outside in a prearranged area to make accounting for individuals easier.
- Discuss who is in charge and what they are to do about calling for help.
- Post emergency phone numbers and names of people to contact.
- Have everyone stay in the vicinity. One person, preferably the chapter GP, should meet with emergency personnel.
- Determine who will allow people to return to the house and when.
- Post plans and diagrams of your evacuation procedures on the inside of residence room doors, in fire exits and other conspicuous locations.
- Maintain a well-supplied first aid kit.

## ***Concerns for the Chapter House During Summer and Vacations***

### **Considerations**

- The Fraternity's liability insurance does not cover non-members. If you lease to non-student summer boarders or groups, it is prudent, and may be necessary, to secure tenant liability coverage.
- Summer rents that you collect from non-member boarders should be reported to the IRS as non-member income.

### **Guidelines during times of non-occupancy**

- Contact city or campus police to let them know when the house will be vacant. Request routine patrols to observe the premises for potential break-ins or vandalism. Provide authorities with a contact name and phone to be called in case of problems.
- If your house has an alarm system, have someone from the alarm company inspect the system prior to closing and let the company know the dates the house will be vacant.
- Remove all valuables from the property. Do not allow anyone to store their personal contents in the building (***remember, your property coverage does not insure personal property***). Have the building cleaned and have all trash removed.
- Secure all exterior doors and windows. Deadbolt locks on doors offer the greatest degree of protection. Window locks, or drilling windows and sliding ten-penny nails into the hole will also discourage illegal entry. Consider leaving all interior doors open: a locked door to a room connotes something of value on the other side. Should the building need to be searched, a locked door slows the process.
- Make prior arrangements to ensure the yard is well maintained. Bushes and shrubs should be properly trimmed so windows are visible. Have an alumnus check on the property regularly.
- Assure that exterior lighting is adequate. Lights with automatic timers are a good way to deter trespassers.
- Discontinue or cut off all nonessential utilities and services; e.g.: newspapers, mail, telephone and especially water during winter months. Accumulation of mail and papers indicate the house is not being occupied or maintained, gas and water lines can rupture and cause a great deal of damage.
- Follow all procedures of the alumni corporation regarding turning in of keys, key cards, removing personal goods and proper clean up.

***All questions regarding insurance coverage should be directed to the Phi Kappa Psi Fraternity, 510 Lockerbie Street, Indianapolis, IN 46202. Telephone (317) 632-1852; Facsimile (317) 637-1898.***

## *New Member Education*

### *The Myths of Hazing*

- **Hazing builds unity**...but, then again, so do most prisons. The truth is hazing alienates the Fraternity's newest members from the initiated chapter and causes hatreds and divisions among the brothers. The success or failure of the chapter will come from your ability to work together as a *chapter*, not a bunch of pledge classes all bickering between one another.
- **Hazing motivates pledges.** To do what? Hate their brothers, break the law and jeopardize the future of the chapter? If hazing is the means by which a chapter motivates a pledge class, the chapter needs to reevaluate its mission and goals.
- **We've always done it this way.** An excuse used by backward-thinking men throughout time to defend their doing nothing. Legislatures and universities are mandating change and we must respond. Like the corporate world; groups that don't embrace change die.
- **We only haze a little bit or We haze much less than other chapters.** If you haze, you haze—the fact that you're not the worst hazers doesn't make it less a violation. Any hazing is unacceptable and a violation of the ideals within our Ritual. In most states it's also a violation of the law.
- **I had to go through it.** The sins of the past do not justify the actions of the present. The Marines, the service academies, major college athletic teams, etc. are all working to abolish the hazing of new recruits. The interfraternity world can do no less.
- **We will have less qualified members if we abolish hazing.** No! Members who have never been hazed will be better brothers. Chapters that do not haze prove this fact with each successive pledge class.
- **The pledges have to learn to respect the members.** Agreed... but that respect must be earned through actions which benefit and lead to the success of the chapter. You can't force respect out of someone through intimidation, harassment or embarrassment.

### *The Facts*

- Hazing hinders scholastic achievement, lessens self-esteem and causes emotional strain.
- Hazing increases the likelihood of bodily injury and death.
- Hazing can land you in jail. It's against the law in many states.
- Hazing threatens your membership, your diploma and your chapter's charter.
- Hazing increases the chance that you (personally) and your chapter will be sued.
- Hazing could eliminate your insurance coverage. No liability insurance policy will cover an intentional and/or illegal act.

Every year hazing injures or kills students on college campuses. Dozens of students, including whole pledge classes, walk away from pledge programs because of the abuse. Thousands of men won't even consider fraternity membership because of the horror stories they've heard or the incidents they've seen. Hazing is a blight on the name of all fraternities and makes us weak and defensive. Only when hazing has been totally eliminated will we find ourselves once again attracting the best and brightest among students at all campuses.

### ***Phi Kappa Psi's Six-Week Fraternity Education Program***

In the summer of 1996, the Grand Arch Council approved an earlier decision by the Executive Council to adopt a maximum six-week pledge education program for the Fraternity. This presents a new challenge and opportunity for chapters. The challenge is in implementing a new pledge education program at your campus. The opportunity comes from providing a quality educational experience to your pledges; one during which they learn the skills and information they will need to become leaders in your chapter. This is the primary role of any pledge education program.

The approved six-week program should be implemented at every chapter. Those who have already implemented the program are finding excellent benefits including greater interest from men who would not normally have considered membership, higher grades for both pledges and members, more time to focus on making the chapter better (since the entire term is no longer consumed by pledge activities) and the ability for pledges with talent to be more quickly involved in helping run the chapter.

The six-week program is working and chapters are reporting positive results...

- ◆ more men are interested in joining than previously, because they will have time for both school and Fraternity membership;
- ◆ there is an advantage in recruitment over other chapters on campus who have long or abusive pledging programs;
- ◆ more men are continuing on to initiation, rather than de-pledging because of excessive demands of their time;
- ◆ grades are higher for both pledges and members, because the program is over more quickly, allowing all men to put more time and effort into their studies;
- ◆ chapter events and activities are more successful, with new members getting involved more quickly on committees and in chapter business;
- ◆ membership can be increased more quickly with three or more pledge classes in a year, rather than one or two;
- ◆ men who weren't ready to think about fraternities when they first arrived, are ready six to eight weeks later when most fraternity pledge classes are closed or formal "rush" is over.

At a time when many of our chapters are struggling to recruit the numbers needed to be successful, this program proves it can help address the problems of lower membership and grades nationwide. More scholars and campus leaders are now interested in what Phi Kappa Psi has to offer and that can only strengthen our chapters. Further, you'll see a change in member attitude when they realize they can spend the term on other things besides just focusing on the pledges and their program.

There is a process for requesting changes and modifications, but until a chapter makes a formal request for change, it is expected to conform fully to the approved six-week program. The program and an explanation of the process for requesting changes are mailed to chapters each term and are available at Phi Psi's Web site or by request from the Headquarters. The program packet includes the program outline, a meeting preparation list for the Fraternity Educator, the weekly quizzes and answer keys and the handouts and resources used in the program.

Chapters who have not implemented the Fraternity's Six-Week Pledge Education Program should contact the Fraternity Headquarters for program materials and assistance.

## *Sexual Assault*

Sexual assault refers to violations of the rights or privacy of others involving sexual activity, forced or coerced, by one or more persons to another. It's varieties are known by many names — date rape, acquaintance rape, gang rape, intimidation, etc. Whatever it's called, it's not related to sex... it's related to violence. Each year, hundreds of men and women are victims of some form or another of sexual assault.

Phi Kappa Psi has a strict policy regarding sexual assault. Any type of improper sexual conduct is against the ideals of gentlemen and the precepts of our Ritual to which we have taken an oath and by which we aspire to live. This policy has been in force for years:

***The Fraternity will not condone any form of sexually abusive behavior on the part of its members, whether physical, mental, or emotional. This is to include any actions which are demeaning to women including, but not limited to, date rape, gang rape, or verbal harassment.***

### *The Myths about Rape*

There are lies that surround rape. For some reason, people continue to believe that women provoke attacks. Or they believe that rapists are all sexually deranged and not from the mainstream of society. Neither of these is true. If you believe any of the stereotypical images surrounding rape, you've run into the number one obstacle facing education on rape: the myth. Only by dispelling the myths can we really begin to understand the trauma experienced by the victim of sexual assault and only by dealing with it on realistic terms can prevention take place.

The number one myth about rape is that it only occurs between strangers. While this does happen, the majority of rapes are given the name "acquaintance rape," meaning that the victims knew their assailants. In fact, one report states that about 60 percent of victims know their assailants. On the college campus, the number may be as high as 85 percent. Acquaintance rapes are frequently pre-meditated and as violent as stranger rapes.

### *The Reality*

Acquaintance rape is forced sexual intercourse between people who know each other. It is the number one type of sexual assault committed on the college campus. Here are some facts about acquaintance rape, provided by the University of Minnesota Sexual Violence Program:

#### **The victims...**

- ◆ can be any woman or man
- ◆ may feel betrayed, enraged, ashamed, frightened, guilty
- ◆ may feel a loss of control over their lives
- ◆ may blame themselves
- ◆ may have their judgement questioned by themselves and others
- ◆ may be disbelieved by friends, family or the police

#### **The rapists...**

- ◆ are not particularly different from "normal" men
- ◆ tend to subscribe to traditional male roles and values
- ◆ have a mean age of 20.3 years old for college rapes
- ◆ beat or threaten victims with injury 15-20% of the time
- ◆ Physically overpower or restrain victims 80-85% of the time

*(Reality of Rape Continued)*

- ◆ gain trust through a social situation or prior relationship
- ◆ may be a victim's...
  - boyfriend
  - date
  - employer
  - classmate
  - doctor
  - any other acquaintance
  - teacher
  - neighbor
  - family member
  - friend
- ◆ methods of force may include
  - threats
  - beating
  - physical restraint
  - emotional coercion
  - economic coercion
  - use of a weapon

**Occurrence Rate**

A 1985 Kent State survey of over 7,000 students on 35 campuses revealed the following:

- ◆ 52% of women surveyed had experienced sexual victimization
- ◆ 1 in 8 were the victims of rape; 24% were victims of attempted rape
- ◆ 1 in 12 men admitted to having fulfilled the definition of rape or attempted rape. None, however, considered himself a rapist.

***Alcohol and Sexual Assault***

As with so many problems on college campuses, alcohol plays a prevalent role in sexual assaults. Many campus rapes involve alcohol or, in some cases, drugs. One report estimates that 50% of the women who fall victim to rape attempts and 75% of their attackers have been drinking prior to the incidents. Of sexual abuse cases which have been brought against fraternities, 97% involved alcohol. The Santa Monica Rape Treatment Center puts forth the following statements to consider with regard to alcohol and drugs and their role in sexual assault:

***“Being drunk or high makes it more difficult for women to be clear in stating their limits and to sense when they may be at risk. Being intoxicated makes it harder for men to listen carefully to their partners. If a woman is drunk, there is still no excuse for a man to use force, threats or fear. When a woman is drunk, that does not mean she is willing to have intercourse. Being drunk oneself is not an excuse for using force—it does not diminish personal responsibility for violent behavior in either a criminal court or a college disciplinary hearing”*** (From “Discussion Guide for the film ‘Campus Rape,’” from the Santa Monica Hospital Rape Treatment Center).

In short, drinking is no excuse. Being drunk cannot be used as a defense in a criminal or civil suit. In addition, criminal law doesn't distinguish between stranger and acquaintance rape. Forced sexual intercourse of any kind, drunk or sober, friend or stranger, is defined as rape and can be punished by various types of penalties, including imprisonment and expulsion from school.

***Real Men Don't Rape***

*(From an Association of American Colleges article, Hughes & Sandler)*

- ◆ It is never okay to force yourself on a woman, even if:
  - she teases you
  - dresses provocatively or leads you on
  - she says “no” and you think she means “yes”
  - you've had sex with her before
  - you've paid for her dinner or given her gifts
  - you think women want to be persuaded or forced

- ◆ Do not assume you know what your partner wants; check out your assumptions.
- ◆ Be sensitive to women who are unsure whether or not they want to have sex. If you put pressure on them, you may be forcing them.
- ◆ Stay in touch with your sexual desires. Ask yourself if you are really hearing what she wants. Don't let your desires control your actions.
- ◆ Tell her your sexual desires honestly and as early as possible.
- ◆ Your *desires* may be beyond your control, but your *actions* are within your control; sexual excitement does not justify force.
- ◆ Do not assume her desire for affection is the same as a desire for intercourse.
- ◆ Not having sex or not “scoring” does not mean you are not a “real man.” It’s okay not to “score.”
- ◆ A woman who turns you down for sex is not necessarily rejecting you as a person; she is expressing her decision not to participate in a single act at that time.
- ◆ Be aware that a man’s size and physical presence can be intimidating to a woman. Many victims report that fear based on those factors was the reason they did not fight back.

***Communication: A Key to Prevention***

The Santa Monica Hospital Rape Treatment Center says that “probably the single most valuable weapon against date rape is ***clear communication***.” Clear communication means that you let the other person know, as simply and directly as possible, how you feel, what you want and what you do not want to happen.

Just as important is how well you listen... if you suspect the other person is not being direct—is saying one thing, but really means something else—ask for a straight answer. If ***how*** a person says something is not consistent with ***what*** is said, stop and ask what is really meant. A good response in this kind of situation is to tell the other person, “Look, I’m a little confused. You’re saying no, but you’re giggling and not looking at me. I don’t know if you really mean what you’re saying.” On a date, when neither the guy nor the girl stop to check out whether they know what the other person is feeling, the situation may get quickly out of hand. Communicating clearly can prevent dangerous misunderstandings (*From “How It Happens,” the Santa Monica Hospital Rape Treatment Center*).

***All questions regarding insurance coverage should be directed to the Phi Kappa Psi Fraternity, 510 Lockerbie Street, Indianapolis, IN 46202. Telephone (317) 632-1852; Facsimile (317) 637-1898.***

## ***Chapter Resources***

The following is a list of resources which can help chapters to educate their members on issues of risk management. An asterisk indicates that the resource is available from the Fraternity Headquarters.

### ***Risk Management & Legal Liability***

- ◆ Local attorneys/alumni
- ◆ Campus student legal services department
- ◆ Greek Advisor or Dean of Students Office
- ◆ Fraternity Staff \*
- ◆ “Risky Business” (video), produced by Phi Kappa Psi—video designed to introduce the subject of risk management \*
- ◆ Phi Kappa Psi Insurance & Risk Management Guide \*
- ◆ *the Sentry*—periodic risk management newsletter produced by Phi Kappa Psi \*
- ◆ *Fraternal Law* \*

### ***Alcohol, Substance Abuse & Social Programing***

- ◆ National Interfraternity Conference (NIC)—3901 W. 86th St. #280; Indianapolis, IN 46268 (317) 872-1112.
  - “Our Chapter, Our Choice” (video)
  - IFC Alcohol Education Manual
  - Theme Party Kits #1, #2 & #3
  - FIPG Risk Management Manual
  - BYOB Resource Guide \*
  - BYOB (video) \*
- ◆ Campus student counseling centers
- ◆ Chemical Abuse Through Preservation of Peers—Coffman Union; University of Minnesota; Minneapolis, MN 55455. (612) 986-4433
- ◆ Channing L. Bete Co. (publications)—State Rd.; South Deerfield, MA 01373-0200
- ◆ BACCHUS—S. Colorado Blvd. #504; Denver, CO 80222
- ◆ Profile of a Safe Party\*

### ***New Member Education***

- ◆ Phi Kappa Psi Fraternity Pledge Education Program & Resources \*
- ◆ The Manual of the Phi Kappa Psi Fraternity \*
- ◆ “Hazing on Trial” (video), produced by Alpha Tau Omega \*
- ◆ “The Case of Gamma Nu Pi” (video), produced by Alpha Tau Omega
- ◆ “Liability and Risk Management” (video), produced by Sigma Phi Epsilon
- ◆ “The Crime of Hazing” (video), produced by Kappa Sigma
- ◆ “Hazing: A Greek Tragedy” (video)—Eileen Stevens, founder of Committee to Halt Useless Campus Killings (C.H.U.C.K.)
- ◆ Brotherhood Building, 1st & 2nd edition. NIC
- ◆ “Hazing Lies” (video), produced by Phi Kappa Tau

***Sexual Assault & Gender Issues***

- ◆ “Campus Rape” (video), produced by the Santa Monica Hospital Rape Treatment Center
- ◆ “You’re Not Immune” (video), produced by Kappa Alpha Theta
- ◆ “AIDS: A Decision for Life” (video), produced by Health Visions
- ◆ “Fraternity Men on Date Rape: A Candid Conversation” (video), produced by NIC
- ◆ “Greeks and AIDS: What We Need to Know” (video), funded by Kappa Delta Rho

***All questions regarding insurance coverage should be directed to the Phi Kappa Psi Fraternity, 510 Lockerbie Street, Indianapolis, IN 46202. Telephone (317) 632-1852; Facsimile (317) 637-1898.***

## *Incident Response and Crisis Management*

The focus on risk management within Phi Kappa Psi seeks to minimize the chance that incidents or crises will occur. The insurance program exists to respond when unforeseen incidents occur, despite our risk management efforts. We know accidents will happen... it's a fact of life. When they do, the chapter should respond quickly and decisively to decrease the chance for greater damages. Each member of the Fraternity should know his responsibilities in the case a problem occurs. Examples of situations which fraternity chapters have faced in recent years are:

- ◆ *Member(s) arrested for selling drugs*
- ◆ *Pledge(s) hospitalized after a hazing incident*
- ◆ *Fights leading to riots between two fraternities*
- ◆ *Member(s) dying due to drunken driving*
- ◆ *Fire destroying a chapter house*
- ◆ *Allegations of sexual assault*
- ◆ *The firing of firearms at the chapter house*

As a planning step, the chapter should invite a representative from the college or university public relations staff to conduct an educational session for the chapter. The program should include discussions of crisis and media management as well as good public relations. This will provide a foundation for effective response.

### *Procedure for Reporting Claims and Accidents*

Prompt reporting often prevents minor incidents from developing into major problems and helps to ensure that we are able to properly defend the chapter if lawsuits result. Because of this it is important to remind all chapter members and alumni volunteers about claims reporting procedures.

Any incident which involves injury to a member or guest, including fires, sexual assault, motor vehicle or athletic accidents, slips, falls and fights, on chapter property, during chapter events, or as a result of a chapter event or activity, or damages to chapter housing or property, should be reported. For the purposes of this document, the term incident will be used to refer to all such occurrences.

If the incident involves any serious bodily injury, make sure that the individual/s receive the appropriate emergency attention immediately. In these cases, emergency agencies (fire, medical or police) should be the very first to be notified. Once any injured parties are taken care of, please follow these instructions:

To report an incident or potential insurance claim, please notify the following persons:

- Your Chapter Advisor and House Corporation President
- Appropriate campus authorities; i.e. Fraternity Advisor or Dean of Students
- Phi Kappa Psi Fraternity • 510 Lockerbie Street • Indianapolis, IN 46202  
(800) 486-1852 • fax (317) 637-1898

1. Do not acknowledge responsibility or admit liability in any incident. Only the insurance company has the right to accept responsibility, or agree to make any payment or repair any damage.
2. While on the scene of an incident, get the names, addresses and phone numbers of all parties involved, as well as any witnesses.
3. It is necessary to submit a written summary **within 48 hours of the incident**. Summary forms are available from the Fraternity Headquarters by mail or fax, and from the Web site.

Specifically, the summary should include:

- a) the names of all individuals involved or on the scene of the incident

- b) the phone numbers and addresses of those individuals
- c) the exact location of the incident
- d) an in-depth description of circumstances leading up to the incident, including time of day, whether or not alcohol was involved, whether or not this was during an official activity of the chapter, etc.
- e) what follow-up action was taken after the incident; was anyone transported to a hospital for medical treatment? was a police report made? were there any arrests?

In addition to the summary, you should attempt to get a copy of any emergency report filed by police, EMS or the fire department. This can be forwarded to the Fraternity headquarters after the initial incident report. These items make it much easier to respond to emergencies and protect chapters from frivolous lawsuits.

**Note:** *The Fraternity's insurance coverage does not make reimbursement for personal medical expenses*, therefore members shall not, except at their own expense, voluntarily make any payment, assume any obligation, nor incur any expense at the time of any incident.

It is recommended that, where there will be some risk of physical injury (such as philanthropies which involve athletic competition, cart, bike, or tricycle races, intramural activities, etc.), you require all participants to be insured through personal or university health insurance policies and that they are fully informed of the potential risks of the activity. An informed consent form should be used to document health coverage and an agreement to assume the risks of participation.

### ***Responding To A Specific Crisis***

#### **Initial steps**

1. The GP should take charge in every emergency situation. If he is not available, the next ranking officer on the scene should take charge.
2. The GP's first call should be to emergency officials, if necessary—911 in most communities. Make certain emergency phone numbers are located near each telephone in the house.
3. Notify the chapter advisor of the events as soon as possible. Also, as soon as practicable, report the incident to the Fraternity Headquarters. Seek the experience of Phi Psi's professional staff in managing the remainder of the crisis period.
4. Close the chapter house at once. Permit only members and appropriate officials to remain at the house or on the premises.
5. In case of fire, have a predesignated meeting place away from the building. Take a head count and report any missing members to fire officials at once.
6. The GP should gather the facts of the incident as soon as possible. Never speculate or engage in rumor-mongering.
7. Also, as soon as it is practical, assemble the chapter members. Remind them to:
  - a) stay calm and follow all instructions
  - b) not make statements outside the chapter—with the exception of emergency officials
  - c) not speculate or spread rumors
  - d) be aware that the GP is the chapter's sole spokesperson and he will keep them apprised of all developments
  - e) do not admit fault or liability for the incident without the advice of an attorney

### **Subsequent steps**

1. Notify campus officials: the greek advisor or the dean of students
2. Complete an incident report form and forward it to the Fraternity Headquarters.
3. Work with the Fraternity staff, campus officials and local alumni to manage the remainder of the crisis period.

### ***Working With the Media***

1. As soon as practicable, prepare a statement to be released to the press. This statement should be developed with the input of alumni and campus advisors as well as the Fraternity staff.
2. Instead of “no comment,” try an initial statement such as:  
  
*“ We can confirm that (describe incident briefly) occurred on (day) at (time) at (location). We will do all we can to provide information as it becomes available. Currently we are working with the authorities. Subsequent comments will be made when we are certain of all the facts. In the interim, feel free to call me or give us your name and phone number. We will forward information as soon as we have more details.”*
3. Consider holding a press briefing away from the chapter house. Of course, you should involve your alumni advisors, Fraternity staff and campus Greek advisor.
4. Establish a distribution list for one-page updates or releases—alumni, other campus Greek groups, local media, Fraternity Headquarters, etc.
5. Other considerations—
  - a) Again, have one designated spokesman. Introduce this person to the media and refer all phone calls to the spokesman
  - b) Do not release any names until an alumna advisor or the Fraternity staff believes the timing to be appropriate
  - c) Seek the advice of the campus public relations staff
  - d) Update the media consistently, yet, only when there is something to say
  - e) Keep the chapter house exterior neat and clean, in case photos or videos are shot of the front of the house
  - f) Try to address all the media—Print: newspapers or newsletters (campus, city daily, wire services, neighborhood weekly, Greek system); Electronic: television, radio, campus or national computer networks (campus-based computer networks get very busy after an incident and are sometimes monitored by news services)

### ***Summary***

- Make sure chapter officers are ready to handle a crisis *before* it occurs.
- The GP, or highest ranking officer if he is not available, should take charge of the immediate situation.
- Alert emergency officials, alumni advisors, the Fraternity Headquarters and campus officials in sequence.
- Remember to stay calm, protect the health and safety of all members and guests.
- The GP should be the sole spokesman for the chapter. In turn, he should consult with alumni and Fraternity staff.
- Express and convey sympathy; however, never admit liability or fault. Seek the advice of the Fraternity staff and university.

***A special note:*** In the unfortunate circumstance of the death of a chapter member, chapters should not make the first contact with parents. University counselors and representatives of the Dean of Students office are trained to make these calls—never assume that you can do this as capably. Once university officials have made the initial contacts, it may then be appropriate for chapter members to offer their sympathies. This is a very sensitive time, so seek advice and work closely with your alumni advisors.

## Incident/Loss Report for Chapters

Chapter: \_\_\_\_\_ Date: \_\_\_\_\_  
Person Completing Report: \_\_\_\_\_  
Position: \_\_\_\_\_ Phone: \_\_\_\_\_  
Date of Incident: \_\_\_\_\_ Time of Incident: \_\_\_\_\_  
Location of Incident: \_\_\_\_\_

***Names and Phone Numbers of any Witnesses***

Names	Telephone Numbers
_____	_____
_____	_____
_____	_____

***Names of Injured Parties (if any)***

_____	_____
_____	_____
_____	_____

***Nature and Extent of Injuries (if any)***

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

If there were injuries, was first aid given? If so, by whom?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Were there any citations, charges or arrests as a result of the incident?      YES      NO

If yes, explain: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Describe what happened in as complete detail as possible (use extra pages if necessary):

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What action has the chapter taken since the incident?

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Have there been actions against the chapter since the incident? If so, explain...

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If a police, fire or emergency medical report was filed by any agency as a result of the event, list the name(s) and badge number(s) of any officer(s) who filed the report and the agency(ies) they work for.

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<p><b><i>For Headquarters Use</i></b></p> <p>Report received (date): _____</p> <p>By: _____</p> <p>Notes: _____</p> <p>_____</p>
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## ***Third Party Vendor Checklist***

### ***The GP***

Your chapter will be in compliance with the risk management policies of the Fraternity if you hire a “third party vendor” to serve alcohol at your functions WHEN you can document the following checklist items.

### ***The Vendor Must:***

- Be properly licensed by the appropriate local and state authority. This might involve both a liquor license and a temporary license to sell on the premises where the function is to be held.

*ATTACH COPIES OF STATE AND LOCAL LICENSES TO THIS CHECKLIST.*

- Be properly insured with a minimum of \$1,000,000 of general liability insurance, evidenced by a properly completed certificate of insurance prepared by the insurance provider.

- The above “certificate of insurance” must also show evidence that the vendor has, as part of his coverage, “off premise liquor liability coverage and non-owned and hired auto coverage.”

- The certificate of insurance must name as additional insured (at a minimum) the chapter hiring the vendor as well as Phi Kappa Psi.

*ATTACH A COPY OF THE CERTIFICATE OF INSURANCE AND HIGHLIGHT REQUIRED CLAUSES.*

- Agree in writing to cash sales only, collected by the vendor, during the function.

- Assume in writing all the responsibilities that any other purveyor of alcoholic beverages would assume in the normal course of business, including but not limited to:

- A. Checking identification cards upon entry;
- B. Not serving minors;
- C. Not serving individuals who appear to be intoxicated;
- D. Maintaining absolute control of ALL alcoholic containers present;
- E. Collecting all remaining alcohol at the end of a function (no excess alcohol—opened or unopened—is to be given, sold or furnished to the chapter).
- F. Removing all alcohol from the premises.

*ATTACH A WRITTEN AGREEMENT SIGNED AND DATED BY THE GP AND THE VENDOR STIPULATING AGREEMENT TO THE ITEMS REQUIRED IN #3 AND #4 ABOVE.*

This form must also be signed and dated by both the GP and the vendor. In doing so, both parties understand that only through compliance with these stipulations will the chapter be in compliance with FIPG requirements.

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GP Signature & Date

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Vendor's Signature & Date

## ***Property Self-Inspection Guidelines***

Chapter \_\_\_\_\_ School \_\_\_\_\_

Inspection Date \_\_\_\_\_ By Whom \_\_\_\_\_

Number of persons sleeping in building:

Basement \_\_\_\_\_ 1st Floor \_\_\_\_\_ 2nd Floor \_\_\_\_\_ 3rd Floor \_\_\_\_\_ Other \_\_\_\_\_ Total \_\_\_\_\_

### **CHECKING PROCEDURE**

Circle appropriate letter for each item below: **Y=Yes N/A=Not Applicable N=No**

#### **EXIT FACILITIES**

Do all rooms have access to two separate means of exit? ..... Y N/A N

Are all exit paths clear of storage? ..... Y N/A N

Are doors in stairways properly self-closing? ..... Y N/A N

Are wedges and other means used to hold back required stairway enclosure doors, to the detriment of fire safety of upper floors, prohibited? ..... Y N/A N

Are heating plant and fuel supply areas cut off from the rest of the building by fire resistive construction in ceiling and walls? ..... Y N/A N

Are exit routes readily accessible through doors of full height? ..... Y N/A N

Can exit doors be opened from the interior without a key or special device? .... Y N/A N

\*If the building is protected by an automatic sprinkler system, is it in working condition? ..... Y N/A N

\*If the property is completely protected by a standard automatic fire alarm (detection) system, is it in working condition? ..... Y N/A N

\*If the building does not have either automatic sprinklers or fire alarm (detection) equipment, does it have a manual fire alarm system? ..... Y N/A N

Are smoke detectors in working order? ..... Y N/A N

Is emergency lighting operational? ..... Y N/A N

(\*NOTE: A fire officer's assistance should be solicited for these items)

#### **HEATING EQUIPMENT**

Are boilers equipped with pressure relief valves and water level gauges? ..... Y N/A N

Is the furnace enclosed in a separate room with fire resistive partitions, with the ceiling similarly protected? ..... Y N/A N

Are boilers and water tanks checked regularly by a qualified inspector for cracks, corrosion and other defects? Requirements should be checked with the house insurance company. ....	Y	N/A	N
Is a self-closing fire door provided at the inside entrance of the furnace room?	Y	N/A	N
Are metal containers with metal covers provided for the disposal of ashes? .....	Y	N/A	N
Are all necessary automatic limit controls provided on heating equipment, including duct systems, breeching and others, in good working order and checked annually? .....	Y	N/A	N
Is all heating equipment, including chimneys, flue connectors, vents from gas appliances and hot air ducts:			
In good serviceable condition and well maintained? .....	Y	N/A	N
Properly insulated and separated from combustible storage by safe distance? ...	Y	N/A	N
Serviced by a qualified service man at least once each year? .....	Y	N/A	N
Does the oil burner have a remote control switch? .....	Y	N/A	N
Are exposed oil lines protected from physical damage? .....	Y	N/A	N
Is the location of the main gas valves known and are the means and knowledge provided for closure in emergencies as well as opening and relighting gas appliances? .....	Y	N/A	N

## **KITCHEN**

Is the range safely installed away from combustible material and the nearby floor protected? .....	Y	N/A	N
Is there a hood above the range and is it equipped with an exhaust duct to the outside? .....	Y	N/A	N
Is the hood kept free of grease accumulations? .....	Y	N/A	N
Are filters used and kept clean? .....	Y	N/A	N
Is the exhaust duct insulated or separated from combustible material by a safe distance (18 inches is required for combustible materials)? .....	Y	N/A	N
Is the proper type of fire extinguisher for grease fires provided and is it in good working order? (Dry chemical extinguishers containing sodium bicarbonate or potassium bicarbonate are recommended with at least a 20 "B" rating) .....	Y	N/A	N
Is the refrigeration equipment serviced by a qualified service person at least once a year? .....	Y	N/A	N

**EMERGENCY ACTION MEASURES**

Are there fire extinguishers of the proper type for the area protected? Do you know how to use them properly? Dry chemical extinguishers with "A B C" ratings are recommended in minimum 10-pound size and located not to exceed 50-foot travel distance. ....	Y	N/A	N
Are extinguishers serviced and dated at least annually? .....	Y	N/A	N
Is parking restricted so that the fire department would always have free access to the building? .....	Y	N/A	N
Has an emergency plan been set up? Are fire drills held quarterly? .....	Y	N/A	N
Are fire emergency instructions conspicuously published and up to date? .....	Y	N/A	N
Do they include prompt reporting and alarm of even minor or incipient fires? .	Y	N/A	N

**ELECTRICAL**

Is temporary wiring with extension cords prohibited? .....	Y	N/A	N
Are all major appliances, especially laundry and kitchen equipment, properly grounded? .....	Y	N/A	N
Are lighting fixtures in good physical condition and shock-proof in bathrooms? .....	Y	N/A	N
Are electric fuses properly maintained and not overloaded with appliances, such as electric blankets, radios, clocks, coffee makers, heaters, etc., making necessary use of larger fuses than proper? .....	Y	N/A	N
Are computers and other expensive electrical equipment properly protected with fuses and/or surge protectors? .....	Y	N/A	N
Do you know the location of the main fusebox and the procedure to shut it down in case of emergencies? .....	Y	N/A	N
Are all known electrical problems corrected? .....	Y	N/A	N

**SPECIAL HAZARDS**

Is housekeeping good in storage area? Basement? Attic? Garage and outbuildings? .....	Y	N/A	N
Are smoking fire hazards under control? .....	Y	N/A	N
Is smoking prohibited in bed? .....	Y	N/A	N
Are stairways adequately lighted? .....	Y	N/A	N
Are paints and flammable materials stored in fully-enclosed metal cabinets or in well-ventilated outbuildings while being used and then discarded? .....	Y	N/A	N

Are flammable liquids such as gasoline prohibited in the house? .....	Y	N/A	N
Are kitchen facilities maintained and operated in a sanitary manner? .....	Y	N/A	N
Is there an emergency number for medical help and fire departments at each telephone? .....	Y	N/A	N
Are decorations required to be noncombustible when provided in any room or space used for assembly purposes? .....	Y	N/A	N
Is the collection and disposal of trash safely handled in a manner to avoid hazardous accumulations of combustible material, such as the use of closed metal cans? .....	Y	N/A	N
Are spaces beneath stairs free from accumulations of combustible material? ...	Y	N/A	N
Are stairwells lighted and banisters provided where needed? .....	Y	N/A	N
Are all Christmas decorations noncombustible? .....	Y	N/A	N
Are all Christmas electrical decorations U.L. listed and identified as such? .....	Y	N/A	N
Are live Christmas trees prohibited? .....	Y	N/A	N
Are fireplaces and chimneys (where present) inspected and cleaned annually?.	Y	N/A	N

***Please forward a copy of this inspection to: Phi Kappa Psi Fraternity, 510 Lockerbie Street, Indianapolis, IN 46202. Telephone (317) 632-1852; Facsimile (317) 637-1898.***

## ***Risk Management Education outline***

The best way to guarantee a successful chapter risk management program including an education component is to make a chapter officer responsible for the entire program. This can become the main focus for the VGP or other appropriate officer.

### ***Program Topics***

The following topics are recommended as part of your educational programming, although the list certainly is not all-inclusive. Most colleges and universities have programs and presenters on these topics. If yours does not, contact the Fraternity Headquarters. These programs should be conducted annually for the chapter's entire membership and included as part of the pledge education program. They should be presented as early in the school year as possible.

#### ■ Alcohol and Drug Abuse Program

Topics to address:

- ◆ Drug addiction
- ◆ Alcoholism
- ◆ How substance abuse can affect your future life and career
- ◆ How to identify a member who has a substance abuse problem
- ◆ How to deal with a member who has a substance abuse problem
- ◆ Effects of drugs and alcohol on the body
- ◆ Myths of alcohol

#### ■ Hazing and Fraternity Education Program

Topics to address:

- ◆ Phi Kappa Psi's Policies regarding hazing
- ◆ The NIC Statement of Position on Hazing & Pre-Initiation Activities
- ◆ Phi Psi's Statement on Fraternity Education
- ◆ The Edict of the Executive Council
- ◆ Alternatives to hazing activities
- ◆ Responsibilities of Fraternity membership
- ◆ University Policy and State Laws prohibiting hazing

#### ■ Sexual Awareness Program

Topics to address:

- ◆ AIDs and other sexually-transmitted diseases
- ◆ Date rape; acquaintance rape
- ◆ Chapter attitude toward sexism/sexist remarks
- ◆ Are chapter events sexist? Do they promote sexist attitudes in members? Do party shirts/favors depict sexist attitudes?
- ◆ The living environment of your fraternity
- ◆ Hygiene—group and personal

#### ■ Fire Prevention Program

Topics to address:

- ◆ Proper fire prevention procedures for your facility
- ◆ A fire drill for the entire chapter

- ◆ Facility evacuation routes - established, discussed, and posted throughout the house
  - ◆ Standard fire prevention and escape tips
  - ◆ How and when to use fire extinguishers
- Explanation of General Fraternity Insurance Coverage and Risk Management Policy.
- Topics to address:
- ◆ The fraternity's general risk management policy should be read to the chapter and each section discussed.
  - ◆ The risk management committee should evaluate the chapter's overall programming in all areas and discuss how it relates to the risk management policy.
  - ◆ The required educational programs should be discussed as well as each member's participation in these programs.
  - ◆ The fraternity's general insurance policy should be discussed including coverage's, limitations, exclusions, cost and named insured.
- Criminal Liability Education/Basic Legal Concepts Program.
- Topics to address:
- ◆ Criminal liability associated with a fraternity
  - ◆ Alcohol misuse
  - ◆ Hazing
  - ◆ Sexual abuse
  - ◆ Sexual assault
  - ◆ Drunk driving
  - ◆ Illegal drug use
  - ◆ Serving/buying for minors
  - ◆ Party accidents/deaths
  - ◆ Explanation of how an officer would be criminally liable for the actions of the chapter
  - ◆ Loss of chapter house to Federal government

**RISK MANAGEMENT  
EDUCATIONAL CERTIFICATION FORM**

***Alcohol & Drug Abuse Program***

Date of Presentation: _____
Chapter/Colony: _____
Presented by: _____
Title: _____

Signature Of Presenter: \_\_\_\_\_

Must be presented to 75% of current members and 100% of your current pledges.

Nature of Presentation:     Lecture     Video     Demonstration  
 other: \_\_\_\_\_

Please provide a brief outline of the presentation:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Verification Signatures - Two signatures required:

Chapter President: \_\_\_\_\_

Chapter Advisor : \_\_\_\_\_  
(Circle: Did/Did Not attend presentation)

Greek Advisor: \_\_\_\_\_  
(Circle: Did/Did Not attend presentation)

***This program must be presented by a qualified professional. It may not be conducted by a chapter member. After completion, send a copy to the Fraternity Headquarters.***

**RISK MANAGEMENT  
EDUCATIONAL CERTIFICATION FORM**

***Hazing and Fraternity Education Program***

Date of Presentation: _____
Chapter/Colony: _____
Presented by: _____
Title: _____

Signature Of Presenter: \_\_\_\_\_

Must be presented to 75% of current members and 100% of your current pledges.

Nature of Presentation:     Lecture     Video     Demonstration  
 other: \_\_\_\_\_

Please provide a brief outline of the presentation:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Verification Signatures - Two signatures required:

Chapter President: \_\_\_\_\_

Chapter Advisor : \_\_\_\_\_  
(Circle: Did/Did Not attend presentation)

Greek Advisor: \_\_\_\_\_  
(Circle: Did/Did Not attend presentation)

***This program must be presented by a qualified professional. It may not be conducted by a chapter member. After completion, send a copy to the Fraternity Headquarters.***

**RISK MANAGEMENT  
EDUCATIONAL CERTIFICATION FORM**

***Sexual Issues Awareness Program***

Date of Presentation: _____
Chapter/Colony: _____
Presented by: _____
Title: _____

Signature Of Presenter: \_\_\_\_\_

Must be presented to 75% of current members and 100% of your current pledges.

Nature of Presentation:     Lecture     Video     Demonstration  
 other: \_\_\_\_\_

Please provide a brief outline of the presentation:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Verification Signatures - Two signatures required:

Chapter President: \_\_\_\_\_

Chapter Advisor : \_\_\_\_\_

(Circle: Did/Did Not attend presentation)

Greek Advisor: \_\_\_\_\_

(Circle: Did/Did Not attend presentation)

***This program must be presented by a qualified professional. It may not be conducted by a chapter member. After completion, send a copy to the Fraternity Headquarters.***

**RISK MANAGEMENT  
EDUCATIONAL CERTIFICATION FORM**

***Fire Safety and Prevention Program***

Date of Presentation: _____
Chapter/Colony: _____
Presented by: _____
Title: _____

Signature Of Presenter: \_\_\_\_\_

Must be presented to 75% of current members and 100% of your current pledges.

Nature of Presentation:     Lecture     Video     Demonstration  
 other: \_\_\_\_\_

Please provide a brief outline of the presentation:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Verification Signatures - Two signatures required:

Chapter President: \_\_\_\_\_

Chapter Advisor : \_\_\_\_\_

(Circle: Did/Did Not attend presentation)

Greek Advisor: \_\_\_\_\_

(Circle: Did/Did Not attend presentation)

***This program must be presented by a qualified professional. It may not be conducted by a chapter member. After completion, send a copy to the Fraternity Headquarters.***

**RISK MANAGEMENT  
EDUCATIONAL CERTIFICATION FORM**

***Explanation of Fraternity Insurance Coverage & Risk Management Policy***

Date of Presentation: _____
Chapter/Colony: _____
Presented by: _____
Title: _____

Signature Of Presenter: \_\_\_\_\_

Must be presented to 75% of current members and 100% of your current pledges.

Nature of Presentation:     Lecture     Video     Demonstration  
 other: \_\_\_\_\_

Please provide a brief outline of the presentation:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Verification Signatures - Two signatures required:

Chapter President: \_\_\_\_\_

Chapter Advisor : \_\_\_\_\_

(Circle: Did/Did Not attend presentation)

Greek Advisor: \_\_\_\_\_

(Circle: Did/Did Not attend presentation)

***This program must be presented by a qualified professional. It may not be conducted by a chapter member. After completion, send a copy to the Fraternity Headquarters.***

**RISK MANAGEMENT  
EDUCATIONAL CERTIFICATION FORM**

***Criminal Liability Education & Basic Legal Concepts Program***

Date of Presentation: _____
Chapter/Colony: _____
Presented by: _____
Title: _____

Signature Of Presenter: \_\_\_\_\_

Must be presented to 75% of current members and 100% of your current pledges.

Nature of Presentation:     Lecture     Video     Demonstration  
 other: \_\_\_\_\_

Please provide a brief outline of the presentation:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Verification Signatures - Two signatures required:

Chapter President: \_\_\_\_\_

Chapter Advisor : \_\_\_\_\_

(Circle: Did/Did Not attend presentation)

Greek Advisor: \_\_\_\_\_

(Circle: Did/Did Not attend presentation)

***This program must be presented by a qualified professional. It may not be conducted by a chapter member. After completion, send a copy to the Fraternity Headquarters.***

**Phi Kappa Psi Risk Management Program  
Officer Education Form**

**for the \_\_\_\_\_ Chapter**

By our signatures below, we confirm that we have received a copy of the Risk Management Policies of Phi Kappa Psi. We understand that, as chapter officers, our decisions and programs may have a direct impact on risks to the chapter and its members and guests.

We recognize that, should we violate the law or the Risk Management Policies of Phi Kappa Psi, we may be denied coverage under the liability policy of the Fraternity, should our violations result in accident, injury or claim against the chapter or Fraternity.

**Chapter President**

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Printed Name*

**Chapter Vice President**

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Printed Name*

**Chapter Treasurer**

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Printed Name*

**Chapter Membership Chairman (recruitment)**

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Printed Name*

**Chapter Social Chairman**

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Printed Name*

**Chapter Fraternity Educator**

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Printed Name*

***Please distribute copies of the Risk Management Policies to the above officers, have them sign the form in the appropriate spot and submit this form by the appointed deadlines. Those deadlines are November 15 in the fall and February 15 in the winter/spring.***

***Phi Kappa Psi Risk Management Program  
Officer Education Form***

***for the***

***Chapter***

By our signatures below, we confirm that we have received a copy of the Risk Management Policies of Phi Kappa Psi. We understand that, as chapter officers, our decisions and programs may have a direct impact on risks to the chapter and its members and guests.

We recognize that, should we violate the law or the Risk Management Policies of Phi Kappa Psi, we may be denied coverage under the liability policy of the Fraternity, should our violations result in accident, injury or claim against the chapter or Fraternity.

***Chapter President***

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Printed Name*

***Chapter Vice President***

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Printed Name*

***Chapter Treasurer***

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Printed Name*

***Chapter Membership Chairman (recruitment)***

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Printed Name*

***Chapter Social Chairman***

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Printed Name*

***Chapter Fraternity Educator***

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Printed Name*

***Please distribute copies of the Risk Management Policies to the above officers, have them sign the form in the appropriate spot and submit this form by the appointed deadlines. Those deadlines are November 15 in the fall and February 15 in the winter/spring.***