

# **The Essentials of Risk Management**



## **Beta Theta Pi**

**Don't Take a Risk With Brotherhood!**

# Self Governance

Beta Theta Pi is dependent upon a continuing flow of responsible and talented leadership. Therefore, it is incumbent upon each chapter to identify future leaders, provide for their education and training, give them progressive leadership experiences, and help them assume positions of leadership within the chapter and community.

Betas must live by the highest standards of social conduct. In recognition of the devastating effect that alcohol and illegal drugs have on our brotherhood, Beta Theta Pi relies on the chapter to introduce and sustain a responsible alcohol management policy in accordance with local laws and rules of the host institution. The elimination of substance abuse through education, intervention, mutual support and progressive sanctions calls for and imposes the highest level of chapter self-governance, monitoring and discipline.

## *Credits*

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## Don't take a risk with brotherhood!!!

Okay, so risk management is not the most exciting thing to read about. But following the guidelines in this manual could save your chapter from a lawsuit or even the life of one of your chapter brothers. Take the time to read this manual, and then make sure that your chapter is following the risk management guidelines.

Risk management was not created as a way to stifle undergraduates' creative parties, rather it was a need to ensure that our brotherhood is preserved. After all, it is our responsibility to preserve the brotherhood that others have worked so hard to create.

What if an underage brother at your chapter died due to alcohol poisoning after attending one of your parties? Would that hurt your chapter's brotherhood? What if the family then sued the chapter for \$3,000,000 dollars because the chapter violated its own risk management policy and served alcohol to their underage son? Would that hurt your chapter's brotherhood? Clearly the answer to these questions is "yes".

These examples may seem extreme, but you would be surprised at how often situations like these occur in fraternities. A few examples:

Four members of a fraternity in Pennsylvania sponsored an unauthorized New Year's Eve party at the chapter house. A non-member climbed out a window onto the roof, slipped and fell two stories injuring his back. The chapter was found liable and paid **\$520,000**.

A woman guest attending a fraternity party in Georgia bent down to pick up a piece of jewelry she had dropped. She lost her balance and fell through the vertical opening on the balcony. The woman was left crippled by the fall. She won an **\$800,000** lawsuit against the chapter.

A young pledge in New Jersey died from alcohol poisoning related to a celebration for new associate members. Individual members, the chapter, house corporation, general fraternity, university

and liquor store have been sued for a total of **\$280,000**.

(information taken from D&B Communications, Inc.)

Don't let a similar situation happen to your chapter! Follow the risk management guidelines!

# The Essentials of Risk Management

## Table of Contents

### **Introduction**

Don't take a risk with brotherhood!

### **1. Responsibilities of the Risk Manager**

- Duties and Responsibilities
- Leadership
- Organization and Communication
- The Risk Management Committee
- Risk Management Education
- Officer Transition
- Reporting

### **2. Crisis Management**

- What should be reported?
- Crisis Management Procedure
- The Media
- Death or serious injury

### **3. Chapter Safety**

- Fire Safety
- Tips to Live By
- Surviving a Chapter House Fire
- Inspections
- House Security
- General Safety
- Tips for Vacations

### **4. Alcohol and Social Events**

- 20 Guidelines for a Safe Party
- Exactly what is a party?
- Third Party Vendors
  - Legal Contracts
  - Leased Facility and Equipment Inspection
  - Hold Harmless Agreements
  - Certificate of Insurance
- BYOB
- Eliminating the Opportunity for Injury
- Helping the Intoxicated
- Transportation
- Parties and Public Relations

## **5. Insurance**

- Beta Theta Pi Insurance Program
- Summary of Coverage
- Umbrella Liability Program
- Illegal Acts and Insurance
- Named Insured Wording
- Certificates of Insurance
- Renter's Insurance

## **6. Drugs and Alcohol**

- Risk Management Policy
- Questions and Answers

## **7. Hazing**

- The Hazing Paradox
- Tradition
- The Good News
- How Do You Define Hazing?

## **8. Sexual Abuse and Harassment**

- What is Sexual Abuse?
- What Can You Do To Minimize Sexual Abuse?
- What Can a Group Do To Prevent Sexual Abuse?

Appendix 1	Beta Theta Pi Risk Management Policy
Appendix 2	Standards For Excellence in Risk Management
Appendix 3	Risk Management Requirements for the Sisson Award
Appendix 4	Risk Management Requirements for the John Reily Knox Award
Appendix 5	Self-Inspection Form
Appendix 6	Fraternity Special Event Checklist
Appendix 7	The Kai Committee
Appendix 8	Statement of Position on Little Sister Organizations
Appendix 9	Firearms
Appendix 10	Chapter Accident/Loss Investigation Report
Appendix 11	Beta Theta Pi Emergency Phone Numbers Sheet
Appendix 12	Risk Manager's Reports
Appendix 13	Resources for Information on and Treatment of Drug Abuse
Appendix 14	Beta Theta Pi's Liability Insurance Explained

# Chapter One

## Responsibilities of the Risk Manager

Congratulations! You hold the newest office in Beta Theta Pi, the Risk Manager. Your office was created by the 152nd General Convention in 1991 to develop, implement and supervise a risk management program at the chapter level. Although you hold a relatively new position, it is very important that you execute your job to the highest degree. There is no time to slack in this job! Your job is vital to ensure that your chapter can safely develop the most important element to fraternity life: brotherhood.

### Duties and responsibilities

#### —To be an educator.

By helping your pledges and active brothers understand the risk management policies, you are potentially saving lives. Incorporate this education into the pledge program and review with your chapter brothers each year.

#### —To be a leader.

The Risk Manager must set the example for others to follow. Your attitude towards the implementation and importance of the risk management policies is the key. Your attitude may determine how effectively the chapter follows the risk management policy outlined in this manual.

#### —To be a coordinator.

The Risk Manager shall be responsible for coordinating the implementation of safety measures for all social events, house management, and fire safety.

#### —To be a chairman.

The Risk Manager will be the chairman of the risk management committee which may be composed of the following members: the president, vice president, social chairman, house manager and any other members to be elected

in a manner defined in the chapter by-laws. It is also advised that the chapter counselor be an ex-officio member.

The Risk Manager shall have such further powers and duties as may be prescribed by the *Code of Beta Theta Pi*.

### Leadership

Remember that you are in a leadership position, but that doesn't automatically make you a leader. The only difference is that now you have been given the responsibility that goes along with being a leader. It is up to you to establish your credibility and become a force within your chapter. In terms of risk management, you will have an advantage because you will read this manual. Your chapter brothers will turn to you for answers to their risk management questions. Don't let your brothers or Beta Theta Pi down!

Anyone can be a quality leader, but it does take work. Leaders have a high energy level and are innovative, knowledgeable, enthusiastic, dependable and self confident. Leaders are great listeners and sensitive to others. Most of all, leaders have integrity. People believe in them and want to follow them.

To be an effective Risk Manager you must be an effective leader!

James Kouzes and Barry Posner, in their book [The Leadership Challenge](#), focus on five practices that good leaders demonstrate. Think about how each of these relates to your job as Risk Manager, and ask yourself how well you do at each.

#### 1. Challenge the Process

How often do you challenge the way things are done in your chapter? As Risk Manager, there may be many times when you will have to challenge the chapter's current way of thinking.

## 2. Inspire a Shared Vision

How are you going to inspire the members to abide by the risk management policy? You can know the policies and procedures backwards and forwards; but, if you can't inspire your brothers to follow the guidelines, your chapter is at risk.

## 3. Enable Others to Act

Are you giving others a chance to help and offer feedback? Giving others responsibility is one of the quickest ways to get them to understand what you are trying to accomplish. It also allows them to tell you what they value.

## 4. Model the Way

Are you setting a good example? Do you ever violate the Risk Management Policy? You cannot be an effective leader if you do not follow the very guidelines you are trying to teach.

## 5. Encourage the Heart

Are you recognizing those who help you? A leader must recognize and build others up. Make it a point to encourage your brothers every day.

### **Organization is the key**

Everyone knows that the more times you do something, the better you become at it. Unfortunately, as Risk Manager you probably will only have one year to implement a good risk management program to benefit your chapter. What does this mean? You have to be organized! Don't let procrastination and disorganized files be the reason for a risk management problem.

It is recommended that you develop a file system that includes but is not limited to:

- Current year's program and goals
- Beta Theta Pi risk management policy
- Beta Theta Pi Risk Management Compliance Certificate
- Beta Theta Pi Crisis Management folder
- Risk Management Committee meeting minutes
- Education Consultant recommendations for risk management
- Extra copies of the chapter house evacuation plan
- Copies of completed chapter house physical evaluation reports
- Blank chapter house physical evaluation reports
- Blank accident/loss investigation reports
- Education programs and speaker/video information
- Chapter's crisis management plan
- IFC/University policies and procedures

### **Chapter communication**

You could have all your files organized perfectly and know all there is to know about the Risk Management Policy, but if you cannot communicate this information to your chapter brothers your chapter is still at risk. It is up to you and the Risk Management Committee to communicate the Risk Management Policy. Some examples of how to do this are:

- Always give a report at chapter meetings! Give a Risk Manager's report See Appendix 12) discussing elements of the Fraternity's policy at the weekly chapter meetings.
- After a party, send each brother (over email or post in the chapter house) improvements for the next party.
- Utilize your Risk Management Committee. Make sure everyone knows the Risk Management Policy and Crisis Management Procedure.
- Have university speakers or alumni speak with the chapter about risk management.
- Put together a Risk Management bulletin board in the chapter house.

- Have a special Risk Management workshop and presentation with each pledge class. This should happen at the beginning of their pledgship.
- Utilize the educational resources available from the Administrative Office and your College/University.
- Develop a fire safety plan.

### **The Risk Management Committee**

Chapters which have a Risk Management Committee are often safer than chapters that do not. A properly run Risk Management Committee takes a lot of the load off the Risk Manager, ensures that more brothers are knowledgeable about the policies and procedures and gives a stronger voice to the Risk Manager. (See appendix for sample Risk Management Committee agenda.)

### **Objectives of the Risk Management Committee**

- Promote the rules and policies contained in the Beta Theta Pi Risk Management Policy to members and guests.
- Develop and implement risk management education for all of the chapter's members.
- Assist the Risk Manager in his efforts to discover safety problems and implement as well as enforce the policy.
- Meet once per month.

### **Who should make up the committee?**

The committee may be composed of the following: the president, vice president, social chairman, house manager and any other members to be elected in a manner defined in the chapter by-laws. It is also advised that the chapter counselor be an ex-officio member.

### **Working with other officers**

It is up to you to ensure that each officer directly involved with risk management knows his

duties and responsibilities that pertain to risk management. The following is a brief explanation of possible responsibilities.

### **The Chapter President**

Make sure your chapter president knows that he has the ultimate responsibility for a chapter's Risk Management Program. He should be aware of risk management policies and procedures. Further, he should assist you with all accident investigations and with all reporting to and communicating with the General Fraternity, media, and the university.

### **The Vice President**

The vice-president should have the same knowledge of policies and procedure as the president. Make sure that he is aware that if the president is not present, it is his responsibility to assume the president's roles.

### **The Social Chairman**

Your social chairman should know Beta Theta Pi General Fraternity's policies and the university's policies concerning social events and should plan events accordingly. He may be responsible for checking the IDs of guests, security and alcohol distribution controls at social events. In all, the social chairman should be responsible for making plans for member and guest safety during social events.

### **The House Manager**

Your house manager should be responsible for conducting periodic inspections of the building and grounds. He should make written recommendations to the chapter president and the house corporation board regarding safety repairs. Finally, the house manager should plan and implement periodic evacuation drills, including procedures to account for all members after an evacuation.

## Reporting

What should be reported? If you feel that an accident is too minor to matter, you are wrong. No matter how minor an accident may seem - it should be reported! It could save your chapter and the General Fraternity a lot of problems in the long run. Any bodily injury to anyone (even an employee) and any property damage should be reported.

If an accident or incident occurs and it is not reported immediately to the Administrative Office, major problems can occur, most notably denial of coverage by the insurance company for "the insured's (Beta Theta Pi) failure to report occurrences in a timely manner."

For emergency situations call the Crisis Management Hotline 24 hours per day, seven days per week:

### **CRISIS MANAGEMENT HOTLINE 800-800-2382, Ext. 333**

If unable to obtain necessary details when first notified of an accident, report the known facts to the Administrative Office anyway.

### **Procedure for reporting claims and accidents**

Remember: you should report any accident immediately!

To report an accident or potential insurance claim, please follow these instructions:

1. Please notify:

—Beta Theta Pi General Fraternity, 800-800-2382 ext. 333, FAX - 513-523-2381  
—Your District Chief

2. If the accident involves any serious bodily

injury, make sure the individual(s) receive appropriate emergency treatment immediately.

3. Do not acknowledge responsibility or admit liability in any accident or occurrence(bold). Only the insurance company has the right to accept responsibility, or agree to make any payment, or repair damage.

4. While on the scene of an accident once calls for help for those injured have been made, get the names, addresses and phone numbers of all parties involved, as well as any witnesses.

5. Within 48 hours of the accident, it will be necessary for the president/chapter legal counsel to submit a Chapter Incident/Loss Investigation Report, giving as much information as possible concerning the circumstances of the accident or occurrence to the Administrative Office. This needs to be addressed to **General Fraternity Legal Counsel** and needs to include:

- Names of all individuals involved or on the scene of the accident or occurrence
- Phone numbers and addresses of those named above
- Exact location of the accident
- In-depth description of circumstances leading up to the occurrence, including time of day, if alcohol was involved, was it an official chapter activity, weather, etc.
- Witness Investigation Statements.

6. The members insured under the General Fraternity insurance policy shall not, except at their own expense, voluntarily make any payment, assume any obligation or incur any expenses other than for first aid to others at the time of the accident.

All guidelines for reporting accidents and potential insurance claims should be implemented in conjunction with the Fraternity's **Crisis Management Plan**.

## Accident/Loss Investigation Policy

Purpose: To assist the Risk Manager and Risk Management Committee in the proper and thorough investigation of injuries and accidents so that unsafe acts or conditions can be identified and corrected.

### ***All accident reports should be completed within 48 hours of the occurrence.***

A. For the investigation to be effective, it is important that the accident investigation team be completely familiar with the conditions of the accident as well as the people involved.

B. Investigation reports must be completed in addition to the First Report of Injury where Worker's Compensation insurance is involved, and it also should be completed in addition to the administrative liability insurance forms. The report form should contain the following information:

- School and chapter
- Date of incident
- Time of incident
- Name of person involved
- Position/Affiliation
- Nature and extent of the incident
- Witnesses (names, addresses, phones)
- Nature and extent of injury
- How did the accident occur?
- Location of the incident
- Date of the incident?
- Who investigated the accident?
- Who reviewed the investigation report?

In addition to the completed Accident/Loss Investigation Report, a narrative description of the events surrounding the accident also should be developed and submitted immediately to:  
General Fraternity Legal Counsel  
c/o Beta Theta Pi Administrative Office  
5134 Bonham Road  
P.O. Box 6277

Oxford, Ohio 45056  
(800) 800-BETA (2382)  
(513) 523-2381 (FAX)

## Officer transition

The success of any chapter hinges on its ability to hold effective officer transitions. Many times a new officer is simply lost during the first two or three months in office, because a proper officer transition was not held.

An officer transition must take place in order to maintain risk management as a priority for the chapter. To accomplish this, the following outline is suggested:

1. Set up an officer transition meeting with the incoming Risk Manager (preferably at the Officer Transition Retreat).
2. Thoroughly review the Risk Management Guide.
3. Review :
  - Beta Theta Pi Risk Management Policy
  - Risk Management Committee
  - Files
  - Crisis Management
  - Campus/IFC policy
4. Review social event planning guidelines:
  - BYOB
  - Cash bar
  - Off campus
5. Review fire prevention planning.
6. Review the chapter house physical evaluation report.
7. Explain insurance program and claim reporting process.
8. Keep an organized notebook with all risk management information included.

# Chapter Two

**Crisis Management Hotline**  
**800-800-2382, ext. 333**

## Crisis Management

### Are you prepared?

It is three o'clock in the morning. You are awakened by a member of your chapter who tells you that a member of the chapter's pledge class has died in an alcohol-related accident. What do you do? Are you prepared to handle this situation?

It is suggested that chapters have a well thought-out crisis management procedure in place. This procedure guides the brothers, especially the Risk Manager and president, through all the necessary steps in a time of crisis. By helping your pledges and active brothers understand the risk management policies, you are potentially saving lives. Incorporate this education into the pledge program and review with chapter brothers each year. Without strong crisis management, a situation that could be easily controlled often turns into a nightmare.

Crisis situations can happen to any chapter. Don't believe that you are not in danger. Know the crisis management procedure backwards and forwards, and educate your members on it. Be proactive, not reactive. If you respond correctly to a crisis, you may alleviate poor public relations, a lawsuit or even the serious injury of a brother.

### What should be reported?

Report any bodily injury to anyone (even an employee) and any property damage for which there is a possibility that a claim may be made against Beta Theta Pi General Fraternity. **IMMEDIATELY!**

If an accident or accident occurs and it is not reported immediately to the Administrative Office, major problems can occur, most notably denial of coverage by the insurance company for "the insured's (Beta Theta Pi) failure to report occurrences in a timely manner."

No matter how minor an accident may seem - you should report it.

Call this number 24 hours per day, seven days per week to report an emergency to the Beta Theta Pi Administrative Office. It is imperative that all accidents or accidents be reported immediately.

Notify the Director of Risk Management at the Beta Theta Pi Administrative Office at 800-800-2382. If unable to obtain necessary details when first notified of an accident, report the known facts to the office anyway.

## Crisis Management Procedure

It is vital to deal with a crisis quickly and properly. If your chapter is faced with a crisis, you should follow the reporting guidelines listed on page —. Remember these highlights:

- Call 911
- Gather all the facts
- Call the Beta Administrative Office *Hotline* at (800) 800-BETA, Ext. 333—**immediately**.
- Inform your district chief, chapter counselor and housing corporation president
- Advise appropriate campus administrators
- Have your spokesman informed and available

Many chapters have developed crisis management cards to give to their members. The above highlights are on each card along with the phone numbers for the chapter, president, Risk Manager, chapter counselor and district chief. Because it is important for each member to know what to say to the media during a crisis, the following statement should be placed on each card:

"This is an unfortunate event, the fraternity is cooperating fully with all interested parties. Further information will be given when we have completed our investigation of all pertinent matters."

### How to deal with the media during a crisis?

Some reporters may have an unfavorable opinion of Greeks and will want to dig for dirt when there is

a crisis, but most are objective and will try to report the facts. While reporters are supposed to remain objective, they are human; often they are influenced by the behavior of the people with whom they are dealing. If you are rude, they are unlikely to report about you fairly.

Beware, however, of getting too friendly. A reporter's primary job is to *report* the full story. Don't become so comfortable with a reporter that you start telling things the reporter does not have to know. Remember: *nothing is off the record*. If you tell anything of importance, they will probably use it, *on the record or off*.

Only one person in your chapter should officially comment on any type of crisis. If appointed spokesman, you should have all the facts before speaking to the press. Do not comment on a situation of which you are unsure. Do not volunteer information. Do not answer with information about which you do not have personal knowledge. Don't get mad or blame anyone, and never say "No comment." These things only imply guilt. Always speak clearly and use proper English and avoid slang.

The first public relations step to take, when a media-covered crisis occurs, is call Beta's Director of Communications at 1-800-800-2382. He will assist you in dealing with the media or may even relieve you off the responsibility and speak to the media directly on your behalf.

### **Remember these highlights:**

- Be honest . . . Be factual . . . Be prompt.
- If you don't know the facts, don't speculate. Say that you will get the information promptly.
- Release bad news in a timely manner.
- Never respond with "No comment." ("I don't know!" is a preferred reply.)
- Answer only the questions asked.
- Don't get frustrated or mad.
- Don't blame anyone. Stay cooperative and united.
- Do not repeat negative questions or phrases.
- Recognize and do not reply to trick questions.
- Remember that nothing is *off the record*.

### **Television and Radio Interviews**

- Use word pictures, anecdotes and examples that are strictly applicable and accurate.
- Make key (most important) points first — simply and accurately.
- Repeat crucial pieces of information.
- Keep a calm voice, even when challenged.
- Never use sarcasm, slang or crutch phrases ("you know").
- Avoid nervous laughter.
- Speak for the organization, not from a personal point of view.
- Correct inaccurate statements.
- Face the interviewer and concentrate on talking with him or her, not the camera. Listen, so that responses to questions and comments will be accurate and appropriate.
- Remember that microphones are very sensitive and will pick up any noise or side comments.

# Chapter Three

## Chapter House Safety

Although chapter houses can be a wonderful aid to the fraternity experience, they also can be a detriment. A house brings more responsibility and more opportunities for safety mishaps. Don't allow poor house safety to get in the way of your fraternity experience.

## Fire Safety

At 3:30 a.m. on May 6, 1993 the Theta Delta chapter at The Ohio State University began to burn. The fire is believed to have been caused by a cigarette or candle. Thirty-six brothers were asleep in the chapter house. A major tragedy was at hand.

Fortunately, this chapter was prepared. The chapter had functioning fire detectors and alarms. Every brother knew the fire evacuation plan, and it was followed precisely. Only one brother had minor injuries and everyone survived. The house suffered \$500,000.

Are you prepared? Would every brother survive a fire in your house? Does the chapter have working smoke alarms? Does the chapter have an evacuation plan? Does everyone know that plan? If you answer "no" to any of these questions, you should take action, not next semester, not next week, but today!

A survey of 260 fraternity chapter house fires showed that poor housekeeping, careless smoking and match disposal, misuse of electricity by overloading circuit breakers or fuses and/or excessive use of extension cords and defective heating devices were the leading causes of fraternity fires. All can be eliminated with proper emphasis by chapter leaders and advisors. This effort should be coordinated by the Risk Manager.

The following steps should be taken at the onset of each semester:

- All smoke detectors and fire alarms systems should be checked by the House Manager. A log recording these inspections should be kept in the Risk Manager's or House Manager's notebook.
- All fire extinguishers should be checked by the Risk Manager or House Manager and should be filled immediately if they have lost pressure.
- Emergency fire procedures should be developed and posted throughout the chapter house and given to each chapter member.
- A fire drill should be conducted by the Risk Manager and House Manager. The brothers should be instructed to the proper emergency exit routes. A fire drill is an ideal time to invite someone from the fire department to speak to the chapter about fire safety.

## Tips to live by!

1. **No smoking in bed.** This is careless and stupid. Don't do it!
2. **Do not overload circuits.** Electrical fires usually result from improper use of outlets.
3. **Install and maintain proper alarm systems.** Smoke and heat detectors are cheap, yet effective. Replace the batteries every six months.
4. **Have furnace and heating systems checked professionally.**
5. **Store combustibles away from heating and furnace areas.**
6. **Do not keep flammables in the house.** Store paints, mineral spirits, turpentine, gasoline and all other flammables outside in a well ventilated area.
7. **Use wood burning fireplaces with extreme care.** Have the chimney cleaned periodically and do not use flammable liquids to start the fire.
8. **Use extreme caution with portable heaters.**

9. **Keep the chapter house clean.** A cluttered house add fuel to a fire and impedes escape.
10. **Schedule regular safety inspections.** The local fire department or school officials will usually be happy to provide assistance at no cost.
11. **Know and comply with fire codes and regulations.** The fire department can assist in this area.
12. **Provide and maintain proper fire extinguishers.** Extinguishers should be well marked and readily available throughout the house.
13. **Do not allow candles or incense to burn in the chapter house.**

## Surviving a chapter house fire

Copy and post throughout the chapter house.

**Remember: few people burn to death in a fire. Most casualties are from smoke, poisonous gases and panic. If you have an escape plan and use it, you greatly increase your chances of survival.**

### Getting out of your room.

1. Get to the door! If there is any evidence of smoke in your room, crawl to the door to avoid smoke inhalation.
2. Feel the door with the palm of your hand. If the door or knob is hot, don't open it. If the door is not hot, open cautiously. Be prepared to slam the door shut.
3. Check the hall. If the hallway is clear, walk to the nearest exit.
4. If there is smoke in the hallway, crawl to the nearest exit.
5. Close the door in your room to protect your belongings.
6. Stay close to the wall to count doorways. If the first exit is blocked, proceed to the alternate exit.
7. Walk down to the ground level. Hold onto the handrail for protection against smoke and exiting occupants.

8. If fire or smoke is dense at lower levels, walk up to clear air or to the roof if it is accessible.

### What if you are trapped in your room?

1. Open window to vent room if there is any smoke.
2. If you are on the first or second floors, you may be able to drop to the ground safely. If you are up any higher you are usually advised to stay put and wait for assistance from the firemen.
3. Tell some one where you are. If your phone works, call for help.
4. Hang a bed sheet out the window to alert fire fighters, but, do not try to climb down the sheet.
5. If you have a sink, fill the it with water. Wet towels and sheets and put them around doors and cracks to prevent smoke from seeping into the room.
6. If you have a bathroom fan, turn it on to help clear the room of smoke.

### Inspections

Through the action taken at the 152nd General Convention, each chapter is required to have an annual house inspection by either a local fire jurisdiction or by an insurance carrier. This must be completed with necessary documentation and compliance every March 1. Other inspections can be obtained by the chapter or house corporation by contacting the city or county fire department, fire alarm company, furnace company or IFC Advisor.

In addition, the Risk Manager and House Manager should conduct the self-inspection, found in Appendix 5, once per semester.

### House Security

It is important to have a safe chapter house. Unfortunately, cases of arson and vandalism are not unknown to fraternities. For a safer house, follow these below.

- A locked house is a safer house. It may seem to be an inconvenience but it will bring many safety benefits. Give every brother a key, or consider using a combination lock.

- Keep all ground access windows locked.
- Let people knock. Fraternities are private property. Do not allow strangers to roam the house.
- Give copies of the key or combination to alumni, such as your Chapter Counselor and House Corporation Officers.
- Have these alumni check the house during school breaks when there may be no one living in the house.
- Install outdoor lighting. Floodlights and security lights are the best way to deter chapter house vandalism and arson.

### **General Safety**

- Snow and ice — Keep sidewalks, outside steps and walkways clear of snow, ice and debris.
- Windows — Keep windows above the first floor closed and latched so there is no danger of someone falling out.
- Roof and balconies — Keep members and guests off the roof and balconies unless the roof and balconies are reinforced and have railings to ensure proper safety.

### **Tips for vacations**

- Have someone, alumnus or active member, stop by the chapter house at least once every two days to check on security and the house condition.
- Shut off the water supply for the house.
- If during the winter, keep the thermostat set at a temperature which will prevent pipes from freezing.

# Chapter Four

## Alcohol and Social Events

Poor risk management at a social event can have tragic implications. Parties should be fun, but they must be safe! Here are a few examples of fraternity chapters that made big mistakes. Please, learn from their mistakes.

### *DEATH AT THE UNIVERSITY OF NEW HAMPSHIRE REMOVES FRATERNITY FROM CAMPUS FOREVER*

The University of New Hampshire has kicked a fraternity off its campus forever after the alcohol-related death of a member last September.

After drinking with some friends, the sophomore went up to the roof of the Acacia fraternity house to view a full moon. Apparently he had lost his balance and fallen off the roof 35 feet to his death.

University officials have ruled that the fraternity will never be allowed back on campus as a recognized student group. Along with the sanctions of the University, the fraternity also faces a lawsuit from the parents of the deceased member.

—The Northeastern News Oct. 2, 1996

### *JURY HOLDS FRATERNITY LIABLE IN \$8 MILLION SUIT*

“A jury has awarded almost \$8 million to Betsy Lynn Reinfeld who became a quadriplegic after diving into the shallow end of a pool during a fraternity drinking party in the spring of 1991. According to Steven Schumaier, Reinfeld’s attorney, Phi Sigma Kappa fraternity provided the alcoholic beverages that impaired Reinfeld’s judgment and physical abilities. ‘It was the first time she had ever been intoxicated,’ stated Schumaier.

Schumaier said he argued in court that the fraternity had violated its own alcohol policies.

Both the fraternity and the university had policies in place that prohibited serving alcoholic beverages to minors during fraternity events.

The jury assessed \$4.5 million in actual damages and \$4.5 million in punitive damages against the fraternity. After the jury determined the level of fault for both the plaintiff and the defendant the fraternity was charged just under \$8 million.

—FEA News and Notes, Nov. 1995

### *CRASH IN PARK KILLS STUDENTS (Beta was one)*

“Two Wittenberg University students were killed when their car, reportedly traveling at more than twice the posted limit, slammed into a tree. One of the students was pronounced dead at the scene and the other died later at the hospital. Police estimated the car was traveling 67 miles an hour in a 25 mile-per-hour zone.

The blood alcohol level of the driver at the time of the crash was 0.23, while the passenger’s was 0.15. The maximum legal amount of alcohol to operate a motor vehicle for adults under Ohio law is 0.10.

A source close to the accident investigation said that the students had gone out for more beer during a party at the Phi Gamma Delta fraternity house and that a case of beer was found in the car after the wreck.”

—Springfield News Sun,  
Sept. 5, 1995

Hopefully, you have decided that you don’t want your chapter to end up in the same situations as the ones listed above. It is not hard to keep your chapter safe. All it takes is common sense! Follow these guidelines, and you won’t have to worry about lawsuits or deaths.

## 24 Guidelines for running a party.

*It is all about common sense!*

### **All parties must be held in compliance with the laws governing the legal drinking age for consumption of alcohol**

- Follow all city, county and state laws.
- Appoint party monitors. Have 15% of the chapter serve as monitors. The monitors should oversee the party to make sure nothing dangerous is happening. They should also agree not to drink at all that day.
- Appoint designated drivers. Post the drivers names throughout the party. Give the drivers bright t-shirts so they stand out from the crowd. Have them available to walk people home if needed.
- Do not use chapter funds to purchase alcohol. Do not allow members to “pass the hat” to purchase alcohol. It is best to use a third party vendor. If this is not possible, make the event BYOB. Remember, that only persons 21 years of age and older should be permitted to bring alcohol to a BYOB party.
- Do not have common containers for serving alcohol (i.e. punch bowls and trash cans).
- Do not distribute alcohol by kegs or party balls, unless they are supplied and managed by a third party vendor.
- Do not sell alcohol. Charging for admission or a cup and then providing alcohol is not acceptable either. The chapter cannot provide alcohol under any circumstance.
- Have party monitors or security guards check identification at the door and identify those over the legal drinking age with wristbands. Wristbands should be the type that once clasped the only way to remove them is to cut them off.
- Set a starting time and ending time for the party.
- Do not permit drinking games.
- Serve unsalted food and non-alcoholic beverages.
- Keep people away from roofs, open windows, balconies, open wells and docks.
- Provide safe transportation—a designated drive program or a third party transportation service.
- Post signs which indicate that your chapter complies with and enforces the laws and policies with respect to alcohol.
- Do not use alcohol as the main attraction.
- Do not allow bottles.
- If someone is intoxicated, make sure that he or she is taken care of properly.
- Hire security
- Have a procedure or policy defined for dealing with difficult guests.
- Have a closed party. Don't allow anybody and everybody to come into your party. Have a guest list limited to members, dates and friends.
- “After hours” parties are not recommended. By hosting this type of event, you are many times allowing already intoxicated individuals into your chapter house. This increases your liability exposure.

### **What exactly defines a party?**

This is a question that confuses a lot of chapters. If you can answer “yes” to any of the questions below, then it is likely a Beta event and the Beta Theta Pi Risk Management Policy must be followed. Remember, the location of the party does not matter. *Whether the party occurs in the chapter house, an annex, apartment, bar or even an open field, it is considered a Beta event.*

- Was the event pre-planned or pre-meditated?
- Was the event discussed during a chapter meeting or executive committee meeting?
- Was it advertised among the brothers through any means (word of mouth, flyer, email)?
- Were chapter funds used in any way?
- Did chapter officers help plan the event in any way?

- Did the event occur as a result of a chapter function (i.e. big brother night, bid night or initiation party)?
- Would a third party construe the function as fraternity -related?

If you ever have a question about whether something may be a chapter event, call the Beta Theta Pi Administrative Office at 1-800-800-BETA.

### **How to handle a party**

There are two ways to handle alcohol at a party: 1) use a third party vendor, or 2) use a BYOB system.

### **Third party vendors — the safest way to go!**

A third party vendor is the safest way to host an event. Here are some of the advantages:

- It takes a lot of the pressure off the chapter leaders and allows for a more risk-free party.
- Many sororities encourage their chapters to participate in third party vendor rather than BYOB events, because they feel that it provides a safer environment.
- The professional, licensed and insured catering firm will monitor the distribution of alcohol and make sure the legal drinking age is enforced.
- Litter and cleanup is minimized because the environment is more controlled.
- Peer pressure for changing the ending time of the party is minimized because the caterer is bound by the contract or laws of the state when deciding when to stop serving alcohol.
- The caterer will have ample supply of non-alcoholic beverages available throughout the party.

### **Guidelines for the use of third party vendors**

The following guidelines will help when planning an event where a caterer or other licensed vendor will distribute alcoholic beverages. It is best to utilize such vendors at a hotel or rented facility.

- The caterer must be properly licensed by state and local authorities. This may involve both a liquor license and a temporary license to sell on the premises where and when the function is to occur.
- The caterer must carry a minimum of \$1 million general liability insurance, evidenced by a properly completed certificate of insurance prepared by the insurance provider. The “certificate of insurance” must also show that the vendor has, as part of his insurance coverage, “off-premise liquor liability coverage and non-owned and hired auto coverage.”
- The catering firm should name the chapter, house corporation and Beta Theta Pi General Fraternity as additional named insureds for the day of the event.
- The vendor must agree in writing to cash sales only, collected by the vendor, during the event.
- The vendor must assume in writing all the responsibilities that any purveyor of alcoholic beverages would assume in the normal course of business including, but not limited to: checking identification and enforcing the legal drinking age, refusing to serve intoxicated guests and members, and maintaining control of all alcoholic containers present.
- Do not sign any catering contract or agreement with a clause which indemnifies the catering company against liability. Be sure to have chapter or campus legal counsel review all contracts or agreements prior to execution.

- The chapter is NOT to enter in to any type of arrangement with the caterer to provide it with a set amount of alcohol. This is the same as purchasing alcohol with chapter funds.
- Any fees paid by the chapter to the caterer should be for service only, NOT its products (unless they are non-alcoholic).

### **Things to remember when dealing with third parties:**

#### **Legal Contracts**

Every event where contracts will be signed by the chapter with a third party (e.g., band, bus company, hotel, caterer) must be reviewed by the chapter legal counsel or other legal representative. There are no exceptions. Contracts and agreements should be limited to those directly related to events and directly under the jurisdiction or control of the chapter. A chapter should never enter into a contractual agreement where it is assuming liability for products or services rendered.

If the chapter does not currently have legal counsel, try the following measures to obtain help: an attorney who is an alumnus of the chapter, an attorney who is an alumnus of another chapter, campus legal services or a House Corporation member. If the chapter is not able to locate legal counsel, call the Administrative Office at 800-800-BETA.

#### **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 Risk Manager or President. Conditions which are considered hazardous to spectators, guests or other participants should be identified and corrected by the owner or identified in the contract.

The community's local fire codes must be known and observed, particularly for the numbers of guests allowed in a given facility. Do not contract with a third party for use of an unsafe facility! The liability for injuries to members and guests can be transferred to the event sponsor (Beta Theta Pi) as a result of contracts which accept the property in an "as is" condition.

The following are examples of liability losses connected to unsafe leased facilities and/or equipment: fires, diving boards, bleachers, sidewalks, ice rink surfaces and carnival rides.

#### **Hold Harmless Agreements with Property Owners**

The involvement of third parties will, in some cases, require the chapter to provide some form of Indemnity Agreement or Certificate of Insurance to the third party property owner. A Hold Harmless Agreement indicates that a chapter indemnifies an owner (i.e., the chapter will not transfer any liability for a claim to the owner). Phone the administrative office for more details.

#### **Certificate of Insurance**

A Certificate of Insurance document may be required to show that the chapter has a specific level of liability insurance. Likewise, the third party must provide a Certificate of Insurance to verify that the owner has a proper amount of liability insurance coverage (\$1 million) and will accept responsibility for those factors which are his duty to control.

#### **BYOB**

##### ***Setup guidelines:***

- Only beer and wine are permitted at BYOB parties.
- Limits on amounts of alcohol should be six cans of beer per person/per event.

- Wristbands should be given out at the entrance of the party to those of legal drinking age.
- There should be a single bar area with designated servers who are of legal drinking age and are not consuming alcohol.
- No alcohol should be distributed from any other areas of the fraternity house (this includes individual rooms).
- **Remember that only those 21 years of age should be permitted to bring alcohol into the BYOB party. Further, those 21 years of age should not provide alcohol to minors.**

#### **Procedure guidelines:**

- Once a person of legal drinking age enters the party, they are to immediately take their alcohol to the bar and exchange it for a ticket.
- The ticket will state the type of beer and the amount of containers.
- An individual may receive only one beverage at a time.
- Every time he or she receives a beverage, their ticket will be hole-punched.
- No one will be allowed to leave with alcohol whether opened or unopened. Any alcohol at the bar at closing time will stay at the fraternity *until the following day* when it may be picked up.

#### **Eliminating the opportunity for injury**

- Chapters are strongly advised not to build ponds or pools for their parties. There have been a number of serious injuries from people diving into ponds or pools.
- Chapters are strongly advised not to build towers, slides, bridges or other structures. These provide too much potential for injury.
- For fire safety, refrain from using bamboo, straw, or torches to decorate.

#### **Helping the intoxicated**

Your members must be prepared in case someone has consumed too many drinks. If this happens, offer food, coffee, or a chance to rest. Remember, there is no quick way to sober up. A rule of thumb is that it will take as many hours to sober up as the number of drinks consumed.

If a person has passed out, monitor his or her breathing to make sure it is normal. If breathing is irregular and the person appears to be in a coma with a purplish skin tone, try to wake him or her by shaking or gently poking. If there is no response, call for emergency medical attention at once.

If the person responds but is listless and sleepy, place the person on his or her side to sleep so choking does not occur in the case of vomiting. Keep the person comfortable. Do not leave the person alone; have someone monitor him or her throughout the night. If on a second or third floor, be sure all windows are closed and locked.

If a person is not breathing, call for emergency medical help immediately and then proceed with mouth-to-mouth resuscitation.

Be very careful with the aggressive drunk who decides to fight everyone. Party monitors should first approach the person carefully and try to calm him or her by using rational reasoning. Attempt to get the problem person to go home with a friend. If the person continues to press for a fight and is hurting others or threatening violence, call police to avoid further damage and to protect all members and guests.

#### **Transportation**

It is best to use public transportation whenever possible; however, the use of sober drivers is a positive response to the situation. When taking

someone home, *make sure he/she get to his/her home*. Don't transport intoxicated individuals to another party. Try to officialy place them in the hands of friends or resident advisors.

## **Parties and public relations**

Some fraternity parties have led to poor public relations. Many times people in the community will not be aware of the community service, philanthropics, academic standards and leadership opportunities associated with fraternities. Instead, they just see the parties, and the aftermath of the parties. Follow these guidelines to achieve and maintain a high level of public relations.

- Do not steal property to decorate the chapter house. It is stupid, inconsiderate and illegal!
- If the chapter delivers invitations to dates at their sorority houses, dorms or apartments, do so with dignity and respect for others. Do not enter the house or dorm without first being invited.
- Visit all neighbors prior to each party. Give a list of the officers and their phone numbers to each neighbor and ask them to call if the party is too loud or disturbing.
- Have a plan in place for clean-up after the party. Either clean-up the party location immediately after the party or first thing in the morning.
- Party themes should be in good taste, would you feel comfortable telling your parents/grandparents?

# Chapter Five

## Insurance

At the 148th General Convention, the undergraduates recognized a crisis in the fraternity world that left most chapter houses without liability insurance. They instructed the Board of Trustees to “negotiate and purchase a comprehensive liability policy covering all chapters in the United States and Canada with the most favorable terms and conditions.” On March 30, 1988 the Board of Trustees concluded its negotiations and announced the first-ever general liability policy for all chapters in the United States and Canada.

The 149th General Convention instructed the Board of Trustees to change the annual renewal date from March to October because it more appropriately fit with the cash flows of the chapters. It is for this reason that each year the annual insurance program is renegotiated effective October 1.

### Liability Insurance

Our chapters are insured by Acord through our agents Kirkling & Company, Inc. in Omaha, Nebraska.

The annual cost of the premium for our program has remained stable over the last ten years. The Fraternity charges \$75 per member and pledge. This cost can fluctuate as the insurance industry changes, but the Board has tried to keep these costs as stable as possible so the chapters and house corporations can plan and budget these costs from year to year. The insurance industry goes through different hard and soft market cycles, and the premiums that the insurance companies charge can vary substantially. If this should happen, chapters and house corporations will see a change in their cost per member and pledge.

The liability policy does not cover medical bills for members or pledges who are injured or participating in events of the Fraternity. Members should continue to maintain their medical health insur-

ance (e.g. Blue Cross and Blue Shield) and be responsible for their own deductibles and co-payments. Other items that are not covered under the policy include: claims that would be covered under Workers Compensation, fidelity or bond coverage, property or contents coverage, allegations of discrimination, intentional acts or any other sums that we legally are not obligated to pay.

The St. Paul Insurance Company provides coverage up to \$1 million per loss for those sums that we legally become liable to pay as a result of bodily injury, personal injury and property damage. The policy contains a \$50,000 per loss self-insured retention and a \$200,000 aggregate retention. Our costs for adjusting claims, including defense, are paid by Beta Theta Pi through our loss reserve.

In order to pay the deductible and buffer ourselves against future harsh insurance cycles, the 152nd General Convention instructed the Board of Trustees to establish a separate insurance reserve fund and account for it separately on its financial statement.

Our policy excludes “illegal acts.” It will neither defend nor pay on behalf of anyone who breaks the law. This includes serving or providing alcohol to minors, hazing, sexual abuse or any other illegal activity. It does, however, provide coverage for the vicarious liability of volunteers and officers of the General Fraternity, chapters, and house corporations as long as they did not participate in nor have any knowledge of the illegal activity. Liquor liability is not excluded under the policy unless the chapter “sells or becomes in the business of dispensing alcohol.” If this exclusion is invoked by the insurance company, then the vicarious liability also is excluded. Chapters and house corporations always should be certain that there is never a “sale” of alcohol in any chapter of Beta Theta Pi. This includes charging for cups or making a cover charge. Chapters that profit from the sale of alcohol would expose themselves, their parents, their alumni, house corporations and the General Fraternity to a major uninsured exposure.

### Fire Insurance

The General Fraternity policy does not provide insurance coverage for fire or theft. The House Corporation or property owner should provide fire

insurance. Each renter should have a tenant (or renter's) policy to cover the potential loss of personal property.

### **Umbrella Liability Program**

In addition to the primary policy described above, the General Fraternity also purchases an umbrella policy that provides protection in excess of the primary policy. The umbrella policy is with a different insurer and provides \$5 million in excess of the \$1 million policy that St. Paul Insurance Company provides.

The umbrella protects the chapter, house corporation and General Fraternity officers and volunteers in the event of a catastrophe. Fortunately, we never have had a claim this large but many of our peer fraternities have. The renewal date of this coverage is October 1 of each year, the same as our primary insurance policies.

No insurance policy in the world provides coverage for violations of the law. The Beta Theta Pi insurance program is no exception to this rule. The key points to understand are: (1) compliance with federal, state (provincial), local and institutional laws and regulations; (2) compliance with the laws and policies of Beta Theta Pi Fraternity; (3) compliance with the Beta Theta Pi Risk Management Policy.

Those individuals who choose to violate these rules may void any protection for themselves under the Fraternity's insurance program. Their actions may jeopardize the other members, other entities, or other named insureds protected by the Beta Theta Pi program. The following examples are not intended as legal advice but provide illustration:

- (1) With the broad awareness of its membership, liquor is served by members of an active chapter to a minor at a chapter-sponsored function. Were a lawsuit to result, those individuals found to be in violation of the law and/or Beta Theta Pi policy, [in this case the entire active chapter] might be without insurance protection.

- (2) Two members of a 65-man chapter cause injury to someone in connection with a hazing accident. This activity was unauthorized and done secretly without the knowledge of the chapter, and strictly against chapter policy. Were a suit to result, those persons (in this case the two members) again found to be in violation of the law and/or Beta Theta Pi policy, could be without insurance protection. The chapter, House Corporation and other named insureds would be protected.

Although liquor and host liquor coverage may not protect those in violation of the law, these coverages have been broadened to provide coverage 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 house corporations are protected from the unauthorized actions of their chapters. District Chiefs, Chapter Counselors, Financial Advisors and Faculty Advisors are protected from unauthorized actions of individual chapter members and the chapter as a whole, as are the house corporation and all other alumni volunteers involved in the Fraternity.

Insurance coverage is available to all in most cases as long as legitimate and reasonable efforts are made by chapter and alumni leaders to attempt to enforce federal, state, provincial, local, institutional, and Fraternal laws. If chapter officers, District Chiefs, house corporation members, alumni advisory boards and other alumni volunteers totally disregard their responsibilities by routinely ignoring indications of recurring violations of the law within their chapters, insurance coverage may in some cases be in jeopardy.

### **Adding additional insureds**

Any requests to add their parties such as universities and colleges, landlords or special event sponsors to the Beta Theta Pi group liability insurance policy as Additional Named Insureds, must be made in advance. It takes approximately

two weeks to handle such requests, so please plan your requests accordingly. Phone the administrative office for more information.

### **Requesting certificates of insurance**

Certificates of Insurance may be required by property owners (such as hotel, etc.). Such a certificate provides the property owner with documentation that a specified level of liability coverage is in force which will be applied prior to the property owner's coverage. The chapter's original Certificate of Insurance is sent to the chapter and must be retained in the chapter's risk management files. Additional copies of Certificates are available from the administrative office.

Please indicate the name and address of the person or organization where the additional Certificate of Insurance is to be mailed. Please allow ten days for your request to be handled. Beta Theta Pi does not provide protection for real or personal property owned by the chapter, House Corporation, university member or guest. This coverage should be purchased locally.

Whether or not a chapter owns its own chapter house, more than likely it will have several valuable items which should be insured. Ritual equipment, composites, supplies and other items of value should be insured against fire, theft or other types of loss. Chapters which reside in university-owned residence halls, rental houses or lodges also have special insurance needs which should be addressed.

### **Chapter Contents Insurance**

This type of insurance protects all chapter owned property against losses resulting from fire, theft and vandalism. Find out if your chapter has such coverage. If unsure about the chapter's contents coverage, ask the Chapter Counselor or House Corporation.

### **Personal Property Insurance**

Many members mistakenly think the Fraternity liability or property insurance coverage provides indemnity for loss of personal belongings in a fire or other circumstance. It does not. The Risk

Manager should educate all members as to the *real coverages* provided by the Fraternity's insurance policies.

There is *no coverage* for personal property of members provided by any of the General Fraternity insurance policies. In order to be fully protected, members must obtain coverage from one of two sources: 1) parent's homeowners policy, 2) separate tenant (or renters) coverage. It is critical that all members have this understanding of insurance coverage for personal property.

# Chapter Six

## Drug and Alcohol Abuse

Concerning drugs, the Beta Theta Pi Risk Management Policy states:

**The possession, sale and/or use of any illegal drugs or controlled substances at any chapter house, sponsored event or at any event an observer would associate with the Fraternity, is strictly prohibited.**

Ideally, no one in the chapter will have a problem with drug or alcohol use; however, if they do, it is important to understand what that person is going through and how he can be helped. The next few pages will review this matter in a question and answer format.

### **What is chemical dependency and how is it caused?**

It is a disease or illness like any other. It is a primary disease, not a symptom of some other underlying cause. Chemical dependency causes the related problems that occur in the user's or drinker's life.

The exact cause remains unknown, but it is not caused by lack of willpower, weakness of character, or some flaw in a person's moral structure. It is impossible to predict who will become dependent when exposed to using drugs or alcohol.

### **Can other problems in a dependent person's life be treated?**

No. Not while the dependency remains untreated. The disease of chemical dependency rests on a human life in such a way that it effectively blocks the receipt of any other care we might want to deliver to whatever else is wrong with the individual.

### **Once chemically dependent, is a person likely to initiate recovery by himself?**

Probably not. Chemical dependency is predictable

and progressive. Untreated, it will almost always get worse.

### **How long does it last and what will happen if it is left untreated?**

Once dependent, the person remains so forever; however, dependency can be arrested and will remain so as long as there is abstinence from mood-altering chemicals. Relapse is an ever-present danger. Recovery is a lifelong commitment.

Chemical dependency is fatal. If the dependency is not arrested, premature death will result.

### **Can the illness be treated?**

Yes, and intervention is the best and most reliable method for initiating treatment. Over 70% of interventions are successful in leading the individual to accept his or her problem and seek treatment.

### **What are the symptoms of chemical dependency?**

The symptoms are compulsions to use drugs and drink. The compulsion is evident in using or drinking that is inappropriate, unpredictable, excessive, or constant (i.e. having a drink at 8:00 a.m. before class).

### **What is the difference between chemically dependent and non-dependent? I know a friend who used drugs once but hasn't since.**

A non-dependent person will stop using drugs or drinking as a result of a brush with the law, reprimand or an episode with a family problem. A dependent person will not stop. If using alcohol or drugs is causing any continuing disruption in an individual's personal, social, spiritual or economic life and the person does not stop using, he or she is chemically dependent.

### **Can a person be helped while continuing to drink or use?**

No. Not even the best psychiatric help can have lasting effects until substance use or drinking stops.

### **Why doesn't a chemically dependent person seek help when bad experiences are continually occurring?**

People with this illness generally do not seek treatment on their own volition because they are not aware of their dependency. They remain utterly unaware of the progress of the disease. This is due, in a large part, to rationalization and delusion. Every bizarre behavior is rationalized away, and as a result of delusion (repression, blackouts and/or recall), the person's ability to remember what has happened during any given drinking or drug using episode is destroyed.

### **What are the progressive phases of substance abuse?**

The four phases of substance abuse are listed below:

1. Learns mood swings (experimentation).  
Experiences the effects of transferring from normal to euphoric feelings.
2. Seeks mood swings (compulsion).  
Growing anticipation of effects; preoccupied with experiencing effects; desires regular use; develops tolerance (requires more of a drug to obtain the same level of effect).
3. Negative reactions (delusions).  
Experiences depressions after euphoria; rationalizes all negative behavior and feelings; experiences blackouts.
4. Uses chemicals to feel normal (dependency).  
Reality is distorted to the extent that continual use is required to cope with day-to-day living.

### **Who is abusing or misusing drugs?**

You may be surprised to learn that drug abuse or misuse is prevalent throughout society. For instance, the problem may be found in adolescents, housewives, businessmen, young adults (including fraternity men), senior citizens, whites, blacks, — all whether rich or poor.

### **What drugs can be abused?**

Alcohol, stimulants, marijuana, narcotics, hallucinogens, sedatives and inhalants are all substances that are commonly abused. Some of these are legal and some are illegal. For those that are legal, there is a propensity for misuse because they are more widely available.

### **Why are drugs being abused?**

There are numerous reasons for people abusing drugs. Many people abuse drugs for their psychoactive (mind-altering) properties. Others have the wish or belief that drugs can solve their problems; they are pressured by peers to experiment; they want to experiment; they derive enjoyment from taking the drug.

### **What options are available for people who want to help their chemically dependent friends?**

- University counseling services
- Alcoholics Anonymous
- Narcotics Anonymous
- See Appendix \_\_\_ for further resources

# Chapter Seven

## Hazing

Hazing has existed as a major barrier for fraternities and will continue to be so unless brothers break from the past and do what is genuine, moral and uplifting. If Beta Theta Pi, and the Greek system as a whole, are to prosper for years to come, hazing must be eliminated. Hazing creates animosity, artificial brotherhood, dangerous situations, divided chapters, apathy and a lack of spirit for the Ritual.

Ask a hazing chapter why it hazes its pledges. It will give answers such as: "It's tradition," "I did it, so he should have to," "It builds brotherhood," "What we do really isn't hazing," "Our hazing is why we are such a good chapter" or "It teaches respect". These brothers have bought into the hazing mentality that tears at the essence of the Beta spirit. The "hazing paradox" explains how this happens.

### The hazing paradox

A young man enters college and is interested in joining a fraternity. Throughout the recruitment process, he has his heart set on one chapter. The chapter brothers have been telling him that they are the best on campus. He is told that they have the best brotherhood, parties and intramurals. He wants to pledge this chapter, and his wish is granted. He is asked to pledge. He is so proud that he is to become a part of this great chapter.

Shortly thereafter, the hazing begins. The actives profess that it is all in the name of brotherhood and the hazing will make him a true and worthy brother. They say that only the strong can make it through the pledgeship. Pledges have to have a backbone, they say. He is constantly told that the reason the brotherhood is so good in this chapter, the reason why this chapter is the best, is because "we've all gone through the hazing, and it made us brothers!"

The young man's pledgeship period is nearing the

end. He is beginning to feel this so-called brotherhood. He knows that he will be a brother soon. He is proud because he "made it through" the pledgeship so far. Some of his pledge brothers have quit. He thinks they are weak. When they quit, the actives told him that they weren't good enough to be brothers.

The week before he was initiated is called work week, inspiration week or spirit week, but it is really hell week. He hardly ever sleeps. He isn't clean. He can't even think about school. This type of life is awful, but he is so close to the end. He puts up with whatever they ask of him. Of course, everything is still in the name of brotherhood. He is finally initiated, but not before he fails an impossible test and is told that he never will be a brother. He is devastated. But wait, it was a joke. It was just one last hurrah before he became a brother.

So, now he is a brother. Chances are that he has no idea what Beta Theta Pi really means. He has only been through one type of pledgeship. Regardless of this fact, he believes that his chapter's pledgeship is the best method for developing brotherhood. He boasts that his chapter has the best brotherhood on campus, despite the fact that he has never been associated with another chapter and thus has no evidence to base his belief.

He has fallen victim to the "hazing paradox." The hazing, which he believes to develop a great brotherhood, is actually destroying his chapter!

### Why is hazing destroying chapters?

Once initiated, members are exhausted and apathetic. They are not inspired. The hazing overshadowed everything about The Beta Ritual, so they have no idea, and most likely never will have an idea about what it means to be a Beta. Instead of being a united chapter, the brothers are divided. Some brothers may even hate each other because of the hazing that one made the other go through.

A true chapter is not divided. A true chapter understands and lives the Beta Ritual. A true chapter is an asset, not a detriment to Beta Theta Pi. A true chapter does not allow hazing to occur and cannot fall victim to the "hazing paradox."

Hazing tears chapters away from our three great principles and leaves chapters with unfulfilled potential. Hazing is illegal. Hazing is the farthest thing from true Beta Spirit!

**“But really, it is tradition!”**

Hazing may be tradition. . . but only in recent history. Brothers should do their research before they defend hazing by declaring it an ever-important tradition. Our Fraternity began in 1839, and it was not until the late 1910s (after World War I) that hazing began in our chapters. For almost 80 years, half of Beta’s existence, our chapters did not haze. That period of time produced great Betas such as Francis W. Shepardson, Willis O. Robb, George M. Chandler, William R. Baird, Charles D. Walker, Francis H. Sisson and J. Calvin Hanna.

Beta has always been a great fraternity, but it was during that era that Beta dominated every aspect of fraternity life. If hazing is so important for brotherhood, how did Beta prosper without it? If hazing is so vital, why didn’t John Reilly Knox and his associates incorporate it into our first constitution.

### **How can you define hazing?**

Answer these questions about each activity in your pledge/new member education program. If there is one question that has a negative answer, then you know that this activity should be eliminated.

- Is this activity an educational experience?
- Does this activity promote and conform to the ideals and values of Beta?
- Will this activity increase the new members’ respect for Beta?
- Is it an activity that pledged and initiated members participate in together?
- Would you be willing to allow parents to

witness this activity? A judge? The university president?

- Does the activity have value in and of itself?
- Would you be able to defend it in a court of law?
- Does the activity meet both the spirit and letter of the standards prohibiting hazing?

### **Good news**

The good news is that a new trend, away from hazing, is sweeping the Greek system. Fraternity men are beginning to realize that “true brotherhood” is accomplished without hazing and that their chapters are stronger and more focused with a positive pledge education program.

Many Beta chapters are going “hazing free” and some have created amazing pledge education programs. These programs unify the chapter, build up and empower the pledges, promote leadership and create genuine brotherhood. These new pledge education programs are the result of true Beta spirit. If you would like a copy of these pledge programs, please call the Administrative Office at 1-800-800-BETA.

If your chapter does not haze, congratulations. If your chapter does haze, please think about what is happening to your chapter. If you are honest and allow yourself to be open to other points of view, you will agree that hazing is not necessary.

# Chapter Eight

## Sexual abuse and harassment

Sexual abuse and harassment have no place in Beta Theta Pi. In addition to it being a violation of our values and principles, legal liability is a reality in sexual abuse accidents. It is possible that a victim of sexual abuse or rape may be able to sue the perpetrator, even though criminal charges are not filed or are dismissed. The chapter, chapter officers and others may be sued if an accident of sexual abuse occurs at a chapter function.

### What is sexual abuse?

To understand abuse, we must define both sexual harassment and rape. Sexual harassment is "the unwelcome, unreciprocated imposition of sexual attention, usually in the context of a relationship of unequal power". Rape is a "an act of sexual penetration with a person against his/her will". Both of these actions fall under the definition of sexual abuse.

There are many types of sexual abuse. Recognize that sexually abusive behavior occurs on a continuum ranging from harassment to rape. Sexual abuse usually falls into two categories, verbal and physical.

Verbal abuse may include:

- Whistling
- Humor and jokes about sex
- Suggestive or insulting sounds
- Sexual innuendoes about your or someone else's personal appearance
- Sexual innuendoes about your or someone else's sexual activities
- Demands for sexual favors accompanied by implied or overt threats

Physical abuse may include:

- Obscene gestures
- Staring suggestively
- Any inappropriate touching, pinching or patting

- Brushing against someone else's body
- coerced sexual intercourse
- Assault

### What can you do as an individual to minimize sexual abuse?

- Understand that you are responsible for your own actions as an individual and as a member of a group.
- Understand your own sexuality and be aware of social pressures.
- Do not assume that previous permission for sexual activity applies to the current situation.
- Don't assume that just because someone dresses in a "sexy" manner and flirts that he/she want to engage in sexual activity.
- Reject sexual stereotypes that define women as passive, weak and irrational, and men as aggressive, macho and dominating.
- Avoid excessive use of alcohol. Never use illegal drugs in violation of the law. Avoid drinking with prescription medication as indicated on the prescription label. All of the substances will impair your judgement and interfere with effective communications.

### What can you do as a group to prevent sexual abuse?

- Review chapter traditions and eliminate sexist, degrading practices that signal to members that it is okay to demean and not respect others.
- Host educational programs that deal with sexual abuse and harassment for your chapter.
- Invite a campus counselor to conduct a program on male-female relationships and assertiveness communication for your chapter and a sorority chapter.

# **Appendix I**

## ***Beta Theta Pi Risk Management Policy***

Please be aware that changes could be made to the following policy at any time. If this should happen, a new policy will be sent to the chapter president.

**ALCOHOL AND DRUGS**

The Risk Management Policy of Beta Theta Pi includes, but is not limited to, the following provisions which shall apply to all fraternity chapters, colonies and levels of fraternity membership.

1. The possession, use and/or consumption of alcoholic beverages by any fraternity member or guest while on chapter premises, during an official fraternity event, or in any situation sponsored or endorsed by the chapter must be in compliance with all applicable laws of the state, province, county, city, institution or other controlling entity.
2. Abuse of the consumption of alcoholic beverages by any fraternity member or guest while on chapter premises, during an official fraternity event, or in any situation sponsored or endorsed by the chapter shall be prohibited.
3. To clarify the policies stated in (1) and (2) above, the following regulations are adopted but are not meant to be all inclusive:
  - a. No fraternity members, individually or collectively, shall purchase for, serve, or sell alcoholic beverages to minors (i.e., those under legal "drinking age").
  - b. No alcoholic beverages may be purchased through the chapter treasury, nor may the purchase of alcoholic beverages for members or guests be undertaken or coordinated by any member in the name of, or on behalf of the chapter. Pooling of funds is not permitted..
  - c. No chapter may co-sponsor or co-finance a function where alcohol is purchased by any of the host chapters, groups or organizations.
  - d. All recruitment activities will be dry functions.
  - e. Common containers (punch bowls, etc.) for serving alcohol or bulk distribution of alcohol including kegs, party balls, etc., are strictly prohibited unless supplied and managed by a licensed caterer (i.e., third party vendor).
  - f. "Open parties", meaning those with unrestricted access by non-members of the fraternity without specific invitation, are prohibited.
  - g. No member shall permit, tolerate, encourage or participate in "drinking games".
  - h. No chapter may co-sponsor an event with an alcohol distributor, charitable organization, or other entity licensed to sell or give away alcoholic beverages where alcoholic beverages are sold or otherwise provided to those present.
  - i. No alcohol shall be present at any Pledge activity of a chapter.
  - j. A sufficient number of mature party monitors must be adequately trained to handle alcohol and its distribution, and must be instructed not to consume alcoholic beverages prior to, or while fulfilling, the role of party monitor.
  - k. Designated drivers or alternative transportation for those individuals who cannot safely drive their vehicles must be provided at every chapter event.
  - l. Other policies and regulations which may be imposed on fraternities or their members by law or the host institution, adopted by the chapter not in conflict herewith, or inculcated by educational seminars endorsed or provided by the General Fraternity are included by reference.
  - m. The number of persons invited to any event sponsored or co-sponsored by Beta Theta Pi where alcohol is present is limited to three times the chapter size (a 3:1 ratio or 3 guests per member) or, if less, the maximum occupancy of the facility according to fire standards. Larger events are subject to approval, when notified two weeks prior to the event, of the Administrative Secretary. -- *adopted by the Board of Trustees 5/97*
4. The possession, sale and/or use of any illegal drugs or controlled substances at any chapter house, sponsored event or at any event an observer would associate with the fraternity, is strictly prohibited.

**HAZING**

No chapter shall engage in 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 the confines of the chapter house; wearing of public apparel which is conspicuous and not normally in good taste; engaging in public stunts; morally degrading or humiliating games and activities; and any other activities which are not consistent with fraternal law, ritual or policy or the regulations and policies of the educational institution."

**SEXUAL HARASSMENT**

The Fraternity will neither tolerate nor condone any form of sexually abusive behavior on the part of its members whether physical, mental or emotional. This includes any actions which are demeaning to women including, but not limited to date rape, gang rape or verbal harassment.

**FIRE, HEALTH, AND SAFETY**

1. All chapter houses shall meet all local fire and health codes and standards prior to, during, and following occupancy.
2. All chapters must have emergency numbers for fire, police and ambulance posted by common phones and must have evacuation routes posted on the back of the door of each sleeping room.
3. A documented annual house inspection by either a local fire jurisdiction or by an insurance carrier is required.
4. All chapters shall comply with engineering recommendations as reported by the insurance company or local fire jurisdiction.
5. No chapter shall own a pet.
6. Injuries resulting from incidents involving dogs, cats or other animals owned by members are the responsibility of the individual owner/member. Any liability will be the responsibility of the pet owner.

**HAZARDS/FIGHTING**

Hazardous areas must be secured so that they are inaccessible (e.g., roofs, window ledges, open wells, docks, balconies, etc.). **No going on the roof!**

Fighting can lead to brawls and significant injury. Picking a fight is one of the fastest ways to criminal prosecution or civil action. Such activity will not be condoned and may subject the chapter to a review by the General Fraternity.

**PERSONAL INJURY AND PROPERTY**

Our general liability policy is not a health insurance or accident policy for members. If any fraternity member should be injured in a sporting event or any other activity, he should notify his medical carrier (e.g., Blue Cross/Blue Shield) and seek reimbursement of his medical bills. Further, our policy does not cover personal property owned by members. Members should seek coverage through their parents' homeowners policy or obtain renter's insurance.

Notice must be sent to the Administrative Office immediately at 1-800-800-BETA, ext. 333, regardless of the severity of the injury.

**LIABILITY COVERAGE**

No insurance policy in the world provides coverage for violations of the law. The Beta Theta Pi insurance program is no exception. The key points to understand are: (1) compliance with federal, state or provincial, local and institutional laws and regulations; (2) compliance with the laws and policies of Beta Theta Pi Fraternity; (3) compliance with the Beta Theta Pi Risk Management Policy.

Individuals who choose to violate these rules may void their protection under the Fraternity's insurance program. Their actions may jeopardize other members, other entities, or other named insureds protected by the Beta Theta Pi General Liability Policy. The individuals involved will be personally liable and must retain their own attorneys for defense.

## **Appendix II**

### ***Standards for Excellence in Risk Management***

## **Standards for Excellence in Risk Management**

These are twelve simple steps to ensure that your chapter is a safe one. Take the time to implement these guidelines. When all is said and done, you will be happy that you took the proper steps necessary for your chapter.

1. Risk manager elected and acting as Chairman of Risk Management Committee.
2. Operational Risk Management Committee consisting of the Risk Manager, President, Vice President, Social Chairman, House Manager and Chapter counselor.
3. Risk Management committee meetings held monthly.
4. All Beta Theta Pi Risk Management Policies adopted by the chapter and implemented by the Risk Management Committee.
5. Legal counsel (preferably an alumnus) retained by the chapter and appointed by the Chapter Counselor.
6. Legal counsel required to review all contracts prior to signing by the chapter.
7. Regular meetings scheduled between chapter legal counsel and Risk Management Committee.
8. Mandatory Risk Management education for all members of the chapter.
9. Crisis Management plan established by the Risk Management Committee and implemented in all emergency situations.
10. Accidents or injuries occurring on chapter property or at a chapter function are reported immediately (within 24 hours) to the Administrative Office and the Student Affairs Office by the Chapter President,

District Chief or Chapter Counselor.

11. Establishment of a designated area (bulletin board) to display risk management liability insurance bulletins and newsletters received from the Administrative Office.
12. Chapter representation in campus organizations whose mission is to promote responsible social behavior, such as BACCHUS, GAMMA and SADD.

## **Risk Management Requirements for the Sisson Award**

## Appendix III

*Risk Management Requirements for the Sisson Award*

## **Risk Management Requirements for the Sisson Award**

### **October 1**

Submit the Chapter Official's list with the name of the chapter Risk Manager.

### **February 1**

An annual house inspection by either a local fire jurisdiction or by an insurance carrier.

### **February 1**

Submit the Chapter Official's list with the name of the chapter Risk Manager.

### **By June 1**

Demonstrate in the chapter's Annual Report how the chapter has complete compliance with the risk management program. Complete compliance is necessary for qualifying for the Sisson award.

Chapters must host a non-alcoholic social event to meet the Sisson award requirement.

Chapters must hold an alcohol awareness educational program for its members during the academic year to meet the Sisson award requirement. The presenter's name, presentation date, chapter counselor's verification and district chief's verification must be included on the Sisson award application.

### **Each term**

Evaluate the chapter's crisis management plan and review it with the members and new members.

### **Twenty-four hours per day, seven days per week**

All chapters and colonies must report all accidents or accidents to the Administrative Office through the Crisis Management Hotline at 1-800-800-BETA, ext. 333 and enter your phone number at the tone. Appendix IV.

## Appendix IV

*Risk Management Requirements for the John Reily Knox Award*

## **Risk Management Requirements for the John Reily Knox Award**

- The chapter must have at least three risk management seminars/speakers per year. Suggested topics include: date rape, alcohol abuse, fire safety, hazing, etc.
- One of these events must be on campus and open to students outside the chapter. The others may be in house and require only chapter participation; however, the chapter may, and is encouraged to, invite other students if it wishes.
  - \* Include description of topic, date of presentation and the name of the presenter.
- The chapter must have its house inspected for fire safety and perform fire drills at least twice a year.
  - \* Include the dates of inspection and name of inspector.
- The chapter must hold an alcohol-free social event at least twice a year.
  - \* Include the dates of the events and description of the event.

## **Appendix V**

*Self-Inspection Form*

## Self-Inspection Form

The following is a self-inspection that should be completed once per semester by the Risk Manager and House Manager.

Circle s (satisfactory), n/s (not satisfactory) or n/a (not applicable) for each item below. Take action to correct any item marked n/s.

### 1. Fire and life safety

a.	Compliance with local/school fire codes	s	n/s	n/a
b.	Proper fire extinguishers in place	s	n/s	n/a
c.	Working smoke detectors	s	n/s	n/a
d.	Exits clearly marked	s	n/s	n/a
e.	Exits free from furniture/debris	s	n/s	n/a
f.	Exits open from interior without key	s	n/s	n/a
g.	Adequate and accessible fire escapes	s	n/s	n/a
h.	Fire doors are self closing and not wedged open	s	n/s	n/a
i.	One fire drill conducted each semester	s	n/s	n/a
j.	Combustibles are out of the house	s	n/s	n/a
k.	Emergency evacuation plans are posted	s	n/s	n/a
l.	Emergency lighting has been tested	s	n/s	n/a
m.	Emergency phone numbers posted	s	n/s	n/a
n.	Fire alarm system tested	s	n/s	n/a

### 2. Kitchen cooking equipment

a.	Cooking units protected by hood	s	n/s	n/a
b.	Grease filters are cleaned regularly	s	n/s	n/a
c.	Ducts are cleaned annually by a qualified company	s	n/s	n/a
d.	Combustibles are not stored in kitchen	s	n/s	n/a

### 3. Floors and stairs

a.	Surface is free of splinters and breaks	s	n/s	n/a
b.	Surface is not slippery	s	n/s	n/a
c.	Regular maintenance takes place	s	n/s	n/a
d.	Stairs have proper lighting	s	n/s	n/a
e.	Stairs have emergency lighting	s	n/s	n/a
f.	Stairs have treads	s	n/s	n/a
g.	Stair handrails are adequate and secure	s	n/s	n/a

4.	Housekeeping			
a.	Boiler room is adequate	s	n/s	n/a
b.	Attic and basement are adequate	s	n/s	n/a
c.	Storage areas are locked and labelled	s	n/s	n/a
d.	Trash is emptied daily	s	n/s	n/a
6.	Heating			
a.	Boiler is inspected annually	s	n/s	n/a
b.	Certificate is posted	s	n/s	n/a
c.	Boiler/furnace room is separated by a fire door	s	n/s	n/a
d.	Boiler/furnace room has a self-closing door	s	n/s	n/a
e.	Emergency switch is clearly identified	s	n/s	n/a
7.	Electrical			
a.	Fuses are correct size and specifications	s	n/s	n/a
b.	Panel boards and switchboxes are clean and clear	s	n/s	n/a
c.	Extension cords are intact and taped down	s	n/s	n/a
d.	Electrical hot plates are not used in rooms	s	n/s	n/a
8.	Sprinkler System			
a.	All house areas are covered by system	s	n/s	n/a
b.	Gauges are operational	s	n/s	n/a
c.	Valves are locked in the "open" position	s	n/s	n/s
d.	Inspected annually by a qualified inspector	s	n/s	n/a
9.	Special hazards			
a.	Firearms are prohibited	s	n/s	n/a
b.	Candles and incense are not present	s	n/s	n/a
c.	Parking and walkways are in good repair	s	n/s	n/a

## Appendix VI

*This form only needs to be filled out if a third party asks to be a named insured*



## Appendix VII

### **The Kai committee**

# Appendix B–The Kai Committee

## Overview of the Kai Committee

Chapters call it by different names: the judicial board, brotherhood committee, standards board, house policy committee. Beta Theta Pi likes to call it the “kai committee,” just to give it more of a Beta feel. Whatever your chapter may call it, it is there for the same reason . . . to take care of internal discipline and to promote brotherhood.

The kai committee, when properly used, can take some pressure off the executive committee and help the chapter run more smoothly.

Reasons to have a kai committee are self governance, accountability, education and brotherhood development.

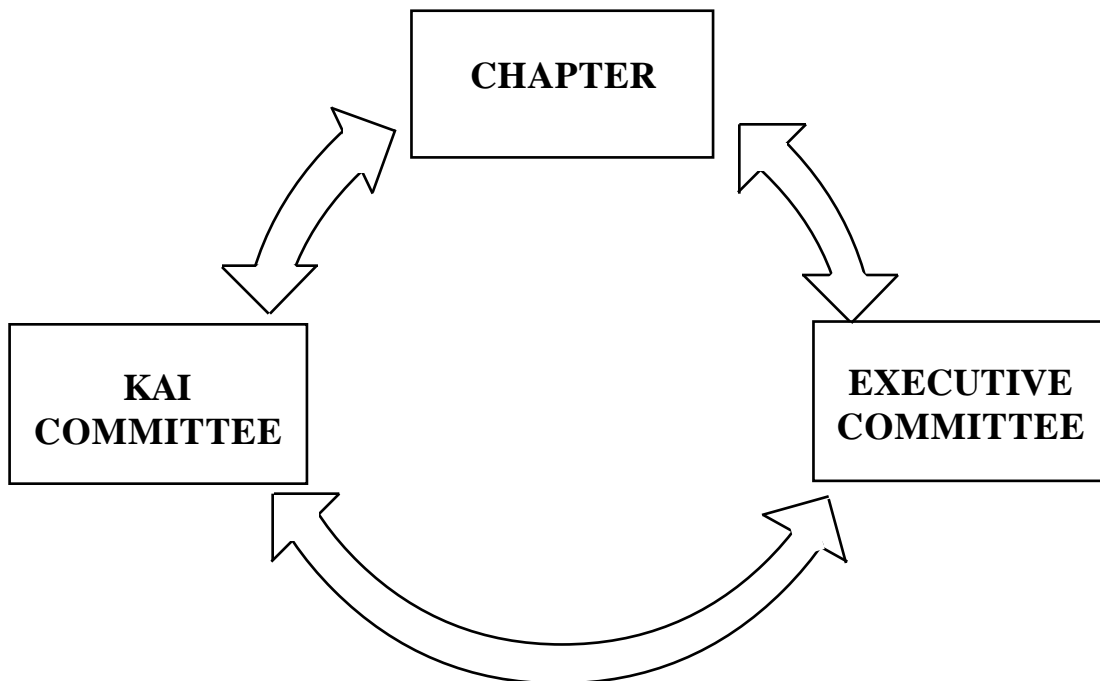
The self governance component exemplifies that the chapter identifies areas of need, and takes action upon violations of ideals and policies. If the chapter cannot handle problems internally, external forces (the university/college, the General Fraternity, local alumni) must intervene, resulting in an unpleasant situation for all. However, if the chapter handles its problems internally, exercising its right to self governance, the external forces mentioned above will not have to intervene.

Secondly, holding our brothers and new members accountable for their actions is essential when running a chapter. There is a need to quickly and appropriately confront behavior that violates Beta principles and policies. Failing to hold members accountable for their actions diminishes the value of being a member of Beta Theta Pi.

The third purpose, education, assures hearing procedures, and sanctions administered, are beneficial for the individual(s) and the chapter as a whole.

Finally, brotherhood development is essential for building a strong and close knit chapter. The kai committee may wish to plan, organize and schedule the “Eye of Wooglin,” brotherhood events, big brother/little brother (pledge father/pledge son) events, all chapter retreats and brotherhood recognition programs.

## Beta Theta Pi Chapter Checks & Balances Chart



### **Setting up a kai committee**

The kai committee should be composed of four to seven members. Ideally, the committee includes at least one member from each class: one freshman, one sophomore, one junior and one senior. The members of the committee should be elected by the chapter, and it is important that they are responsible (current with dues, above a 2.5 GPA and/or above the all-men's average, a member in good standing) and well respected. The chairman of the committee should be the vice president, who will act as a liaison to the executive committee and chapter.

When a case is brought to the attention of the committee, the accused brother(s) should be notified and requested to attend the next kai committee meeting. At the meeting, the case should be heard, committee members should deliberate and render a decision. If the brother(s) feels unfairly treated he/they may appeal the decision at the next chapter meeting (See diagram "Beta Theta Pi Chapter Checks and Balances").

### **Case recommendation**

Kai committee case recommendations should be announced by:

- ˘ The vice president (committee chairman).
- ˘ A committee member who perceives or witnesses a potential problem.
- ˘ An initiate who has a personal complaint or chapter concern.
- ˘ A new member who has a personal complaint or chapter concern.
- ˘ A chapter officer (e.g., scholarship chairman, treasurer) who has a concern.

### **Steps of Action**

1. The kai committee convenes to discuss both the violation and possible sanctions.
2. The committee requests the individual(s) involved to attend a committee meeting to explain his/their side of the issue.
3. Following deliberation of committee members, appropriate actions should (or should not) be taken.
4. Document minutes of meeting procedures for future reference.
5. Sanctions should be reported to the chapter counselor or district chief depending on severity of violation.

### **Sanction severity**

Sanction severity should be determined by the degree to which the case has affected the chapter. There are three levels:

1. Affected the chapter negatively
2. Affected Greek system negatively
3. Affected the community negatively

### **What cases should be heard by the kai committee?**

- ˘ Poor academic performance
- ˘ Financial delinquency
- ˘ Destruction of chapter property
- ˘ Fighting or violent behavior on or off chapter property
- ˘ Harassment of members or any other individuals
- ˘ Violations of local, state and federal laws
- ˘ Possession or use of illegal drugs on chapter property or at chapter events
- ˘ Failure to meet the obligations of an officer position
- ˘ Failure to attend mandatory or all chapter functions
- ˘ Violation of any university/college policy
- ˘ Violation of chapter constitution/by laws, risk management policies and ritual

## **Possible Sanctions**

- ˆ Loss of vote at chapter meetings
- ˆ Loss of rank in room picks
- ˆ Loss of rank in job or dish duties
- ˆ Formal letter of apology to affected party
- ˆ Attending an appropriate workshop or educational seminar
- ˆ Paying for damages
- ˆ Loss of social privileges
- ˆ Loss of intramural participation
- ˆ Removal from office or position
- ˆ Loss of privilege to live in the chapter house
- ˆ Loss of privilege to be a big brother or pledge father
- ˆ Loss of privilege to run for a position in chapter elections
- ˆ Required to seek professional help
- ˆ Required to organize an educational program

## Appendix VIII

*Statement of Position on Little Sister Organizations*

WHEREAS, there is a concern generated from the threat of increased liability to the individual chapters who have little sister organizations; and,

WHEREAS, there is a concern of exposure of mystic symbols and rituals to members of little sisters organizations; and,

WHEREAS, the possibility of women becoming members of Beta Theta Pi; and,

THEREFORE, BE IT RESOLVED by the Miscellaneous Affairs Committee of the 149th General Convention in Toronto, Canada, August 2-5, 1988, that the following positions are adopted and included in the General Fraternity's Statement of Position:

1. Beta Theta Pi will discontinue any little sister programs; and,
2. Beta Theta Pi chapters will cease all little sister rushing, ritual and pledging activities.

AND BE IT FURTHER RESOLVED, that Beta Theta Pi is solely a male organization and will operate as such.

# Appendix IX

*Firearms*

## **Firearms**

Firearms (handguns, shotguns and rifles) do not have a role in the fraternity environment. Loaded weapons must be prohibited. Weapons and ammunition should not be stored in members' rooms. Handguns must be prohibited. Rifles or shotguns, if stored in the chapter house, should be unloaded and disassembled and kept in locked/secured areas. Ammunition should be stored separately from the firearms in locked/secured areas. Campus police may be able to store weapons for the chapter.

# Appendix X

*Chapter Accident/Loss Investigation Report*

# BETA THETA PI

## CHAPTER INCIDENT/LOSS INVESTIGATION REPORT

School Name/Location: \_\_\_\_\_ Chapter Name: \_\_\_\_\_

Date of Incident: \_\_\_\_\_ Time: \_\_\_\_\_

Person Involved: \_\_\_\_\_

Position/Affiliation \_\_\_\_\_

Nature and extent of the incident: \_\_\_\_\_

Location of the incident: \_\_\_\_\_

Did the incident result in an injury? \_\_\_\_\_

Nature and extent of injury: \_\_\_\_\_

Date injury reported: \_\_\_\_\_ Was first aid given? \_\_\_\_\_

Reported to General Fraternity? \_\_\_\_\_ If so, when and by whom? \_\_\_\_\_

Has the media been involved? • Yes • No If yes, how? \_\_\_\_\_

Administrative Office contact: \_\_\_\_\_

How did the accident occur? \_\_\_\_\_

Location of accident: \_\_\_\_\_

Date of this report: \_\_\_\_\_

Signed: \_\_\_\_\_ Title: \_\_\_\_\_

	PRESIDENT	WITNESS 1	WITNESS 2
<b>NAME</b>			
<b>ADDRESS</b>			
<b>CITY</b>			
<b>STATE, ZIP</b>			
<b>PHONE</b>			

A COPY OF THIS REPORT MUST BE MAILED OR FAXED TO THE BETA THETA PI ADMINISTRATIVE OFFICE IMMEDIATELY UPON COMPLETION AND REVIEW. ADDRESS: P.O. BOX 6277, OXFORD, OHIO 45056 OR FAX NUMBER: 513-523-2381. ALL WITNESSES MUST COMPLETE A WITNESS INVESTIGATION STATEMENT TO BE ATTACHED TO THIS REPORT.

**CRISIS MANAGEMENT HOTLINE 800-800-2382, EXT. 333**

**INCLUDE A DETAILED NARRATIVE OF THE EVENTS SURROUNDING THE INCIDENT.**

## **Appendix XI**

*Beta Theta Pi Emergency Phone Numbers*

# BETA THETA PI

## EMERGENCY PHONE NUMBERS

FIRE DEPARTMENT \_\_\_\_\_

CITY POLICE \_\_\_\_\_

CAMPUS POLICE \_\_\_\_\_

AMBULANCE \_\_\_\_\_

HOSPITAL \_\_\_\_\_

CHAPTER COUNSELOR \_\_\_\_\_

DISTRICT CHIEF \_\_\_\_\_

GREEK ADVISOR \_\_\_\_\_

HOUSE CORP PRES \_\_\_\_\_

REGIONAL DIRECTOR \_\_\_\_\_

**CRISIS  
MANAGEMENT** 800-800-2382, ext. 333  
**HOTLINE**

**POST IN ALL  
COMMON AREAS**

## **Appendix XII**

### *Risk Manager's Reports*

Don't know what to say during your officer's report? Here are ten prepared reports that cite real accidents and sections from the Beta Theta Pi Risk Management Policy.

Dear Chapter President:

This is the first edition of the newly founded *Risk Manager's Report*. With the number of risk management incidents rising nationwide, the time has arrived to address the issues which are present in our chapters today. A new edition will be sent to you every two weeks with your mailing, and our hope is that you will read each one at your chapter meeting and post it on your chapter bulletin board. Each copy will contain one of the guidelines from the Risk Management Policy and a real life incident related to that aspect of the policy. With your help this newsletter will become a valuable instrument which will lower the number of risk management incidents and raise the level of safety and awareness in our chapter houses. Thanks for your help, brother.

“Abuse of the consumption of alcoholic beverages, by any fraternity member or guest while on chapter premises, during an official fraternity event, or in any situation sponsored or endorsed by the chapter, shall be prohibited.”

—Risk Management Policy, Alcohol and Drugs, Section 2

***DEATH AT THE UNIVERSITY OF NEW HAMPSHIRE REMOVES FRATERNITY FROM CAMPUS FOREVER***

**The University of New Hampshire has kicked a fraternity off its campus forever after the alcohol-related death of a member last September.**

**After drinking with some friends, the sophomore went up to the roof of the Acacia fraternity house to view a full moon. Apparently he had lost his balance and fell off the roof 35 feet to his death.**

**University officials have ruled that the fraternity will never be allowed back on campus as a recognized student group. Along with the sanctions of the University, the fraternity also faces a lawsuit stemming from the parents of the deceased member.**

—The Northeastern News, October 2, 1996

**Please learn from the mistakes of these unfortunate men. If you think that this could never happen to you—you are wrong. We have taken the time to compile this information for you, and all we ask is that you take some time to consider what can happen when policies are not followed.**

**\*\*If you have any comments or suggestions for this newsletter please feel free to call 1-800-800-BETA, or email us at AOFFICE@WOGLIN.COM. Thanks again.**

Dear Chapter President:

We hope you enjoyed the first edition as it is already time for the second. This issue will focus on alcohol use at pledge functions and why it is important to follow the risk management guidelines. Again, I ask that you read this at your chapter meeting and post it on your chapter bulletin board. With your help this newsletter will become a valuable instrument which will lower the number of risk management incidents and raise the level of safety in our chapter houses. Thanks for your help, brother.

“No alcohol shall be present at any pledge activity of the chapter.”

—Risk Management Policy, Alcohol and Drugs, Section 3, Subsection I

### ***FRATERNITY MEMBERS CHARGED IN DEATH OF STUDENT***

**“Police have charged 12 men, most of them members, of the Theta Chi Fraternity, in the death of a 17-year-old pledge at Clarkson University, in Postdam, New York. The student was found dead in an upstairs room of the Fraternity’s off-campus house on February 9. After a ceremony to invite 21 new students to pledge the Fraternity, the members served beer, vodka, whiskey and other liquor to the pledges, who were all under the legal drinking age, said Chief Terry McKendree, of the Potsdam Village Police.**

**‘The pledges had to vomit in a can,’ McKendree said. ‘The whole purpose was to see if they could get them to throw up and to see whom they could make throw up first.’ Afterward some of the pledges were taken to rooms to spend the night. Fraternity members later told police that they had checked on the pledges several times during the night, and said that they had last seen the victim alive at 5 am. The fraternity members told police that they had found the victim unconscious later that morning and were unable to revive him. He was pronounced dead at the local hospital soon thereafter.**

**The 12 men—including seven current and two former Clarkson students—were each charged with one count of first degree hazing, 20 counts of second degree hazing, one count of reckless endangerment and 21 counts of unlawfully dealing with a child.”**

—FEA News and Notes, March 1997, #11334

**Please learn from the mistakes of these unfortunate men. If you think that this could never happen to you—you are wrong. We have taken the time to compile this information for you, and all we ask is that you take some time to consider what can happen when policies are not followed.**

**\*\*If you have any comments or suggestions for this newsletter please feel free to call 1-800-800-BETA, or email us at AOFFICE@WOGLIN.COM. Thanks again.**

Dear Chapter President:

As time continues to fly, the new day brings forth a new edition of the *Risk Manager's Report*. This issue will focus on the importance of designated drivers and the need for continuous education in the area of driving under the influence. Again, I ask that you read this at your chapter meeting and post it on your chapter bulletin board. With your help this newsletter will become a valuable instrument which will lower the number of risk management incidents and raise the level of safety in our chapter houses. Thanks for your help, brother.

“Designated drivers or alternative transportation for those individuals who cannot safely drive their vehicles must be provided at every chapter event.”

—Risk Management Policy, Alcohol and Drugs, Section 3, Subsection K

### ***CRASH IN PARK KILLS STUDENTS***

**“Two Wittenberg University students were killed when their car, reportedly traveling at more than twice the posted limit, slammed into a tree. One of the students was pronounced dead at the scene and the other died later at the Hospital. Police estimated the car was traveling 67 miles an hour in a 25 mile-per-hour zone.**

**The blood alcohol level of the driver at the time of the crash was 0.23, while the passenger's was 0.15. The maximum legal amount of alcohol to operate a motor vehicle for adults under Ohio law is 0.10.**

**A source close to the accident investigation said that the students had gone out for more beer during a party at the Phi Gamma Delta fraternity house and that a case of beer was found in the car after the wreck.”**

—Springfield News Sun, September 5, 1995

**<Editor's note> It is clear to me that the presence of a designated driver would have benefited this situation greatly. If this chapter would have had a designated driver program, the two young men would still have the majority of their lives ahead of them instead of six feet of top soil.**

**Please learn from the mistakes of these unfortunate men. If you think that this could never happen to you—you are wrong. We have taken the time to compile this information for you, and all we ask is that you take some time to consider what can happen when policies are not followed.**

**\*\*If you have any comments or suggestions for this newsletter please feel free to call 1-800-800-BETA, or email us at AOFFICE@WOGLIN.COM. Thanks again.**

Dear Chapter President:

As the song goes, time is marching along and the day has arrived for which a new edition of the *Risk Manager's Report* is sent to you. This issue will focus on the disastrous side effects of hazing. Read how one incident can force your chapter to lose its charter. Again, I ask that you read this at your chapter meeting and post it on your chapter bulletin board. With your help this newsletter will become a valuable instrument which will lower the number of risk management incidents and raise the level of safety in our chapter houses. Thanks for your help, brother.

“No chapter shall conduct hazing activities.”

—Risk Management Policy, Hazing

### ***SIGMA PHI EPSILON AT SAN DIEGO STATE LOSES ITS CHARTER***

“Sigma Phi Epsilon’s chapter at San Diego State lost its charter amid charges of ervaasive hazing, as the “Breakfast of Champions” consumed by recent pledges contained no trace of Wheaties, or any other cereal, for that matter.

According to the Fraternity’s national board of directors, the house on Hardy Avenue applied the term to a concoction that included dog food, cat food, castor oil and mayonaise, all ‘designed to induce vomiting as punishment for new members.’ Among other initiation rites, the Sig Eps also lined up their pledges to be spat upon and verbally abused, deprived them of sleep and ‘forced consumption of excessive amounts of alcohol,’ according to the national board.

The SDSU chapter of Sigma Phi Epsilon was just six months short of its 50th anniversary when it was closed. The national organization will not grant approval to the chapter for at least four years, when most ,if not all, of the current members will have completed their undergraduate educations.”

—FEA News and Notes, June 1997, #11411

<Editor’s note> It should be noted that Beta Theta Pi would take a similar course of action if confronted with similar facts. Don't overlook this just because it is an example regarding the Sig Eps. The same thing may occur to your chapter.

Please learn from the mistakes of these unfortunate men. If you think that this could never happen to you—you are wrong. We have taken the time to compile this information for you, and all we ask is that you take some time to consider what can happen when policies are not followed.

**\*\*If you have any comments or suggestions for this newsletter please feel free to call 1-800-800-BETA, or email us at AOFFICE@WOGLIN.COM. Thanks again.**

Dear Chapter President:

Well fellas, here's another edition of the *Risk Manager's Report*. I hope these are finding you all well and you are learning from them. This issue will focus on fire safety in the chapter house. One mistake, as simple as not fully extinguishing a cigarette, can lead to a tragedy. Again, I ask that you read this at your chapter meeting and post it on your chapter bulletin board. With your help this newsletter will become a valuable instrument which will lower the number of risk management incidents and raise the level of safety in our chapter houses. Thanks for your help, brother.

“All chapter houses shall, prior to, during and following occupancy, meet local fire and health codes and standards.”

—Risk Management Policy, Fire, Health, and Safety

### ***CORONER RULES ON FRATERNITY FIRE***

**“An Ohio Wesleyan University student who died in a fraternity house fire was drunk and may have been too confused to find his way out. Casey Polatsek, 20, of Medina, Ohio died in a fire at the Phi Delta Theta Fraternity house as the college about 20 miles north of Columbus celebrated homecoming. The cause of death was listed as smoke inhalation, but his blood-alcohol level was 0.15 percent and probably played a roll in his death.**

**Polatsek had a small cut on his forehead and a bump on the back of his head. He may have walked or ran into a door jam, spun around and landed on the floor of the bathroom as smoke spread. Heavy toxic smoke from burning furniture also may have kept him from escaping the fire, which started in another student's room.**

**The fire department captain had said that the fire could have been related to somebody smoking in the room. He also went on to say that it was nothing intentional and it was just an accident, unfortunately a very tragic one.”**

—FEA News and Notes, November 1996, #11233

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Dear Chapter President:

Well fellas, here's another edition of the *Risk Manager's Report*. I hope these are finding you all well and you are learning from them. This issue will focus on fighting and the inherent negatives that are associated with the barbarous action. Again, I ask that you read this at your chapter meeting and post it on your chapter bulletin board. With your help this newsletter will become a valuable instrument which will lower the number of risk management incidents and raise the level of safety in our chapter houses. Thanks for your help, brother.

“Picking a fight with anyone is one of the fastest ways to criminal prosecution or civil action.”

—Risk Management Policy, Hazards/Fighting

### ***CONFRONTING VIOLENCE AT THE UNIVERSITY OF RHODE ISLAND***

**“On October 7, 1996, some 30 University of Rhode Island fraternity members squared off in a parking lot and pummeled each other with fists and beer bottles. URI President Robert L. Carothers stated that alcohol abuse is a big part of the problem, and they are taking measures to accomodate that issue.**

**During this incident more than a dozen students, many of them former members of Sigma Pi Fraternity who now live in the condominium complex, invaded the Sigma Chi house on Upper College Road. The brawl that ensued sent three people to the hospital.**

**Thomas Dougan, assistant vice president for student affairs, suspended all Sigma Chi activities, based on information which suggested Sigma Chi members instigated the brawl. ”**

—FEA News and Notes, November 1996, #11248

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Dear Chapter President:

Well fellas, here's another edition of the *Risk Manager's Report*. I hope these are finding you all well and you are learning from them. This issue will focus on the reality of sexual assaults and the penalties associated with them. Again, I ask that you read this at your chapter meeting and post it on your chapter bulletin board. With your help this newsletter will become a valuable instrument which will lower the number of risk management incidents and raise the level of safety in our chapter houses. Thanks for your help, brother.

“The fraternity will not tolerate or condone any form of sexually abusive behavior on the part of its members, whether physical, mental or emotional.”

—Risk Management Policy, Sexual Harassment

### ***STUDENTS ARRESTED IN ALLEGED RAPE CASE***

**“Three UCLA students were arrested on charges of rape after a fellow student accused them of sexually assaulting her at a fraternity-sponsored weekend event. The three students are all members of the Zeta Beta Tau Fraternity. They were attending an end-of-the-year celebration hosted by the fraternity at the Royal Sun Hotel in Palm Springs.**

**The alleged victim told police she went back to the room with the three suspects. She also told police that she and the suspects were drinking alcohol and smoking marijuana while playing a sexually provocative game. She claims there was a fourth male present in the room while the alleged rape occurred.**

**After the alleged rapes, the woman returned to her hotel room and was taken to the hospital because she was hemorrhaging. The three suspects were arrested and released after posting \$25,000 each in bail. If convicted, they face up to 15 years in state prison.**

—FEA News and Notes, June 1996, #11127

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Dear Chapter President:

Well fellas, here's another edition of the *Risk Manager's Report*. I hope these are finding you all well and you are learning from them. This issue will focus on serving alcohol to minors during chapter events and the real story of what happened when a fraternity was caught. Again, I ask that you read this at your chapter meeting and post it on your chapter bulletin board. With your help this newsletter will become a valuable instrument which will lower the number of risk management incidents and raise the level of safety in our chapter houses. Thanks for your help, brother.

"No fraternity member, collectively or individually, shall purchase for, serve to or sell alcoholic beverages to minors."

—Risk Management Policy, Alcohol and Drugs, Section 3, Subsection A

### ***JURY HOLDS FRATERNITY LIABLE IN \$8 MILLION SUIT***

**"A jury has awarded almost \$8 million to Betsy Lynn Reinfeld who became a quadriplegic after diving into the shallow end of a pool during a fraternity drinking party in the Spring of 1991. According to Steven Schumaier, Reinfeld's attorney, Phi Sigma Kappa fraternity provided the alcoholic beverages that impaired Reinfeld's judgment and physical abilities. 'It was the first time she had ever been intoxicated,' stated Schumaier.**

**Schumaier said he argued in court that the fraternity had violated its own alcohol policies. Both the fraternity and the university had policies in place that prohibited serving alcoholic beverages to minors during fraternity events.**

**The jury assessed \$4.5 million in actual damages and \$4.5 million in punitive damages against the fraternity. After the jury determined the level of fault for both the plaintiff and the defendant, the fraternity was charged just under \$8 million.**

—FEA News and Notes, November 1995, #10914

<Editor's note> With as litigious as our society has become today we have to be extremely cautious when planning social events. This is a prime example of what can happen when we act irresponsibly.

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**\*\*If you have any comments or suggestions for this newsletter please feel free to call 1-800-800-BETA, or email us at [AOFFICE@WOGLIN.COM](mailto:AOFFICE@WOGLIN.COM). Thanks again.**

Dear Chapter President:

Well fellas, here's another edition of the *Risk Manager's Report*. I hope these are finding you all well and you are learning from them. This issue will focus on the need for sober party monitors and the real story of what happened when a fraternity did not have any present. Again, I ask that you read this at your chapter meeting and post it on your chapter bulletin board. With your help this newsletter will become a valuable instrument which will lower the number of risk management incidents and raise the level of safety in our chapter houses. Thanks for your help, brother.

"A sufficient number of party monitors must be mature and trained sufficiently to handle alcohol and its distribution, and must be instructed not to consume alcoholic beverages prior to or while in the role of a party monitor."

—Risk Management Policy, Alcohol and Drugs, Section 3, Subsection J

### ***STUDENT STABBED AT FRATERNITY***

**"A University of Tennessee student was stabbed at the Beta Theta Pi fraternity house. The suspect in the stabbing showed up at the fraternity party inebriated and entered the house, but was later asked to leave.**

**The student who was stabbed was on the front porch and asked one of his brothers to call 911 when the suspect returned. Upon hearing that the chapter had dialed 911, the suspect stated, "I've got your 911" and stabbed the student in the back with a lock blade pocket knife.**

**The suspect's blood alcohol level was unknown, but the stabbing was not a random attack since the attack occurred after the student asked his chapter brother to call 911."**

—The Daily Beacon, Tuesday, September 3, 1996

**Please learn from the mistakes of these unfortunate men. If you think that this could never happen to you—you are wrong. We have taken the time to compile this information for you, and all we ask is that you take some time to consider what can happen when policies are not followed.**

**\*\*If you have any comments or suggestions for this newsletter please feel free to call 1-800-800-BETA, or email us at AOFFICE@WOGLIN.COM. Thanks again.**

Dear Chapter President:

Well fellas, here's another edition of the *Risk Manager's Report*. I hope these are finding you all well and you are learning from them. This issue will focus on drinking games within the chapter and what can happen when they result in irresponsible activity. Again, I ask that you read this at your chapter meeting and post it on your chapter bulletin board. With your help this newsletter will become a valuable instrument which will lower the number of risk management incidents and raise the level of safety in our chapter houses. Thanks for your help, brother.

“No member shall permit, tolerate, encourage or participate in ‘drinking games.’”

—Risk Management Policy, Alcohol and Drugs, Section 3, Subsection G

### ***DRINKING GAMES ENDS WITH FRACTURED SKULL***

**“The Beta Theta Pi chapter at Southern California paid the consequences for playing drinking games. The result of their game was one of their brothers sent to the hospital after a keg was thrown over a balcony and hit him. The object of the game was for the team to finish their keg first and then throw it over the balcony.**

**As a result, a chapter brother was taken to the hospital with a fractured skull. He also received 75 stitches: 20 on his forehead, 25 on the right side of his face and 30 on the back of his head. His knees were also lacerated and received stitches.**

**The chapter was subsequently closed and to date, a lawsuit is still pending. ”**

—Beta Theta Pi Incident Report, April 11, 1996

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## **Appendix XIII**

### *Resources for Information on and Treatment of Drug Abuse*

Remember, you are your brother's keeper! contact these organizations if you or a brother need help with drug abuse.

For information on and treatment of drug abuse (including alcoholism), look in your local Yellow Pages - "Drug Abuse - Treatment". Another primary source should be your local Campus counseling or Crisis Center.

**ORGANIZATION**

**REMARKS**

Hazeldon Foundation  
Box 176  
Center City, MN 55012-0176  
1-800-328-9000 (US)  
1-800-2570070 (MN)

World's largest source of educational materials on chemical dependency.

National HelpLine  
1-800-262-2463

Counselors on duty 24 hours a day - staffed by professionals.

The Johnson Institute  
7151 Metro Blvd. #250  
Minneapolis, MN 55439-2122  
1-800-231-5165 (US)  
1-800-247-0484 (MN)

Provides reference to appropriate agencies in your area.

Narcotic Anonymous  
(See local telephone directory)

Self-help treatment program modeled on successful AA program.

Alcoholics Anonymous  
(See local telephone directory)

Well-known for a very successful treatment program for alcoholics

Al-Anon Family Groups  
(See local telephone directory)

Support program for family and friends of alcoholics.

Nar-Anon Family Groups  
(See local telephone directory)

Support program for family and friends of narcotics users.

National Clearinghouse for Alcohol Information  
PO Box 2345, Dept #10  
Rockville, MD 20852

Write to obtain a listing of counseling and treatment centers in your state.

Look under "Drug Abuse" in local telephone Yellow Pages

Lists many local organizations that work with alcoholics and drug abusers.

PRIDE (Parents Resource Institute for Drug Education)

Provides information on how to deal with abuse problems.

NIDA (National Institute on Drug Abuse)  
1-800-662-4357

Gives information on local treatment facilities.

Alcohol & Drug Abuse Education  
Program  
US Office of Education  
400 Maryland Ave. SW  
Washington, DC 20702

Write to obtain information on education  
and treatment materials.

## **BOOKS**

Road to Recovery  
(Ed., Jean Moore)  
New York: Macmillan, 1985

Lists and provides description of  
several hundred residential treatment  
centers nationwide.

Intervention  
(By Vernon Johnson)  
Johnson Institute, 1986

Complete description of the  
intervention process.

# Appendix XIV

*GENERAL LIABILITY, UMBRELLA & PROPERTY INSURANCE AND CLAIM MANUAL*

# TABLE OF CONTENTS

INTRODUCTION	PAGE 1
LAWSUITS	PAGE 1
GENERAL LIABILITY CLAIMS	PAGE 2
PROPERTY CLAIMS	PAGE 2
CLAIM REPORTING	PAGE 3
GENERAL LIABILITY INSURANCE PROGRAM	PAGE 3
WHO IS COVERED?	PAGE 5
WHO IS NOT COVERED BY THIS POLICY?	PAGE 6
ADDING ADDITIONAL INSURED	PAGE 6
WHAT DOESN'T OUR COVERAGE INCLUDE?	PAGE 6
HOUSE INSPECTIONS	PAGE 7
LEGAL AND ILLEGAL ACTIVITIES	PAGE 7
PROPERTY INSURANCE PROGRAM	PAGE 9
WHAT IS COVERED?	PAGE 11
WHAT IS NOT COVERED?	PAGE 11
HOW DOES A CHAPTER PARTICIPATE IN THE PROPERTY PROGRAM?	PAGE 11
OTHER INSURANCE	PAGE 12
PROPERTY INSURANCE APPLICATION	PAGE 13
LIABILITY INCIDENT/CLAIM REPORTING FORM	PAGE 16

# INTRODUCTION

The purpose of this manual is to give you an understanding of insurance coverages provided and information to properly report all actual and potential liability and property claims with which you may become involved.

The final responsibility for the success of the insurance program rests with our Fraternity and chapters. It is always important to remember that our first line of defense in liability matters is loss prevention, next is loss control, and the insurance contract is the final line of defense. The undergraduate and alumni members' willingness to understand and assume the responsibility of sound risk management practices is a cornerstone of our program.

In the event that an incident or claim does arise, the Beta Theta Pi Fraternity Administrative Office and Kirklin & Company, Inc., will oversee the effective handling of all incident and claim investigation. Included within this manual you will find an incident reporting form that must be completed and submitted at the time of any incident that results in bodily injury or property damage.

## LAWSUITS

There will be occasions when lawsuits may be served on a member of your chapter. As there is only a limited time to answer a lawsuit, the following procedure applies:

- a) Treat any potential or actual claim or lawsuit as a high priority item.
- b) Utilizing the enclosed incident reporting form, note all relevant information.
- c) Forward the suit and incident report by United States Postal Service Express Mail to: Beta Theta Pi Fraternity, Administrative Office, Attn: Risk Management Director (see page # 72 for address and telephone number).

## GENERAL LIABILITY CLAIMS

The types of General Liability claims can be numerous and usually arise out of conditions of a

chapter's premises. They will more than likely involve injury or damage to someone other than an employee or an officer of the Fraternity.

While on the scene, if possible, get all names, addresses and phone numbers of all parties involved, as well as any witnesses to the accident. Immediately complete the attached incident reporting form and submit.

## What should be reported?

Bodily injury to anyone other than an employee and any property damage for which there is a possibility that a claim may be made against Beta Theta Pi Fraternity. Be sure to fully complete the enclosed incident reporting form which will provide the needed information regarding the claim.

It is imperative that all losses or incidents be reported immediately to the Beta Theta Pi Fraternity Administrative Office (See phone numbers and address on next page). The Beta Theta Pi Fraternity Administrative Office is responsible for providing the initial report of the claim to Kirklin & Company, Inc. (See phone numbers and address on next page). Once the claim report is sent to Kirklin & Company, Inc. you will likely be contacted directly by Kirklin & Company, Inc. to discuss the incident. If you are unable to obtain necessary details when first notified of any incident, still report any known facts.

## PROPERTY CLAIMS

*Not all chapters participate in the Beta Theta Pi Property Insurance Program, and property insurance is not included in your risk management fees. Before reporting any damage to chapter property please confirm with a housing corporation officer that your chapter participates in the Beta Theta Pi Fraternity Property Program. Once confirmed:*

- A. Any incident which may damage house corporation/chapter property should be reported immediately by telephone to the Kirklin & Company, Inc. office. (See claim reporting section on next page).
- B. Claim personnel will give you instructions as to how to proceed.

# **BETA THETA PI FRATERNITY**

## **INCIDENT/CLAIMS REPORTING**

### **BETA THETA PI FRATERNITY**

ATTN: Director of Risk Management  
5134 Bonham Road  
P.O. Box 6277  
Oxford, OH 45056-6277  
(800) 800-2382, ext. 240.  
(513) 523-2381 Facsimile

### **KIRKLIN & COMPANY INC.**

ATTN: Rohnda Roehrs  
Claims Coordinator  
P.O. Box 540673  
Omaha, NE 68154  
800-736-4327, ext. (1)205  
800-328-0522 Facsimile

### **THE GENERAL LIABILITY INSURANCE PROGRAM**

The following description is a summary only and is not intended to serve as a substitute for the actual insurance contract.

The Beta Theta Pi Fraternity insurance program provides Blanket Public General Liability Coverage of \$1,000,000 per occurrence with a \$ 2,000,000 general aggregate per location for all participating chapters and chapter house organizations. (See the end of this section for explanation of types of coverage.)

The coverage is for bodily injury and property damage. This protects the local chapter, its officers and members, the house corporation and the national fraternity, including appointed volunteers, from claims arising out of bodily injury and property damage occurring at the premises or at chapter functions away from the premises. It also protects against claims arising out of libel, slander, false arrest, invasion of privacy, eviction from the premises, consumption of food and beverages and incidental malpractice.

**It must be understood, however, that our coverage is for general public liability. It is not accident insurance covering initiated and uninitiated member for injuries sustained on the chapter premises and/or in chapter activities. Liability insurance is not a substitute for medical insurance. Further, it is not Workers' Compensation insurance which may be required for chapter employees such as cooks and housemothers.**

Insurer: Admiral Insurance Company  
Policy Period: October 1, 1998 - October 1, 2000  
Policy Numbers: A98AGO5427

### **Beta Theta Pi Fraternity coverage includes:**

#### **1. COMMERCIAL GENERAL LIABILITY**

Covers liability arising out of fraternity premises and operations.

#### **2. PRODUCTS/COMPLETED OPERATIONS LIABILITY**

Covers preparation and consumption of food and beverages.

#### **3. PERSONAL INJURY & ADVERTISING INJURY**

Covers libel, slander, defamation of character, false arrest, detention, malicious prosecution, wrongful entry or eviction, invasion of privacy.

#### **4. CONTRACTUAL LIABILITY COVERAGE**

Under certain circumstances the liability coverage of Beta Theta Pi Fraternity's insurance contract is extended to protect, other parties with whom a Beta Theta Pi chapter may enter into a contractual agreement. No contract should be signed by any entity/chapter of Beta Theta Pi Fraternity without complete understanding of liabilities being assumed and insurance coverage, if any, that is provided. When any questions arise please contact your chapter advisor or house corporation officer.

#### **5. WATERCRAFT LIABILITY**

Covers hired and non-owned boats/watercraft providing it is less than 26 feet in length.

6. INCIDENTAL MEDICAL MALPRACTICE

Covers liability that arises against an insured chapter or an individual who provides emergency medical care for injuries on or off our premises.

**Who is covered?**

The insurance coverage will pay claims up to \$ 1,000,000 per occurrence for the following organizations and/or people:

7. FIRE LEGAL LIABILITY

\$ 250,000 fire damage limit. This is not a substitute for property insurance. Fire legal liability coverage provides coverage for liability arising against your fraternity out of fire damage to a nonowned premises.

A) The local chapter when it obeys the laws of the institution, city, county, state and country in which it operates and the policies of Beta Theta Pi Fraternity.

B) The chapter officers, executive committee, committee chairman and members while performing the duties of chapter membership.

8. WORLDWIDE COVERAGE

Coverage worldwide for suits brought in the United States.

C) The chapter house corporation while the directors are performing the duties of house corporation directors.

9. HIRED & NON-OWNED AUTOMOBILE LIABILITY COVERAGE

Applies to the situation when a chapter member, chapter employee or volunteer alumnus driving his own car on fraternity business is involved in an accident. Intended to only cover entities of Beta Theta Pi Fraternity and individuals not involved in the accident. Intent is not to provide auto liability coverage to those who are not prudent enough to purchase their own auto liability policy. The auto insurance of the driver or auto owner will be the primary insurance coverage.

D) Alumni chapter officers and members (only with respect to liability for activities performed on behalf of the named insured, i.e. Alumni Clubs, or House Corporations, etc).

E) The chapter alumnus advisor and alumni advisory committee members while performing the duties as alumnus advisor or as alumni advisory committee member.

F) The International Fraternity, its officers, staff members, and appointed volunteers while performing the services of the their salaried or volunteer positions.

10. HOST LIQUOR LIABILITY

Provides coverage when providing alcoholic beverages at no charge to those of legal drinking age. If you are found to be in the business of manufacturing, distributing, selling, serving or furnishing of alcoholic beverages, or if minors are involved, **NO COVERAGE IS PROVIDED!!**

**Who is not covered by this policy?**

A) Any individual member, alumnus, trustee or advisor who's performing tasks outside of his responsibility (i.e. spontaneous social function planned by an individual member, chapter advisor consuming alcohol with undergraduates, a fight between members, etc... )

B) Any member whose illegal or intentional actions result in death or injury to an individual or property damage.

C) Member's parents or family members and guests of chapter members.

**Limits of Coverage**

**\$1,000,000** Bodily injury & property damage Combined Single Limit.

\$2,000,000 Policy Aggregate per location.

- D) College/University administration (see Adding Additional Insureds next page).

### **Adding Additional Insureds**

Additional Insureds may be added to this policy. Such insureds may be your landlord, college, university and/or 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 three weeks in advance of any event and sent to Beta Theta Pi Fraternity Administrative Office, Attn: Director of Risk Management 5134 Bonham Road, PO Box 6277, Oxford, OH 45056-6277. Phone #800-800-2382, ext. 240. Fax # 513-523-2381. Upon approval of the request by the Beta Theta Pi Administrative Office and the insurance carrier a certificate of insurance will be issued by Kirklin & Company, Inc. with the original forwarded to the Additional Insured and a copy to the Administrative Office.

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

- A) Any claim of bodily injury and/or property damage from an incident resulting when:
- 1) An illegal act was performed.
  - 2) An intentional act was performed.
  - 3) A contract made by the chapter is broken.
  - 4) 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.
  - 5) A chapter employee is hurt on the job. Workers' Compensation coverage must be purchased locally by each chapter with any employees.
- B) 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 the Beta Theta Pi liability insurance contract.

### **House Inspections**

The insurance company has the right to make inspections and surveys at any time, give Kirklin & Company, Inc. and Beta Theta Pi 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. Chapter and house corporations will be given advance notification of any inspections and copies of all reports.

### **Legal and Illegal Activity**

Simply stated, no insurance policy in the world provides coverage for violations of the law. The Beta Theta Pi Fraternity insurance program is no exception to this rule. The key points to understand are:

- Compliance with federal, state, local and institutional (college or university) laws and regulations is required.
- Compliance with all regulations and policies of Beta Theta Pi Fraternity is required.

Those individuals who choose to violate these rules may void the protection for themselves under the Beta Theta Pi insurance program. Every effort has been made to avoid their actions from jeopardizing the other members, other entities, or other named insured protected by the Beta Theta Pi program. The following brief examples are intended to provide illustration and do not represent legal advice.

- A) With the broad awareness of its membership, the chapter serves alcohol to a minor in violation of the law at the chapter sponsored function. In the event of an injury, claim or lawsuit, those persons found to be in violation of the law and/or Beta Theta Pi Policy (in this case the entire chapter) most likely would be without insurance protection. The other named insureds would be protected. (i.e. International Fraternity, House corporation or volunteer alumni)

B) 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 secretly without the knowledge of the chapter, and strictly against chapter 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 Beta Theta Pi Policy could be without insurance protection. The chapter, house corporation and other named insured 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 house 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 house corporations and all other appointed alumni volunteers involved with the Fraternity.

All questions regarding insurance interpretation and coverage should be directed to Kirklin & Company, Inc. c/o Bill Snyder, PO Box 540673, Omaha, NE 68154 Phone: 402-498-0464, 800-736-4327, ext 207, Fax: 800-328-0522,

*you wish to apply for property insurance coverage through this program, fill out the application at the back of this manual and follow the directions.*

*Note.- The following section provides information about the Beta Theta Pi Fraternity Property Insurance Program. All chapters of the Fraternity are eligible to apply for property insurance through this program. However, unless your house corporation has made application to and been accepted for this program, your chapter house is not covered. If*

# **BETA THETA PI FRATERNITY**

## **THE CHAPTER PROPERTY INSURANCE PROGRAM**

The following description is a summary only and is not intended to serve as a substitute for the actual insurance contract.

The Fraternal Property Management Association Insurance Program is voluntary and open for participation of any chapter or house corporation of Beta Theta Pi Fraternity. If your chapter does not presently participate in the property program and you wish to be provided a coverage and premium proposal, please see the end of this section for details.

The property 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 housing corporation.

It must be understood, however, that this coverage does not insure the belongings of the individual members of the chapter. Each chapter member must ensure that their personal property is covered by their parents' homeowners coverage. If not, each member should purchase renters coverage through a local insurance agent to insure their personal property.

Insurer:  
Property-  
St. Paul Surplus Lines Insurance Co.

Boiler and Machinery-  
Hartford Steam Boiler Insurance Co.

Policy Period:  
April 1, 1998 to April 1, 1999

Policy Numbers:  
Property-  
LPO 5510004  
Boiler and Machinery-  
FBP 2202592

Policy Deductible:  
\$ 2,500 Per Occurrence except;  
\$ 25,000 Flood and Earthquake except;  
California Earthquake is excluded.  
\$ 1,500 Boiler and Machinery

**The Beta Theta Pi Fraternity coverage includes;**

1. "ALL RISKS" OF PHYSICAL LOSS OR DAMAGE

Extends protection of physical loss or damage to include vandalism, malicious mischief, burglary and theft, etc.. Coverage is included for all causes of loss except those excluded by the insurance contract.

2. REPLACEMENT COST COVERAGE

Provides for the full replacement of the building and contents owned by the chapter or housing corporation if the physical plant is damaged or com-

pletely destroyed, up to the limits of coverage purchased for the premises. All chapters and housing corporations should at least annually assess the replacement cost of their premises to make sure the location is properly insured. All limits of coverage/ value of property changes should be reported to Kirklin & Company, Inc., P.O. Box 540673, Omaha, NE 68154, Attn: Bill Snyder.

3. AGREED AMOUNT COVERAGE

Provides for removal of the coinsurance clause ensuring that a chapter will not be penalized for unintentional under valuation of a chapter property. A chapter must still ensure that the values reported to the insurance carrier are correct, the policy will only pay up to the values reported. For example, if a local housing corporation reports replacement cost building values of \$400,000 and the chapter suffers a total loss and is in need of \$800,000 to replace the structure, the insurance carrier will only pay \$400,000.

4. BUSINESS INCOME (LOSS OF RENTS) COVERAGE

Provides for the payment of rental income to the house corporation that would otherwise be lost if the house can no longer be occupied due to a fire or other extensive damage that prohibits occupancy.

5. EXTRA EXPENSE COVERAGE

Provides \$ 50,000 for the payment of additional expenses that a chapter or corporation might incur if a fire or extensive property damage requires extraordinary expenditures.

6. EARTHQUAKE AND FLOOD COVERAGE

Coverage is provided for both of these causes of loss.

7. LAW AND ORDINANCE COVERAGE

Provides \$ 150,000 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 original state and likely will not provide the additional funds needed to bring the property in compliance with current building code requirements.

## 8. 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, etc ...

### **What is covered ?**

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

- A) Building owned by the local housing corporation or chapter.
- B) Contents owned by the local housing corporation or chapter.
- C) Business Income (Loss of Rents) suffered by the housing corporation.
- D) Extra expense suffered by the housing corporation or chapter.
- E) Boiler, Machinery or Electrical Apparatus owned by the housing corporation or chapter.

### **What is not covered ?**

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

### **How does a chapter participate in the Beta Theta**

### **Pi property program ?**

If your chapter/house corporation is interested in receiving a coverage and premium proposal, please have a housing corporation officer or alumnus/chapter advisor complete the property application attached to this manual. This application will need to be completed before coverage can be bound. Please remit the questionnaire with a request to receive a coverage and premium proposal to Kirklin & Company, Inc., P.O. Box 540673, Omaha, NE 68154, Attn: Suzanne Haas. You may also fax your application to: 1-800-328-0522.

### **Workers' Compensation Coverage**

**The Insurance Program of Beta Theta Pi Fraternity does not provide Workers' Compensation Coverage for chapter employees. It is the duty of each house corporation to make certain they are familiar with their State laws and requirements to carry Workers' Compensation Coverage for employees of the Chapter.**

Each state provides a State Assigned Risk Pool that can insure the Workers' Compensation exposures of the chapter. The State Assigned Risk Pool can be accessed by contacting a local insurance agent or Kirklin & Company, Inc., Beta Theta Pi's insurance broker, to obtain coverage. It is important to note that in addition to payrolls paid to a chapter cook and housemother, subsidized housing provided to chapter members in exchange for service in a position (i.e. house manager, kitchen steward, chapter officer) is considered payroll and if injured the individual likely has the right to recover damages under the Workers' Compensation laws of your state.

All questions can be directed to Mrs. Suzanne Haas, Kirklin & Company, Inc., Telephone # (402) 498-0464 (ext. 203), (800) 736-4327, Fax # (402) 492-8421.



*If built prior to 1975, please provide when each of the following was updated (Month/Year).*

Electrical Wiring \_\_\_\_\_ Heating \_\_\_\_\_ Cooling \_\_\_\_\_

Plumbing \_\_\_\_\_ Roof \_\_\_\_\_

***If unable to provide updates from the previous page and the physical plant was built prior to 1970, please answer the questions in SECTION I. (if updates are provided, or if the physical plant was built after 1970, please skip to SECTION II.)***

## SECTION I

### ***1. Electrical Wiring***

A. Does the system use a fuse box with removable fuses or a circuit breaker box?

Removable fuses \_\_\_\_\_ Circuit Breaker Box \_\_\_\_\_

B. Is there an annual inspection of the system by an outside contractor? Yes \_\_\_\_\_ No \_\_\_\_\_

### ***2. Heating, Ventilation, Air Conditioning***

A. Does the heating system appear to be original or an updated system?

Original \_\_\_\_\_ Updated \_\_\_\_\_

B. Is there an annual inspection of the system by an outside contractor? Yes \_\_\_\_\_ No \_\_\_\_\_

### ***3. Plumbing***

A. Are there any known leaks or problems with the plumbing system? Yes \_\_\_\_\_ No \_\_\_\_\_

B. Please check the box that best describes the plumbing system:

Plastic pipes \_\_\_\_\_ Copper pipes \_\_\_\_\_ Galvanized steel pipes \_\_\_\_\_

### ***4. Roof***

A. Are there any known leaks? Yes \_\_\_\_\_ No \_\_\_\_\_

## SECTION II

***5. Number of Smoke Alarms:*** Battery \_\_\_\_\_ Wired \_\_\_\_\_ # of Fire Extinguishers \_\_\_\_\_

***6. Square Footage:*** \_\_\_\_\_ (Total)

***7. Kitchen on Premises:*** Yes \_\_\_\_\_ No \_\_\_\_\_ If Yes: Metal hood with ansul system?  
Yes \_\_\_\_\_ No \_\_\_\_\_

8. *Boiler on Premises:* Yes \_\_\_\_\_ No \_\_\_\_\_

9. *Building Sprinklered.* Yes \_\_\_\_\_ No \_\_\_\_\_ If Yes: Covers what percent of total area? \_\_\_\_\_ %

**If you answered yes to question #9, please answer the following questions in order to qualify for additional premium discounts:**

10. Is the sprinkler system serviced by an outside contractor? Yes \_\_\_\_\_ No \_\_\_\_\_

*If yes: (If no, skip to question #13.)*

11. Provide name and address of contractor: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

12. Date of last contractor inspection: \_\_\_\_\_ -

13. Are there any automatic sprinkler alarms to an off-premises station? Yes \_\_\_\_\_ No \_\_\_\_\_  
If yes, date of last sprinkler system alarm test: \_\_\_\_\_

### **Coverage Information**

Expiration date of current policy: \_\_\_\_\_

Current carrier: \_\_\_\_\_

Current property premium: \_\_\_\_\_

Building Limit: \_\_\_\_\_ Replacement Cost

Contents Limit: \_\_\_\_\_ Replacement Cost

Loss of Rents Limit: \_\_\_\_\_ Annual Value

Other: \_\_\_\_\_

**PLEASE NOTE:** *You are responsible to insure to value.*

Any known losses in last 5 years? Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, provide details on separate page.

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***You attest to the fact that the questions on this form have been answered completely and no material facts have been intentionally omitted.***

Completed by: \_\_\_\_\_

Title: \_\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

**Please remit to: Kirklin & Co., Inc. P.O. Box 540673 Omaha, NE 68154  
Fax: 402-492-8421**

## **Appendix XV**

*Risk Management Committee Sample Agenda*

# Risk Management Committee Sample Agenda

I. Call to Order

II. Review and Approval of Previous Meeting's Minutes

III. Assessment of Crisis Readiness

IV. Chapter House Safety

- A. Fire prevention plan in place? Fire drills planned?
- B. Chapter house physical evaluation performed monthly? Problem areas corrected from last evaluation?
- C. Evacuation routes and emergency numbers posted in all common areas?

V. Chapter Education

- A. Risk Management education program implemented?
- B. Administrative Office resources being utilized?
- C. Outside resources being utilized?
- D. Liability Insurance Program and Risk Management Policy guidelines reviewed?
- E. Risk and Crisis Management plans introduced in the Pledge Education Program?

VI. Review Previous Chapter Events

- A. What could have been improved?
- B. Were all risk management policies followed?

VII. Review Upcoming Chapter Events

- A. Are all special event forms completed (located in monthly planner)?
- B. Have measures been taken to correct any mistakes from previous chapter events?

VIII. Overall Implementation

- A. Committee meetings regularly held?
- B. Risk Management goals established, implemented and reviewed?
- C. Does Administrative Office need to be contacted for questions?
- D. Are chapter members cooperative? What can be done to increase member cooperation?
- E. Are the Risk Management Sisson Award Requirements met?
- F. Are accidents and incidents being properly reported to the Administrative Office?
- G. Are the Standards of Excellence in Risk Management being implemented?

IX. Old Business/New Business

X. Set time of next meeting/Adjourn

