

## PERSONAL INJURY & PROPERTY

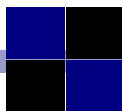
Our general liability policy is not a health insurance or accident policy for members. If any fraternity member should be injured in a sporting event or any other activity, he should notify his medical carrier (e.g., Blue Cross/Blue Shield) and seek reimbursement of his medical bills. Further, our policy 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 rules and regulations; (2) compliance with the rules and policies of Beta Theta Pi Fraternity, and (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.



## 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 actions which are demeaning to women including, but not limited to acquaintance or gang rape or verbal harassment.



## FIRE, HEALTH & 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 and/or study room.
3. A documented annual house inspection by 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 traversing 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.

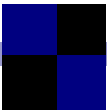
Thomas C. Olver, Director of Risk Management  
 5134 Bonham Road - P.O. Box 6277 Oxford, Ohio 45056  
 Phone: 800-800-2382, ext. 235  
 Fax: 513-523-2381 Email: [tolver@wooglin.com](mailto:tolver@wooglin.com)  
 Crisis Management Hotline: 800-800-2382, ext. 333



# Beta Theta Pi



[www.BetaThetaPi.org](http://www.BetaThetaPi.org)



## ALCOHOL & 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 by the Fraternity.

- 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 three 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.

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."

For more information on hazing laws, visit: [www.stophazing.org/laws.html](http://www.stophazing.org/laws.html)

