Preface

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

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

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

Another resource covering the insurance policies in place for the fraternity is the Insurance and Claims Manual, which is distributed in the fall of each academic year.

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

August 2013 Update
FIPG POLICY

The Risk Management Policy of FIPG, Inc. includes the provisions, which follow and shall apply to all fraternity entities and all levels of fraternity membership.

ALCOHOL AND DRUGS
1. The possession, sale, use or consumption of ALCOHOLIC BEVERAGES, while on chapter premises or during a fraternity event, in any situation sponsored or endorsed by the chapter, or at any event an observer would associate with the fraternity, must be in compliance with any and all applicable laws of the state, province, county, city and institution of higher education, and must comply with either the BYOB or Third Party Vendor Guidelines.

2. No alcoholic beverages may be purchased through or with chapter funds nor may the purchase of same for members or guests be undertaken or coordinated by any member in the name of or on behalf of the chapter. The purchase or use of a bulk quantity or common source(s) of alcoholic beverage, for example, kegs or cases, is prohibited.

3. OPEN PARTIES, meaning those with unrestricted access by nonmembers of the fraternity, without specific invitation, where alcohol is present, are prohibited.

4. No members, collectively or individually, shall purchase for, serve to, or sell alcoholic beverages to any minor (i.e., those under legal drinking age).

5. The possession, sale or use of any ILLEGAL DRUGS or CONTROLLED SUBSTANCES while on chapter premises or during a fraternity event or at any event that an observer would associate with the fraternity is strictly prohibited.

6. No chapter may cosponsor an event with an alcohol distributor or tavern (tavern defined as an establishment generating more than half of annual gross sales from alcohol) at which alcohol is given away, sold or otherwise provided to those present. This includes any event held in, at or on the property of a tavern as defined above for purposes of fundraising. However, a chapter may rent or use a room or area in a tavern as defined above for a closed event held within the provisions of this policy, including the use of a third party vendor and guest list. An event at which alcohol is present may be conducted or cosponsored with a charitable organization if the event is held within the provisions of this policy.

7. No chapter may cosponsor, co-finance or attend or participate in a function at which alcohol is purchased by any of the host chapters, groups or organizations.

8. All recruitment or rush activities associated with any chapter will be nonalcoholic. No recruitment or rush activities associated with any chapter may be held at or in conjunction with a tavern or alcohol distributor as defined in this policy.

9. No member or pledge, associate/new member or novice shall permit, tolerate, encourage or participate in “drinking games.” The definition of drinking games includes but is not limited to the consumption of shots of alcohol, liquor or alcoholic beverages, the practice of consuming shots equating to one’s age, “beer pong,” “century club,” “dares” or any other activity involving
the consumption of alcohol which involves duress or encouragement related to the consumption of alcohol.

10. No alcohol shall be present at any pledge/associate member/new member/novice program, activity or ritual of the chapter. This includes but is not limited to activities associated with “bid night,” “big brother – little brother” events or activities, / “big sister - little sister” events or activities, “family” events or activities and initiation.

HAZING
No chapter, colony, student or alumnus shall conduct nor condone hazing activities. Permission or approval by a person being hazed is not a defense. Hazing activities are defined as:

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

SEXUAL ABUSE AND HARASSMENT
The fraternity will not tolerate or condone any form of sexist or sexually abusive behavior on the part of its members, whether physical, mental or emotional. This is to include any actions, activities or events, whether on chapter premises or an off-site location which are demeaning to women or men, including but not limited to verbal harassment, sexual assault by individuals or members acting together. The employment or use of strippers, exotic dancers or similar, whether professional or amateur, at a fraternity event as defined in this policy is prohibited.

FIRE, HEALTH AND SAFETY
1. All chapter houses should meet all local fire and health codes and standards.

2. All chapters should post by common phones and in other locations emergency numbers for fire, police and ambulance and should have posted evacuation routes on the back of the door of each sleeping room.

3. All chapters should comply with engineering recommendations as reported by the insurance company or municipal authorities.

4. The possession and/or use of firearms or explosive or incendiary devices of any kind within the confines and premises of the chapter house is prohibited.
5. Candles should not be used in chapter houses or individual rooms except under controlled circumstances such as initiation.

**EDUCATION**

Each fraternity shall annually instruct its students and alumni/alumnae in the Risk Management Policy of FIPG, Inc. Additionally, all students and key volunteers shall annually receive a copy of the Risk Management Policy and a copy of the policy shall be available on the fraternity website.

**FOOTNOTE**

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

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

**As of January 2013, the following groups were members of FIPG, Inc.:** Alpha Chi Omega, Alpha Chi Rho, Alpha Epsilon Phi, Alpha Epsilon Pi, Alpha Gamma Delta, Alpha Omicron Pi, Alpha Kappa Lambda, Alpha Phi, Alpha Sigma Alpha, Alpha Sigma Phi, Alpha Sigma Tau, Alpha Tau Omega, Alpha Xi Delta, Chi Omega, Chi Psi, Delta Chi, Delta Delta Delta, Delta Gamma, Delta Kappa Epsilon, Delta Phi Epsilon, Delta Sigma Phi, Delta Tau Delta, Delta Zeta, FarmHouse, Gamma Phi Beta, Kappa Alpha Order, Kappa Alpha Theta, Kappa Delta Rho, Lambda Chi Alpha, NIC, Phi Gamma Delta, Phi Kappa Psi, Phi Kappa Sigma, Phi Kappa Tau, Phi Kappa Theta, Phi Mu, Phi Mu Delta, Pi Sigma Kappa, Pi Beta Phi, Pi Kappa Phi, Pi Lambda Phi, Sigma Alpha Mu, Sigma Nu, Sigma Phi Epsilon, Sigma Pi, Tau Epsilon Phi, Tau Kappa Epsilon, Theta Chi, Zeta Beta Tau, Zeta Psi, and Zeta Tau Alpha

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

Phi Kappa Psi Fraternity prohibits the use and/or implementation of chapter run designated driver programs.

Many of our chapters have designated driver or sober driver programs, in which certain chapter members sign up to serve as designated drivers for other members in hopes of providing safe transportation to and from the chapter house for those members who may be intoxicated. These types of programs are obviously very well-intentioned; however, from a risk management perspective, they surprisingly do more harm than good to the Fraternity for some of the following reasons:

- Designated driver programs that are organized and mandated by the chapter lead participants and other observers to assume that the chapter is ensuring the safety of the driver and the passengers. In actuality, the chapter does not have the capacity or expertise to ensure the safety of the participants. By organizing these types of programs, the chapter is welcoming any claims that may arise due to the designated driver program. On the contrary, friends (chapter members or not) who agree to pick one another up after an evening of alcohol consumption are simply helping a friend; when this practice becomes a chapter activity (advertised at chapter meetings, on Facebook, etc.) is when the liability for the chapter and Fraternity become a concern.

- Designated driver programs put the driver at undue risk for possible claims. Even the best drivers have accidents. If a chapter’s designated driver gets in an accident and people or property are damaged, the driver’s insurance will be the first to respond.

- Designated driver programs typically do not screen the driver volunteers in order to ensure that the safest possible drivers are participating in the activity.

- Frequently, the designated drivers tend to be the younger members of the chapter because they are not yet legally able to consume alcohol. To an outsider, this practice of the older members calling the younger members to pick them up from a bar or party tends to look like hazing, which puts the chapter and Fraternity at increased liability in the event of a claim.

- These programs can lead to a culture of poor decision making by chapter members regarding their use and subsequent abuse of alcohol. Chapter members exploit these programs and use them as an excuse to drink in excess, relying on someone to come pick them up instead of determining how they will get home prior to leaving for the evening.

We encourage our chapters to discuss these difficult issues and the various alternatives available, such as:

- Public transportation
A number of states have effectively legalized the growing and use of marijuana for medical and recreational purposes, and many others are actively considering such measures. Despite this trend towards legalization at the state level, growing and using marijuana remains a crime under federal law. As a result, the use of marijuana in a Phi Kappa Psi chapter facility or at a Fraternity event remains a violation of the Phi Kappa Psi’s Risk Management policies regardless of state laws that may exist.

Specifically, this is covered under item five in the ALCOHOL AND DRUGS of the FIPG policy which states:

5. The possession, sale or use of any ILLEGAL DRUGS or CONTROLLED SUBSTANCES while on chapter premises or during a fraternity event or at any event that an observer would associate with the fraternity is strictly prohibited.

The Controlled Substances Act (“CSA”) criminalizes the growing and use of marijuana, with a limited exception for Food and Drug Administration-approved research. In Gonzales v. Raich, the U.S. Supreme Court held that the CSA prevailed over California’s medical marijuana law based on the Supremacy Clause of the U.S. Constitution. As a result, it has been upheld that federal law enforcement agencies can prosecute users and growers of medical marijuana, despite state law to the contrary.

Despite the trend towards decriminalization of medical and recreational marijuana at the state level, the possession, use and production of marijuana remains illegal at the federal level. Phi Kappa Psi policies therefore reaffirm that use and possession of marijuana is prohibited.
POLICY ON PETS IN CHAPTERS

Many college students enjoy thecompanionship that having a pet can bring. Pets can serve as a welcome distraction from their coursework and other pressures of college. Unfortunately, the risks associated with pets in a collegiate or chapter environment are substantial.

Each year, nearly one third of all liability insurance claims industry wide are a result of dog bite incidents. These claims totaled over $400 million in 2011. The average claim from a dog bite totals over $30,000.

While dog bites are the majority of pet related claims, dogs are not alone in the risks they bring to a chapter environment. Claims resulting from reptiles, cats, birds and other common pets are also submitted to insurance companies each year.

As a result of these factors, Phi Kappa Psi Fraternity has instituted a policy prohibiting animals within the chapter facility and at all chapter events. This is to include both chapter owned pets as well as pets belonging to individual members living within a chapter facility.

HOOKAH POLICY

The Phi Kappa Psi Fraternity prohibits the use of Hookahs or similar products within the fraternity structure or at an event held by the fraternity.

When used, these products create a fire hazard. The coals used to heat the tobacco in a Hookah must be heated elsewhere and transferred to the Hookah, this heating and transferring of coals is very dangerous in a chapter environment. The Hookahs can also often be construed, fairly or not, as drug paraphernalia by university administration or local law enforcement.

This policy was set in 2005 in reaction to recommendations from the insurance carrier.

POLICY UPDATES

This policy will be updated on an as needed basis. If changes are made to the policy, chapters will be notified immediately of any new language, rules and /or restrictions added to the policy. It is the responsibility of the chapter to educate all undergraduate members of any changes.
**THE LIABILITY INSURANCE PROGRAM**

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

Our primary general liability coverage is $2 million for bodily injury and property damage. In addition, there is an umbrella coverage ($4 million) to assist in catastrophic events. These protect our members from claims arising out of bodily injury and property damage, and also against claims of libel, slander, false arrest, invasion of privacy, eviction from the premises, consumption of food and beverages and incidental malpractice. Our D&O program provides a minimum of $1 million coverage and protects our chapters, alumni and national officers while performing their duties in the interests of the Fraternity.

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

**Who is covered?**

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

- The local chapter when it obeys the laws of the institution, city, county, state and country in which it operates.

- The chapter officers, committee chairmen and members while performing the duties of chapter membership.

- The chapter alumnus advisor and chapter advisory committee members while performing the duties of alumnus advisor or of chapter advisory committee members.

- The chapter alumni corporation while the directors are performing the duties of alumni corporation directors.

- Alumni association officers and members (only with respect to liability for activities performed on behalf of the Fraternity).

- The Fraternity, its officers, staff members and appointed volunteers while acting on behalf of the general Fraternity.
Who is not covered?

- Any individual member, alumnus, trustee, or advisor while involved in activities outside of his responsibility (i.e. spontaneous social function planned by an individual member, advisor consuming alcohol with minors, a fight between members, etc.).
- Any member, alumnus or undergraduate, involved in illegal acts.
- Members’ parents or family members.
- College/university administrators (see Adding Additional Insureds below).
- Guests of chapter members.

Adding Additional Insureds

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

What Doesn’t Our Coverage Include?

- Any claim of bodily injury and/or property damage from an incident where:
  - An illegal act was performed.
  - An intentional act to injure or damage was performed.
  - Policies of the Fraternity have been violated.
  - A contract made by the chapter is broken.
  - There is any discharge, release, or escape of smoke, vapors, soot, fume, acids, toxic chemicals, etc. . . upon land, the atmosphere, or any water course or body of water.
  - A chapter employee is hurt on the job. Workers’ Compensation coverage must be purchased locally by each chapter with any employees.

- Any claim of property damage to property owned by, rented by, used by, or cared for by the chapter. An example: The chapter rents a portable generator for an outdoor function and while it is in the care, custody, and control of the chapter, it is damaged and the lessor holds the chapter responsible and liable. No coverage is available under our liability insurance.

House Inspections

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

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

Those individuals who choose to violate these rules may void the protection for themselves under the Fraternity’s insurance program. Their actions do not jeopardize the other members, other entities, or other named insureds protected by the Phi Kappa Psi Fraternity program. The following brief examples are intended to provide illustration and do not represent legal advice.

1. With the broad awareness of its membership, the chapter serves alcohol to a minor in violation of the law at a chapter-sponsored function. In the event of an injury, claim or lawsuit, those persons found to be in violation of the law and/or Phi Kappa Psi Fraternity policy (in this case the entire chapter) most likely would be without insurance protection. The other named insureds would be protected.

2. Two of the members of a 65 man chapter cause injury to someone in connection with a hazing incident. This activity was unauthorized and done without the knowledge of the chapter and was strictly against Fraternity policy. In the event of an injury, claim or lawsuit, those persons (in this case, the two members) found to be in violation of the law and Phi Kappa Psi Fraternity policy could be without insurance protection. The chapter, alumni corporation and other named insureds would be protected.

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

How Your Chapter’s Liability Insurance Premium is Determined

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

Membership — Each fall, the Fraternity Headquarters conducts a census by contacting the AG from each chapter by sending the Semi-Annual Report. In that contact, we obtain updates on current chapter officers, contact addresses and phones, and an accurate count of men who are undergraduate members and new members at that date. The number of members reported is translated into a percentage of the total undergraduate membership. For instance, if we have 5,000 undergraduate members identified in our census, and your chapter is 50 men strong, you have 1% of the total undergraduate membership and will pay 1% of the master premium.
Many chapters have gotten used to thinking of billings as a per man fee. While you can break it down that way, the fee you charge per member can change considerably if you add or lose membership, or if you have an incentive or fine structure which charges different rates to different members, based on their performance. Our billings are based on a “snapshot” of membership at a particular date, thereby providing an excellent incentive for you to add new members and reduce the actual “per man” costs of your coverage.

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

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

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

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

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

**The Property Insurance Program**

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

A certificate of insurance is issued once the premium is paid. This is your proof of insurance and lists such specifics as the companies who have underwritten the coverage, the policy numbers, the deductible amounts for different types of claims, the specific dollar limits of coverage for building, contents, and loss of rents and any lienholder or loss payees. Once received, you should review the certificate to make sure all information is correct. **Notify the Fraternity Headquarters immediately if any changes are needed.**
NOTE: The Fraternity’s property coverage does not insure the belongings of the individual members of the chapter. Each chapter member should find out whether their personal property is covered by their parents’ homeowners coverage. If it is not, members should purchase renter’s coverage through a local agent to insure their personal property.

The Property Coverage includes:

- “All Risks” of Physical Loss or Damage — Extends protection of physical loss or damage to include vandalism, malicious mischief, burglary, theft, etc. Coverage is included for all causes of loss except those specifically excluded by the insurance contract.

- Replacement Cost Coverage — Provides for the full replacement of the building and contents owned by the chapter or alumni corporation, if the physical plant is damaged or completely destroyed, up to the limits of coverage purchased for the premises. For example, if the alumni corporation reports building values of $400,000, then suffers a total loss and is in need of $800,000 to replace the structure, the insurance carrier is only responsible to pay up to $400,000—though extra expense and law and ordinance may contribute funds also. Chapters and alumni corporations should assess the replacement cost of their premises annually to make sure the location is properly insured.

- Agreed Amount Coverage — A chapter must still ensure that the values reported to the insurance carrier are correct, as the policy will only pay up to the values reported.

- Business Income (Loss of Rents) Coverage — Provides for the payment of rental income to the alumni corporation that would otherwise be lost if the house can no longer be occupied due to a fire or to other extensive damage that prohibits occupancy.

- Extra Expense Coverage — Provides for the payment of additional expenses, such as demolition or debris removal, that a chapter or corporation might incur if a fire or extensive property damage requires extraordinary expenditures.

- Earthquake and Flood Coverage — Provides coverage for both although the deductible is higher. Contact the Fraternity Headquarters for the specifics on the aspect of the coverage.

- Law and Ordinance Coverage — Provides the additional funds necessary to bring damaged structures up to current building code requirements following a fire or other extensive damage to a chapter house. Standard property insurance policies only require the insurance company to return the property to its condition prior to the loss and likely will not provide the additional funds needed to bring the property in compliance with current building code requirements.

- Boiler and Machinery Coverage — Provides protection for losses suffered as a result of accidental damage or mechanical or electrical system failure in a chapter house from boilers, heating and cooling systems, hot water supply tanks, compressors, pumps, transformers, circuit breakers, electrical panels, telephone systems, etc.
What is covered?

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

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

What is not covered?

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

Questions regarding insurance coverage should be directed to:

Phi Kappa Psi Fraternity, 5395 Emerson Way, Indianapolis, IN  46226.
Telephone (317) 632–1852.
As mentioned earlier, Phi Kappa Psi’s insurance program is one of the most comprehensive in the interfraternity world. In addition to a commercial general liability and property program, the Fraternity has a policy for directors and officers (D&O) and a fidelity bond program for the presidents and treasurers of chapters and alumni corporations.

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

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

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

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

It is expected that all chapters and alumni corporations have checks and balances in place to minimize the possibility for fraud. Nonetheless, with 100+ chapters and almost as many corporations, it is likely that somewhere one of these groups will encounter fraud. To help avoid a loss from occurring, it is important that all organizational checks require dual signatures. No chapter or corporation check should be able to be cashed without the signature of at least two officers.

Questions regarding insurance coverage should be directed to:
Phi Kappa Psi Fraternity, 5395 Emerson Way, Indianapolis, IN 46226.
Telephone (317) 632–1852.
SOCIAL PROGRAMMING & ALCOHOL

Over the years, countless incidents have been reported on college campuses where alcohol was a factor. These incidents include falls from heights, sexual abuse, fights and automobile accidents. Students in these incidents suffered physical and psychological damage. In others, students died.

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

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

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

Planning a “Bring Your Own” Social Event

Types and amounts of alcohol:

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

Entrance, IDs and wristbands:

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

Monitors:

There should be a minimum of one monitor for every 20 attendees at any event where alcohol is present. Monitors are not to consume any alcohol prior to, nor during, the event. A monitor should be at the door checking IDs, another should be one of the monitors at the bar and the remaining monitors should be circulating throughout the event, on the lookout for potential problems. Monitors should be easily identifiable during the event.
The bar:
The bar should be an area where access to alcohol is restricted. A licensed bartender should be hired to supervise control of the bar and to ensure that no one is served if they are visibly intoxicated.

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

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

Prudent practices for safe events:

- Require identification (carding) of everyone attending any function where alcohol is present. Never allow underage members or guests to possess or consume alcohol.

- Consider hiring professional security staff to assist with:
  - overseeing the function
  - collecting car keys/calling taxis
  - identification (carding) of guests
  - uninvited/intoxicated guests

- Never promote or sponsor an event where you might be interpreted as selling alcohol:
  - selling drink tickets
  - beer vending machines
  - never have an event in conjunction with a local bar or alcohol distributor if alcohol will be available
  - selling empty cups
  - never charge for “all you can drink”

- Provide reliable transportation or taxis for members or guests who have had too much to drink. If a function is held away from the chapter house, consider renting a bus or arranging transportation with professional drivers.

- Serve nonalcoholic beverages and plenty of non-salty, protein–rich food like fruits, meats and cheeses. Respect an individual’s right not to drink.

- Do not promote alcohol as the center of the party or allow members or guests to engage in drinking games. Emphasize a theme or event, not alcohol.

- Impose sanctions on any undergraduate members or new members who inflict physical damage or cause personal injury. If a party gets out of your control, utilize security or call police to shut it down immediately.
Remember that overindulgence of alcohol is dangerous. Keep in mind our policies, including:

- no kegs, party balls, trash cans of punch, etc.
- no purchase of alcohol with chapter funds
- dry recruitment and new member events
- no open parties with alcohol

Establish a time limit for the party (four hours should be a guideline) and be aware of the noise level and how it impacts your neighbors. Do not advertise parties.

Shut down the bar one hour prior to the established ending time for the party. Provide coffee and other nonalcoholic beverages for the duration of the event.

Prohibit “road trips” involving alcohol during the drive.

Educate your chapter by bringing guest speakers and alcohol awareness literature.

**Decreasing your Liability for Social Functions**

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

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

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

Of course, the best procedure is prevention. Don’t allow social functions involving alcohol to get out of control. Pay close attention to the behavior of members and guests.
Look for signs and symptoms
- Unconscious, or difficult to awaken
- Bluish fingernails, lips, and gums
- Slowed, stopped, or irregular breathing

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

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

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

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

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

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

Further considerations for special events...

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

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

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

If the chapter does not currently have legal counsel, consider the following options:
- An attorney who is an alumnus of the Fraternity
- An attorney who is a personal friend of an alumnus advisor or corporation member
- An attorney who is the parent of one of your undergraduate members
- Campus or community legal services

Leased facility and equipment inspection

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

DO NOT CONTRACT WITH A THIRD PARTY FOR USE OF AN UNSAFE FACILITY!
The liability for injuries to guests and members can be transferred to the event sponsor (Phi Psi) as a result of the use of contracts that accepted the property in an “as is” condition. Remember to always have legal counsel review contracts before they are signed.

Some examples of liability losses connected to unsafe leased facilities and/or equipment:
- fires or fireworks
- ice rink surfaces
- diving boards at leased pools
- bleachers
- electrical equipment
- sidewalks
- carnival rides

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

The involvement of third parties (anyone providing you with a facility or services) will, in some cases, require the chapter to provide some form of Indemnity Agreement or Certificate of Insurance to the third party. An “indemnity” or “hold harmless” agreement indicates that the chapter indemnifies the third party (i.e. the chapter will not transfer liability for a claim against them, to the third party—sometimes even in the event of the third party’s negligence). The chapter should never sign a contract with a hold harmless clause or indemnity agreement without the advice of legal counsel.

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

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

**A special note on injuries**

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

**Single event guidelines**

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

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

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

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

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

All questions regarding insurance coverage should be directed to:
Phi Kappa Psi Fraternity, 5395 Emerson Way, Indianapolis, IN 46226.
Telephone (317) 632-1852.
**Housing**

Phi Kappa Psi alumni corporations lease or own more than $85,000,000 in properties nationwide. As these properties grow older, and health and safety codes become more demanding, the task of protecting these assets and the safety of our members and guests becomes more challenging. A consistent program of property management and maintenance is important to the success and growth of any chapter.

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

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

**Property Inspections**

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

**Procedure**

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

**Who to involve**

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

Careless smoking and match disposal, misuse of electricity by overloading outlets, use of inadequate extension cords and defective heating devices have all been linked to fires in Greek housing. All can be eliminated with proper emphasis by alumni and chapter leaders.

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

- Devote an entire meeting to fire safety in the chapter house. Have a local fire department official as a guest speaker. Dedicate the chapter toward a fire safety program, even though it may involve some effort, sacrifice and expense.

- Designate a member, perhaps the house manager, to coordinate fire safety. Give him the power to act and to enforce fire safety measures.

- Require, as a matter of chapter policy, that members support the fire safety program.

- Have the house manager inspect the house, individual rooms, alarm systems and fire extinguishers at regular intervals.

- Correct any fire hazards as soon as possible after they are recognized.

- Encourage your IFC to begin regular workshops on fire prevention for all fraternities.

Key Elements of a Fire Safety Program

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

- Develop a prearranged emergency plan of action, in case of fire.

- Hold unannounced fire drills to evacuate the house (the most effective are held at night or early morning).

- All chapter houses should keep emergency exits, fire escapes and fire doors clear and ready for emergencies.

- New chapter houses should be built well above fire codes.

- Chapter house remodeling plans should always be reviewed by local authorities to make certain they are in compliance with building and fire codes.

- Do not permit any fire door to be propped or wedged open.

- Fire extinguishers of the correct type and size should be placed on every floor and remain in place. Members should be familiar with effective methods of operation and regular inspections and drills should take place.
Smoke detectors should be strategically placed around the house. Hard-wired systems are preferred. Otherwise, batteries should be changed annually.

Stiff fines ($200 is not excessive) should be enforced for disarming alarms or discharging extinguishers in non-emergency situations.

Party decorations should be nonflammable and should never block exits. Clean up and remove party decorations immediately after the party. Check for cigarette butts behind and in couches and chairs to avoid fires.

Clearly post the number of the fire department in common areas of the chapter house. Always call the fire department after discovering a fire.

Review your chapter’s property insurance coverage to ensure appropriate levels for replacement value of the property.

Emergency Evacuation Procedures

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

Recognize that if there is an emergency, a plan of action should be in place to evacuate the premises and account for all individuals.

Prepare an evacuation handout for your chapter and distribute it at a chapter meeting once each term. Discuss it!

Discuss location of equipment such as fire alarms, extinguishers, smoke detectors, etc.

Devise a “buddy system” to account for members and an individual to account for all.

Regroup outside in a prearranged area to make accounting for individuals easier.

Discuss who is in charge and what they are to do about calling for help.

Post emergency phone numbers and names of people to contact.

Have everyone stay in the vicinity. One person, preferably the chapter GP, should meet with emergency personnel.

Determine who will allow people to return to the house and when.

Post plans and diagrams of your evacuation procedures on the inside of residence room doors, in
Maintain a well-supplied first aid kit.

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

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

**Guidelines during times of non-occupancy**

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

*All questions regarding insurance coverage should be directed to: Phi Kappa Psi Fraternity, 5395 Emerson Way, Indianapolis, IN 46226. Telephone (317) 632–1852.*
Hazing & New Member Education

Hazing Defined

No chapter, colony, student or alumnus shall conduct nor condone hazing activities. Permission or approval by a person being hazed is not a defense. Hazing activities are defined as:

No chapter, colony, or student or alumnus shall conduct nor condone hazing activities. Hazing activities are defined as: “Any action taken or situation created, intentionally, whether on or off fraternity premises, to produce mental or physical discomfort, embarrassment, harassment, or ridicule. Such activities may include but are not limited to the following: use of alcohol; paddling in any form; creation of excessive fatigue; physical and psychological shocks; quests, treasure hunts, scavenger hunts, road trips or any other such activities carried on outside or inside the confines of the chapter house; wearing of public apparel which is conspicuous and not normally in good taste; engaging in public stunts and buffoonery; morally degrading or humiliating games and activities; and any other activities which are not consistent with academic achievement, fraternal law, ritual or policy or the regulations and policies of the educational institution, or applicable state law.”

The Myths of Hazing

- **Hazing builds unity...**but, then again, so do most prisons. The truth is hazing alienates the Fraternity’s newest members from the initiated chapter and causes hatreds and divisions among the brothers. The success or failure of the chapter will come from your ability to work together as a **chapter**, not a bunch of classes all bickering between one another.

- **Hazing motivates new members.** To do what? Hate their brothers, break the law and jeopardize the future of the chapter? If hazing is the means by which a chapter motivates a new member class, the chapter needs to reevaluate its mission and goals.

- **We’ve always done it this way.** An excuse used by backward–thinking men throughout time to defend their doing nothing. Legislatures and universities are mandating change and we must respond. Like the corporate world; groups that don’t embrace change die.

- **We only haze a little bit or We haze much less than other chapters.** If you haze, you haze—the fact that you’re not the worst hazers doesn’t make it less a violation. Any hazing is unacceptable and a violation of the ideals within our Ritual. In most states it’s also a violation of the law.

- **I had to go through it.** The sins of the past do not justify the actions of the present. The Marines, the service academies, major college athletic teams, etc. are all working to abolish the hazing of new recruits. The interfraternity world can do no less.

- **We will have less qualified members if we abolish hazing.** No! Members who have never been hazed will be better brothers. Chapters that do not haze prove this fact with each successive new member class.
The new members have to learn to respect the members. Agreed... but that respect must be earned through actions which benefit and lead to the success of the chapter. You can’t force respect out of someone through intimidation, harassment or embarrassment.

The Facts

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

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

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Telephone (317) 632–1852.
SEXUAL ASSAULT

The United States Department of Justice defines sexual assault on their website as, “…any type of sexual contact or behavior that occurs without the explicit consent of the recipient. Falling under the definition of sexual assault are sexual activities such as forced sexual intercourse, forcible sodomy, child molestation, incest, fondling, and attempted rape.” However it is defined, sexual assault is not related to sex... it’s related to violence and to power. Each year, hundreds of men and women are victims of some form of sexual assault.

Phi Kappa Psi has a strict policy regarding sexual assault. Any type of improper sexual conduct is against the ideals of gentlemen and the precepts of our Ritual to which we have taken an oath and by which we aspire to live. The FIPG Policy has the following statement regarding sexual assault:

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

The number one myth about rape is that it only occurs between strangers. While this does happen, the majority of rapes are given the name “acquaintance rape,” meaning that the victims knew their assailants. Acquaintance rapes are frequently premeditated and as violent as stranger rapes.

In the collegiate environment, students are often surrounded by people they know and trust, whether that trust is warranted or not. Students also often have access to alcohol for the first time, and are in the process of learning their own limits. This combination can prove to be very volatile. Between the years of 2005 to 2010, 78% of sexual violence involved an offender who was a family member, intimate partner, friend, or acquaintance (1). Up to three-quarters of reported acquaintance rape cases involve alcohol by at least one of the parties involved. (2)

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Santa Monica Hospital Rape Treatment Center Steps to Avoid Acquaintance Rape

Know your sexual intentions and limits and communicate them clearly. You have the right to say “no” to any unwanted sexual contact. If you say “no,” say it like you mean it. Back up your words with your body language. If you are uncertain about what you want, ask your partner to respect your feelings. Don’t give mixed messages.

Don’t assume your partner can read your mind. Don’t assume that your partner will “get the message” without your having to say what you are feeling. Tell the person you are with how far you want to go, what you want and don’t want to do, and when you want to stop.

Remember that some people think that drinking heavily, wearing “sexy” clothes, or agreeing to be alone with them indicates a willingness to have sex. Be especially careful to communicate your limits and intentions clearly in such situations.

Trust your “gut” feelings. If you start to feel uncomfortable or unsafe in a situation, listen to your feelings and act on them. Get yourself out of the situation as soon as possible.

Don’t be afraid to ask for help or “make a scene” if you feel threatened. If you are being pressured or forced into sexual activity against your will, let the other person know how you feel and get out of the situation, even if it’s awkward and even if you embarrass the other person or hurt his feelings.

Be especially careful in situations involving the use of drugs or alcohol. Drugs and alcohol can make you less aware of danger signs and less able to communicate clearly. Be especially aware when you are in a new situation or with people that you don’t know well. You need to be able to make good decisions to protect yourself from sexual assault.

Go to parties or clubs with friends you can trust and agree to “look out” for one another. At parties where there is drinking or drugs, appoint a “designated sober person,” one friend who won’t drink and who will look out for the others in the group by regularly checking on them. Leave parties with people you know. Don’t leave alone or with someone you don’t know very well.

Listen carefully to the person you are with in sexual situations. If your partner says “no” to sexual contact, or her body language tells you she is unsure or unwilling, stop. If your partner was willing at first, but now doesn’t want to go any further, stop. If you think you are getting a “mixed message,” or you are not sure what your partner wants, don’t use threats or force. Stop. Ask your partner what she or he wants.

Don’t assume you know what another person wants. For example, don’t automatically assume that just because a girl gets drunk, wears “sexy” clothing, or agrees to be alone with you, she wants to have sex. Don’t assume that just because someone has had sex with you before, she or he is willing to have sex with you again. And don’t assume that when a partner consents to kissing or other sexual touching, she or he is willing to have sexual intercourse.

Be aware that if you have sex with someone who is mentally or physically unable to give consent or is unable to resist, you may be committing rape or sexual assault. If you have sex with someone who is under the influence of alcohol or drugs, “passed out,” asleep, unable to say “no,” or too “out of it” to know what is happening, you may be guilty of rape or sexual assault.
Resist peer pressure to do things you don’t want to do. Don’t participate in violent or criminal acts or get involved in any activity that makes you feel uncomfortable. Don’t ever “join in” or “go along” with people who are abusing another person.

“Get involved” if you think someone else might be in trouble. If you see someone who could be about to commit rape or become a victim, help the person who may get hurt.

Communication: A Key to Prevention

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

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

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Telephone (317) 632–1852
INCIDENT RESPONSE

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

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

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

PROCEDURE FOR REPORTING CLAIMS AND ACCIDENTS

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

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

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

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

- Your Chapter Advisor and House Corporation President
- Appropriate campus authorities; i.e. Fraternity Advisor or Dean of Students
- Phi Kappa Psi Fraternity • 5395 Emerson Way, Indianapolis, IN 46226.
  Telephone (317) 632–1852.

1. Do not acknowledge responsibility or admit liability in any incident. Only the insurance company has the right to accept responsibility, or agree to make any payment or repair any damage.

2. While on the scene of an incident, get the names, addresses and phone numbers of all parties involved, as well as any witnesses.

3. It is necessary to submit a written summary within 48 hours of the incident. Summary forms are
available from the Fraternity Headquarters by mail or fax, and from the Web site.

Specifically, the summary should include:

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

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

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

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

Chapter: ___________________________ Date: ___________________________
Person Completing Report: ___________________________
Position: ___________________________ Phone: ___________________________
Date of Incident: ______________________ Time of Incident: ______________________
Location of Incident: ______________________

NAMES AND PHONE NUMBERS OF ANY WITNESSES

Names ___________________________ Telephone Numbers ___________________________

__________________________________________

__________________________________________

__________________________________________

NAMES OF INJURED PARTIES (IF ANY)

__________________________________________

__________________________________________

__________________________________________

NATURE AND EXTENT OF INJURIES (IF ANY)

__________________________________________

__________________________________________

__________________________________________

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

__________________________________________

__________________________________________

__________________________________________

Were there any citations, charges or arrests as a result of the incident? YES NO
If yes, explain: ___________________________

__________________________________________

__________________________________________

__________________________________________

This form can be completed on-line, search Incident Reporting Form on in the Resource Library on the Phi Psi Experience
Describe what happened in as complete detail as possible (use extra pages if necessary):

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

What action has the chapter taken since the incident?

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

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

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

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

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

For Headquarters Use

Report received (date): ________________________________________________
By: ________________________________________________________________
Notes: ______________________________________________________________
Crisis Management

The Phi Kappa Psi Crisis Management Guide is designed to instruct staff, volunteers and chapter leaders on how to respond to a variety of crises. The Crisis Management Guide utilizes a step-by-step approach to assist any person in managing any number of situations.
In this guide, we will provide guidance for a number of potential situations:
• Fire or Significant House Damage
• Death or Suicide
• Suicide Attempt
• Hazing
• Sexual Assault
• Alcohol & Drug Abuse
• Serious Injury or Illness

An important realization in all of these situations is to make sure that any crisis is immediately and thoroughly reported to the appropriate members of the National Staff, along with local authorities and university personnel. There are many steps to take, and most require immediate attention, but keeping protocol in place and having the appropriate people informed will allow for the process to evolve effectively and efficiently.

While much of the enclosed is meant to be used in a reactionary way, studying the response tactics and roles is important for both the National Staff and local leaders. Chapter and alumni leaders should familiarize themselves with the policies and procedures in all situations and know what action needs to be taken in case of the crisis situation.

Remember, no matter what type of crisis you have to deal with, follow these steps in managing yourself and chapter:

1) Maintain Control – Remain cool and calm and think through your actions. Panicking will not help to resolve the situation and reach a desired outcome
2) Contact Authorities – Never hesitate, no matter the potential consequences. Contact the appropriate authorities depending on the situation. This could be as simple as calling 911, or simply a phone call to your Greek Advisor
3) Close The House – If you are a housed group, close down the property for any crisis and clear out any nonresident. This will help to manage the situation and allow for a central place to collect information.
4) Notify University and National Office Staff – The faster all parties are notified, the sooner you can get help with the situation. Both staffs are trained and experienced to handle situations of crisis and will take much of the burden off of you.
5) Hold A Chapter Meeting – You want everybody to be on the same page as it relates to the situation. As soon as the time allows, bring the chapter together for a quick meeting. Communicate the necessary details to avoid any misinformation and rumors. MOST IMPORTANTLY: Inform everybody in the chapter that they are to keep silent. In every situation, there needs to be a point of contact, or spokesperson, to be the one voice to the media or inquisitive people. Whether on a local or national level, this spokesperson needs to be communicated to the entire chapter, so any requests for comment are forwarded.
FIRE OR SIGNIFICANT HOUSE DAMAGE

IMMEDIATE ACTION BY FIRST RESPONDER
1) Call 911 if emergency officials are not already present
2) Advise any residents (students) that they should NOT reenter the property until further notice
3) Work with chapter GP, advisor or next in command to perform a roll count of all members
4) (If called into the national office) Identify Responder and collect all contact information
5) Locate/Identify the origination of the fire/damage and document the details:
   a. Current situation of fire/damage
   b. How started
   c. Actions/Environment during the onset
   d. Injuries
   e. Additional witnesses
   f. Identify somebody on the ground with all of the necessary information who, from that point forward, will be the designated contact person for any media interviews. [This should be the GP or AG, if present, educated on the situation and able to professionally deal with the media]

SECONDARY ACTION
Make sure the following are contacted by you or another member on this list:
   a. Executive Director
   b. Assistant Executive Director
   c. Director of Communications
   d. Associate Director of Chapter Services
   e. Director of Alumni Services
   f. House Corporation President
   g. Chapter Advisor
   h. Chapter President (GP)
   i. Corresponding Secretary (AG)

RESPONSIBILITIES
Executive Director
1) Notify Executive Council, Canonsburg Corporation and remainder of staff
2) Oversee national response from director-level staff

Assistant Executive Director
1) Contact insurance company and relay all collected information
2) Oversee the claims process and relay all information and updates to the local house corporation

Director of Communications
1) Prepare media statement from a National perspective
2) Prepare a press release on the events
3) Have initial conversation with GP, AG or appointed local media contact and work to create a unified message
4) Coordinate letter to parents/alumni
5) Communicate name of spokesperson to all involved parties and have local request directed to him
6) Field all calls to National office from media

**Associate Director of Chapter Services**
1) Work with undergraduate leadership to confirm the safety of the members or identify injuries
2) Contact the Greek Life office to share information and work to find suitable alternative housing
3) Work with chapter on a business plan for the group if house suddenly becomes uninhabitable
4) Coordinate Staff on-site visit (if necessary)

**Director of Alumni Services**
1) Contact both the advisory board and house corporation
2) Become liaison between Assistant Executive Director and house corporation as it relates to insurance discoveries and future options for property

**House Corporation President**
1) Ascertain the full damages
2) Work with board on contingency housing plan and budgetary needs
3) Communicate all local updates and discoveries to the Assistant Executive Director and Director of Alumni Services

**Chapter Advisor**
1) Assure the safety of all members
2) Work with related parties on finding alternative housing
3) Coordinate with Director of Chapter Services on planning for future chapter activities and operations
4) Be lead contact for parents
5) Coordinate any counseling with the university that may be needed for members
6) Support the chapter as they deal with the loss

**Chapter President**
1) Act as on-site media contact and spokesperson (or appoint proper person)
2) Maintain chapter operations as normally as possible
3) Communicate all updates to the entire chapter membership
4) Coordinate getting site photos and video

**Corresponding Secretary**
1) Work with Director of Communications on all planned correspondence
2) Support GP on messaging to any media requests
DEATH OR SUICIDE

Immediate Action By First Responder

1) Immediately contact the authorities (emergency personnel, university staff)
   a. Provide those individuals with contact information for parents and have them notify
2) Contact the National Fraternity.
3) Do not remove any of the personal possessions of the deceased. If the room is shared, have
   the roommate move to a different location during the crisis.
4) Identify somebody on the ground with all of the necessary information who, from that point
   forward, will be the designated contact person for any media interviews. [This should be the
   GP or AG, if present, educated on the situation and able to professionally deal with the
   media]
5) Collect the details
   a. Name
   b. When
   c. Where
   d. How
   e. Are there any witnesses (if so, get their contact info)
   f. What is the situation/environment surrounding the death

Secondary Action

The following individuals need to be notified by either the first responder or Executive Director and
be a part of the reaction plan:
   a. Director of Communications
   b. Associate Director of Chapter Services
   c. House Corporation President
   d. Chapter Advisor
   e. Chapter President (GP)
   f. Corresponding Secretary (AG)

Responsibilities

Executive Director

1) Notify Executive Council and remainder of staff
2) Ascerten need of support in person on ground and make necessary plans to travel to site
3) Contact general counsel
4) Act as lead spokesperson when arriving
5) Coordinate outreach to the family

Director of Communications

1) Prepare media statement and handle all media calls to the National Office
2) Review media response with local volunteers, GP, AG and Executive Director
3) Prepare all localized statements
4) Communicate to all parties involved who the spokesperson is and that everyone else should
   not discuss the crisis

Associate Director of Chapter Services

1) Communicate with university staff to coordinate counseling for chapter members
2) Support advisor in counseling the members
House Corporation President
  1) Be available to offer manpower support to advisor

Chapter President
  1) Make sure chapter has access to counseling services – coordinate through University
  2) Coordinate all memorial responses from the chapter level
  3) If serving as lead contact person, work with Executive Director and Director of Communications on messaging

Corresponding Secretary
  1) Work with Director of Communications on all planned correspondence
  2) Support GP or Executive Director on messaging to any media requests

Chapter Advisor
  1) Assist the undergraduate officers with their responsibilities.
SUICIDE ATTEMPT

**Immediate Action By First Responder**
1) Call 911 and campus emergency services
2) Ask for the immediate support of a professional counselor to provide you with assistance. While awaiting the counselor’s arrival, talk with the member involved and provide reassurance. Don’t play psychologist—just be a friend and make the person comfortable.
3) Work to remove the situation from the chapter as a whole. Clear the chapter house (or area) and isolate the situation. Having a number of individuals can overwhelm the situation.
4) Work with counselor and emergency services to contact parents.
5) Contact the National Office
6) Gather basic information:
   a. What happened
   b. Are there any witnesses (if so, get their contact info)

**Secondary Action**
Make sure the following are contacted by you or another member on this list:
   a. Executive Director
   b. Associate Director of Chapter Services
   c. Chapter Advisor
   d. Chapter President (GP)

**Responsibilities**

**Executive Director**
1) Use discretion in communicating this to national volunteers on a need-to-know basis only
2) Coordinate any national counseling, if needed

**Associate Director of Chapter Services**
1) Communicate with university Greek Life staff
2) Work to provide counseling for any chapter members

**Chapter Advisor**
1) Stay updated on counseling of individual
2) Work with chapter to identify warning signs to help avoid future situations
3) Counsel concerned brothers

**Chapter President**
1) Make sure chapter has access to counseling services – coordinate through University
2) Be sensitive to the individual’s needs but take an interest in his health and well-being, checking on the status of recovery
HAZING

IMMEDIATE ACTION BY FIRST RESPONDER
1) If taking place, intervene and stop the act itself – If unable, contact the authorities
   (If it is reported after the fact by an individual, start with the next step)
2) Contact the Greek Life or Student Affairs Office
3) Contact the National Fraternity
4) Collect the details
   a. Names of those involved (victims and perpetrators) – Keep victims anonymous
   b. When
   c. Where
   d. How
   e. Are there any additional witnesses (if so, get their contact info)
   f. Are there injuries

SECONDARY ACTION
The following individuals need to be notified by either the first responder or Executive Director and
be a part of the reaction plan:
   a. Executive Director
   b. Director of Communications
   c. Director of Standards
   d. Associate Director of Chapter Services
   e. House Corporation President
   f. Chapter Advisor

RESPONSIBILITIES
Executive Director
1) Notify Executive Council and monitor situation for potential sanctions and action
2) Contact general counsel
Director of Communications
1) Prepare media statement and handle all media calls
2) Communicate to all local parties involved that any requests for comment need to be directed
to the National Office. No comments are to come from local parties
Director of Standards
1) Supervise and conduct full investigation of the allegations
2) Immediately suspend new member education and work to initiate members
3) Determine what actions need to be taken against members
Associate Director of Chapter Services
1) Work with chapter advisor to implement Member Orientation Program
House Corporation President
1) Monitor situation and work to determine if any individuals violated the code of conduct or
requirements of lease
Chapter Advisor
1) Support university staff and Director of Chapter Services in any investigation
2) Work with new members to provide a positive experience
3) Help transition chapter to Phi Kappa Psi’s Member Orientation Program
SEXUAL ASSAULT

IMMEDIATE ACTION BY FIRST RESPONDER

1) Make sure all necessary emergency services have been contacted and dealt with.
2) Contact campus emergency services and the Student Life Office
3) Gather the details:
   a. What allegedly happened
   b. What the current mood and situation is
   c. Are there any injuries?
   d. What is the relationship of the victim to the chapter or a member of the chapter?
   e. Are there any witnesses (if so, get their contact info)?

SECONDARY ACTION

Make sure the following are contacted by you or another member on this list:

a. Executive Director
b. Director of Communications
c. Director of Standards
c. Associate Director of Chapter Services
d. House Corporation President
e. Chapter Advisor

RESPONSIBILITIES

Executive Director
1) Notify Executive Council and monitor situation for potential sanctions and action
2) Contact general counsel

Director of Communications
1) Prepare all media statements and communications, if necessary
2) Identify potential spokesperson locally and make sure everybody knows to direct requests for comment to that person

Director of Standards
1) Stay updated on and cooperate with university investigation
2) Identify any actions that need to be taken against the chapter either on an interim or permanent basis

Associate Director of Chapter Services
1) Work with Chapter Advisor to work on educating the members about behavior and coordinate any mandatory educational seminars

House Corporation President
1) Monitor situation and work to determine if any individuals violated the code of conduct or requirements of lease

Chapter Advisor
1) Support university staff and Director of Chapter Services in any investigation
2) Develop educational programming to teach members on gentlemanly behavior
ALCOHOL AND DRUG ABUSE

IMMEDIATE ACTION BY FIRST RESPONDER
1) Call 911 and campus emergency services; Do not leave the individual alone
2) Check on vital signs if individual is unconscious; try to wake them up and keep them awake
3) Ask for the immediate support of a professional counselor to provide you with assistance.
   While awaiting the counselor’s arrival, talk with the member involved and provide reassurance.
4) Clear the room of all unnecessary people
5) Work with counselor and emergency services to contact parents.
6) Contact the National Office
7) Gather basic information:
   a. What happened
   b. Are there any witnesses (if so, get their contact info)

SECONDARY ACTION
Make sure the following are contacted by you or another member on this list:
   a. Executive Director
   b. Associate Director of Chapter Services
   c. Director of Standards
   d. Chapter Advisor
   e. Chapter President (GP)

RESPONSIBILITIES
Executive Director
1) Use discretion in communicating this to national volunteers on a need-to-know basis only
2) Coordinate any national counseling, if needed
Associate Director of Chapter Services
1) Communicate with university Greek Life staff
2) Work to provide counseling for any chapter members
Director of Standards
1) Determine if any risk management rules were broken
Chapter Advisor
1) Stay updated on counseling of individual
2) Work with chapter to identify warning signs to help avoid future situations
3) Work with Director of Chapter Services to determine if rules were violated and penalties are warranted
4) Counsel concerned brothers
Chapter President
1) Make sure chapter has access to counseling services – coordinate through University
2) Be sensitive to the individual’s needs but take an interest in his health and well-being, checking on the status of recovery
SERIOUS INJURY OR ILLNESS

**Immediate Action By First Responder**
1) Contact emergency services or 911
2) Get the details:
   a. Who
   b. When
   c. Where did it occur
   d. How did the injury occurred
   e. Are there any witnesses (if so, get their contact info)
3) Work with counselor and emergency services to contact parents.
4) Establish an on-site person who will be the lead spokesman should there be a need to comment immediately [This should be the GP or AG, if present, educated on the situation and able to professionally deal with the media]

**Secondary Action**
Make sure the following are contacted by you or another member on this list:
   a. Executive Director
   b. Assistant Executive Director
   c. Director of Communications
   d. Associate Director of Chapter Services
   e. Director of Standards
   f. Chapter Advisor

**Responsibilities**

**Executive Director**
1) Notify Executive Council and remainder of staff
2) Oversee any needed national response from director-level staff

**Assistant Executive Director**
1) Contact insurance company and relay all collected information
2) Oversee the claims process and relay all information to the GP and chapter advisor

**Director of Communications**
1) Prepare media statement and handle all media calls to the National Office
2) Review media response with local volunteers, GP, AG and Executive Director
3) Prepare all localized statements
4) Communicate to all parties involved who the spokesperson is

**Associate Director of Chapter Services**
1) Communicate with university Greek Life staff

**Director of Standards**
1) Determine if any risk management rules were broken

**Chapter Advisor**
1) Stay updated on status of individual
2) Work with Director of Chapter Services to determine if rules were violated and penalties are warranted
3) Counsel concerned brothers
Phi Kappa Psi
Risk Management Discounts & Education Program Overview

August 2013 Update
DESIGNING A RISK MANAGEMENT PROGRAM TO QUALIFY FOR PREMIUM REDUCTIONS

LIABILITY INSURANCE PREMIUM

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

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

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

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

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

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

Every campus has a number of resources available to chapters to do workshops or education seminars on these topics. Most will be eager to come speak with your chapter. You might even consider inviting another chapter or campus group to attend with you, such as a women’s chapter at a presentation on sexual assault and male/female relationships. In this way you not only educate your members, but contribute to the education of the campus as a whole.
House Safety & Security — Each chapter must ensure that its facilities are safe and conducive to healthy living. This means that houses should be clean and free of fire or health violations. Regular inspections, in conjunction with the alumni corporation and/or advisors can help. To qualify for the house safety credit, chapters should do a full inspection of their facilities once each year. In addition, chapters must hold a fire drill once per term and have a fire evacuation procedure which is provided to members and posted conspicuously in the chapter house. Inspections can be done in addition to, or in conjunction with, local or university inspections. As long as the house is properly inspected and the recommendations are addressed, you may apply for the credit. If the university or your landlord takes care of this for you, simply submit their inspection report. If you are a chapter with no group housing, you may omit this component.

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

Property Insurance Premium

In a further effort to reward the facilities that differentiate themselves from their peers by taking additional steps to reduce their risk, the following discounts are available to chapters that qualify. Please work with your house corporation if you wish to apply for any of these discounts

10% discount for employing a Professional Property Management Company — In order to qualify for this discount, a facility must employ a professional property manager who provides a minimum level of service. A brief overview of the minimum service standard is provided below:

- Complete and annually update a Facility Audit
- Manage, organize and pay general operating expenses relating to the facility management
- Provide and secure housing contracts, including security deposits, from the undergraduate tenants
- Authorize and pay expenses incurred to rectify immediate maintenance needs
- Secure and monitor the facility during extended school breaks
- Collect rent and all deposits
- Complete an initial walk through and check out process with each tenant. Any tenant related damage will then be deducted from the tenant security deposit
- Development of an annual operating budget
- Proof of liability insurance for property manager

A facility wishing to apply for this discount needs to submit the following documentation:

- A copy of the current year’s contract with the respective property manager outlining their management responsibilities
- Copy of the housing agreement utilized by the property manager
- A copy of the most recently completed Facility Audit
5% discount for the completion of a Strategic Assessment with Pennington & Company — A three prong educational process developed for volunteer housing corporations by Pennington & Company, the leader in fraternity and sorority fund raising.

The process utilizes extensive organizational research, a written survey of the housing corporation board members, discussions with local volunteers and campus officials and a review of the most current insurance inspections on file. Its intent is to assist the housing corporation become a more effective landlord by teaching them how to operate as a business. The assessment will help them:

- Know what they are supposed to do
- How to do it
- Why they should do it
- Fully understand there are obstacles beyond their control
- Develop long term plans for the future of their facility

The discount provided to a housing corporation that has utilized this tool will be provided for the first policy term, full or partial, and the next full term. The discount provided will not exceed the actual cost of the strategic assessment whether realized in the first partial term or proportionally in the second full policy term.

A facility wishing to apply for this discount needs to submit the following documentation:

- A complete copy of the Strategic Assessment completed by Pennington & Company and a brief summary of your organization’s plan to adhere to its recommendations.

For information on a Pennington & Company assessment contact:

John Ziegelmeyer - johnz@penningtonco.com
501 Gateway Drive, Suite A., Lawrence, Kansas 66409
(785) 843-1661

10% discount for modern, safe facilities — Qualifying locations have been constructed or had major renovations (i.e. full replacement of electrical and plumbing) after January 1, 1990 and have ONE or more of the following requirements:

- Central Station fire and burglar alarms
- No smoking and candle burning policy incorporated into a Housing Agreement
- Resident advisor or house mother living on site

A facility wishing to apply for this discount needs to submit the following documentation:

- Verification of the construction date for facilities built after 1990
- Complete work orders and scope for electrical and plumbing renovations since 1990
- A copy of the Housing Agreement which contains the smoking and candle burning policy and written statement from a house corporation officer that the agreement is currently utilized
Written agreement between the Resident Advisor or House Director and the local Housing Corporation outlining daily responsibilities, hours of duty and compensation structure

**Newly Installed Fire Sprinkler System** — In an effort to encourage the installation of fire sprinklers in Greek housing through insurance premium reductions, we are pleased to offer an increased initial premium discount upon activation of a newly installed system. If your system meets National Fire Code R13 installation, your facility will qualify for an additional premium discount of:

- 40% Discount each policy year.

A facility wishing to apply for this discount needs to submit the following documentation:

- Contract invoice outlining the type of fire suppression system installed and areas of coverage
- Contractor's Test Certificates for Interior Sprinkler
- Documentation that the sprinkler system has been tested and approved by the local authority having jurisdiction
- A copy of the yearly service contract with a licensed and insured fire sprinkler contractor
- Completion of the Willis sprinkler discount form

More information on these discounts can be found on our agents website at: www.WillisFraternity.com/FPMA_Property_Program/
Risk Management Education Outline

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

Program Topics

The following topics are recommended as part of your educational programming, although the list certainly is not all-inclusive. Most colleges and universities have programs and presenters on these topics. If yours does not, contact the Fraternity Headquarters. These programs should be conducted annually for the chapter’s entire membership.

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

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

- Sexual Awareness Program
  Topics to address:
  - Sexually-transmitted diseases
  - Date rape; acquaintance rape
  - Chapter attitude toward sexism/sexist remarks
  - Are chapter events sexist? Do they promote sexist attitudes in members? Do party shirts/favors depict sexist attitudes?
  - The living environment of your fraternity
  - Hygiene—group and personal
Fire Prevention Program
Topics to address:
- Proper fire prevention procedures for your facility
- A fire drill for the entire chapter
- Facility evacuation routes - established, discussed, and posted throughout the house
- Standard fire prevention and escape tips
- How and when to use fire extinguishers

Explanation of General Fraternity Insurance Coverage and Risk Management Policy.
Topics to address:
- The fraternity’s general risk management policy should be read to the chapter and each section discussed.
- The risk management committee should evaluate the chapter’s overall programming in all areas and discuss how it relates to the risk management policy.
- The required educational programs should be discussed as well as each member’s participation in these programs.
- The fraternity’s general insurance policy should be discussed including coverage’s, limitations, exclusions, cost and named insured.

Criminal Liability Education/Basic Legal Concepts Program.
Topics to address:
- Criminal liability associated with a fraternity
- Alcohol misuse
- Hazing
- Sexual abuse
- Sexual assault
- Drunk driving
- Illegal drug use
- Serving/buying for minors
- Party accidents/deaths
- Explanation of how an officer would be criminally liable for the actions of the chapter
- Loss of chapter house to Federal government

Chapters that complete all six programs, submit the Officer Risk Management forms by the deadlines and are not currently in the high risk tier for a past risk management violation are eligible for a 10% discount on their annual liability insurance premium the following academic year. To receive credit, the following criteria must be met.

- All programs must be completed by an educated professional in the topic area
- All six programs must be completed during the same academic year
- 75% of the active membership must be in attendance
- 100% of new members must be in attendance
- Six Education Certification forms must be completed in their entirety and submitted to the Fraternity Headquarters prior to the end of your academic year

Chapters that are completing these programs as a result of a violation must also adhere to these same criteria to be removed from the high-risk tier.
RISK MANAGEMENT
EDUCATIONAL CERTIFICATION FORM

Date of Presentation: ____________________________________________

Chapter/Colony: ________________________________________________

Presented by: __________________________________________________

Job Title: _______________________________________________________

Email & Phone: _________________________________________________

Signature Of Presenter: __________________________________________

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

PRESENTATION TOPIC (CHECK ONE)

☐ Alcohol & Drug Abuse  ☐ Explanation of General Insurance Policy
☐ Fire Prevention      ☐ Sexual Awareness
☐ Hazing & Fraternity Education  ☐ Criminal Liability /Basic Legal Concepts

Please provide a brief outline of the presentation:

________________________________________________________________
________________________________________________________________
________________________________________________________________

Verification Signatures - Two signatures required:

Chapter President: _______________________________________________

Chapter Advisor: ________________________________________________

(Circle: Did/Did Not attend presentation)

Greek Advisor: _________________________________________________

(Circle: Did/Did Not attend presentation)

This program must be presented by a qualified professional. It may not be conducted by a chapter member. After completion, send a copy of this form to the Fraternity Headquarters no later than the last day of your academic year. All six programs must be completed in the same academic year to be considered for the educational discount.
Phi Kappa Psi Risk Management Program
Officer Education Form

For the ______________________ Chapter

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

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

Chapter President

________________________  ___________________________
Signature                  Printed Name

Chapter Vice President

________________________  ___________________________
Signature                  Printed Name

Chapter Treasurer

________________________  ___________________________
Signature                  Printed Name

Chapter Membership Chairman (recruitment)

________________________  ___________________________
Signature                  Printed Name

Chapter Social Chairman

________________________  ___________________________
Signature                  Printed Name

Chapter Fraternity Educator

________________________  ___________________________
Signature                  Printed Name

Chapter Advisor

________________________  ___________________________
Signature                  Printed Name

Please distribute copies of the Risk Management Policies to the above officers, have them sign the form in the appropriate spot and submit this form by the appointed deadlines. Forms should be uploaded to Phi Psi Officer Portal utilizing the submission form available there. The deadlines for submission are November 15 in the fall and February 15 in the winter/spring. Failure to submit by the deadlines will result in a financial penalty for the chapter.