

# **FIPG**

## **RISK MANAGEMENT MANUAL**

**Produced by FIPG, Inc.**

A risk management association of men's and women's national and international fraternities and sororities

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## FIPG RISK MANAGEMENT MANUAL INTRODUCTION

### **Why risk management? What is FIPG? Who needs insurance? Why all these rules?**

It is 1985. And, in some ways, men's national fraternities are positioned to go "Back to the Future", just as Michael J. Fox did in the movie of the same name. After what some leaders who served their national organizations during that time consider the backwater years for the Greek system and especially for the men's groups—the early 1960s through the mid-1970s—men's fraternities are beginning to emerge with membership increases across the board. "Frats are back" is a common headline.

Of course, there were reasons for that change. Fraternities were becoming—in reality, had already become—the social outlet for many campuses. If you wanted to party, you went to the fraternity houses. And, as with the Outback Steakhouse catchphrase, it was, "No rules. Just right". You could have as many people as you wanted at a party, for as long as you chose, with as much beer and liquor as you were willing to purchase. Kegs, party balls, beer trucks with a dozen taps along the sides, kegerators, 55-gallon drums filled with a mixture of liquor and Kool-Aid, *ad infinitum*. "Tradition" became a common theme for parties, ranging from "tiger breakfast" to "heaven and hell", with variations.

Most of us in the Greek movement would agree that there was a corresponding loss of what makes a men's or women's fraternity or sorority special or unique. Values, ideals, the Ritual...became secondary. Parties and alcohol became the primary focus.

As Sir Isaac Newton observed in terms of physics, for every action there is an equal and opposite reaction.

With parties and behavior out of control, it was only a matter of time before people began seeking compensation for injuries or deaths, not to mention the response from municipal authorities, college and university administrators, neighbors and parents. Tort law in the United States was continuing to shift to the plaintiff's side of the courtroom. Comparative negligence—the concept that a plaintiff could be negligent and still pursue recourse against a defendant—was becoming the standard.

Lawsuits against men's national organizations, alumni corporations, chapters, chapter officers and individual members began to increase rapidly. By 1986, men's national fraternities were ranked as the sixth worst risk in the insurance industry, and number seven was hazardous waste disposal companies.

Insurance companies responded quickly. The cost of policies offered to Greek letter organizations began to soar, while the coverage available plummeted. Many underwriters simply dropped the policies and walked away from the Greek business.

One of the editors of this manual recalls a meeting in the spring of 1989 with representatives of the large liability insurance company that insured his fraternity. He had been appointed CEO late in 1988 and had little grasp of the nuances of the insurance industry. The meeting had been called by representatives of the company after three lawsuits were filed in rapid succession that involved three different chapters.

When your editor naively suggested that an increase in the premium or the deductible might help the situation, he was informed that the representatives were not there to negotiate terms. They were there to inform a long-time client (the fraternity) that the policy would be cancelled as of the following June. "You guys are nuts", one of the representatives told your editor as they rose to leave. "You can't operate like this much longer"

## **FIPG, Inc.**

December 3, 1987 is the date that changed the way many Greek letter organizations conducted social events and indeed, other aspects of risk management. On December 3, 1987, the Fraternity Insurance Purchasing Group adopted Articles of Incorporation. Terms like *risk management, host liquor, umbrella policies, duty, standard of care* and *legal liability* became a part of the contemporary Greek vocabulary.

The Mission Statement of FIPG states: "FIPG, Inc. is a consortium of men's and women's fraternities and sororities which provides leadership in establishing and developing policies and practices for member organizations, educates and supports undergraduates, alumni/ae and Greek systems in risk management, and works to improve and enhance the image and reputation of all Greek-letter organizations through risk management.

Prior to the formation of this group, most fraternity and sorority leaders believed that protection against risk and damage was a simple process: just obtain liability insurance. As insurance companies became reluctant or simply refused to provide coverage to Greeks, a different approach was needed. Two changes were needed:

1. The best liability insurance coverage available;
2. A comprehensive risk management plan.

The original concept behind FIPG was simple and two-fold. First, adopt a risk management plan that would help reduce exposure to risk. Second, use the group buying power of a number of men's national fraternities as leverage to obtain more extensive coverage at lower premiums.

Through the policies of FIPG, risk management became an important aspect of chapter and national operations.

## **THE CHANGING FUNCTION**

Although FIPG never did serve as a means of purchasing liability insurance for its members, the risk management plan has survived and become the standard for organizations and campuses.

In 1995, to reflect a change in the group's purpose and function, the name of the organization was officially changed to FIPG, Inc. This change, much like Federal Express to "FedEx", preserved what had become a well-known and accepted acronym while jettisoning a name that had never been consistent with the actual operation and achievements of the organization.

In 1999, the FIPG board of directors determined that the Greek community that FIPG serves had evolved to the point that an extensive and pragmatic review of the mission and future of the organization was needed. After several strategic planning sessions and solicitation of feedback from member and non-member organizations, the process culminated in 2001 when the FIPG membership approved a new mission statement and purpose along with new words consistent with the acronym "FIPG" to reflect those changes.

The letters FIPG now stand for Fraternal Information and Programming Group. The mission of FIPG is: *"To promote sound risk management policies and practices and to be the leading resource of risk management education, programming and information to the broad based constituency involved in all aspects of Greek life"*

Our goal is to be the one-stop resource for risk management education, beginning with our member organizations and extending to undergraduates, college and university professionals and our alumnae and alumni.

## **TODAY**

Many colleges, universities, interfraternity and panhellenic councils across the country have adopted the FPG policy as their own, providing a level playing field for all Greek organizations on their campus.

As of this writing, nearly fifty national men's and women's fraternities and sororities and the North American Interfraternity Conference have adopted the FIPG risk management policy. These groups represent approximately 70 percent of all undergraduate Greek letter organization members. The list of member groups continues to grow. By adoption and enforcement of the FIPG risk management policy, member fraternities are living up to their responsibility to protect their members from harm and ensure the good reputation of the Greek world.

Those letters - FIPG - are now perhaps the most recognizable in the entire Greek world. In a system that looks more like alphabet soup than anything else (NIC, NPC, SEIFC, WRGC, NPHC, AFA, UIFI) , those four letters have changed the Greek movement and have become synonymous with our efforts to make the chapter environment a safer one for all of our members and guests.

That, then, is the object of this manual: making the Greek experience a safer one. As the FIPG Board of Directors has stated, "the FIPG members agree in principle, in spirit, and in fact to the philosophy of becoming their `interfraternity brothers' keeper." That means that each of us - alumnae/alumni advisor, house corporation member, Greek advisor, staff member, chapter president, or undergraduate member - is called upon to see that the risk management policies established by FIPG are adhered to and enforced. Without such a collective effort, the deeds of a few will erase the good work of the many.

## **DISCLAIMER**

For specific policy information and programming topics, refer to each member group. This *Risk Management Manual* was drafted by professional staff members of several FIPG member groups and reflects the policies of FIPG. For answers to specific policy questions, the national fraternity or sorority should be contacted directly. We encourage you to check with your national fraternity or sorority and/or with local counsel whenever you have questions concerning insurance coverage under your policies.

## **FIPG, INC. RISK MANAGEMENT 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 non-members of the fraternity, without specific invitation, where alcohol is present, are forbidden.
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 co-sponsor 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 co-sponsored with a charitable organization if the event is held within the provisions of this policy.
7. No chapter may co-sponsor, 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 non-alcoholic. 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/big sister night" and initiation.

## **HAZING**

No chapter, colony, student or alumnus shall conduct nor condone hazing activities. Hazing activities are defined as:

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

## **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 devices of any kind within the confines and premises of the chapter house is expressly forbidden.
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.



## **FIPG FOCUS on IMPLEMENTATION**

In order to implement an effective Risk management program, each chapter must identify an officer or committee within the chapter to oversee risk management activities and to ensure that all members, new members and pledges are educated on a regular basis as to policies, procedures and requirements. Chapter leaders should realize that the ultimate goal of any risk management program is to achieve the safest environment possible for our initiated members, pledged members and guests.

Each chapter of an FIPG member organization and all members are expected to comply with federal, state and local laws and university regulations. Member fraternities and sororities are expected to comply with FIPG policies in situations in which the university policies are less restrictive.

### **THE ROLE OF THE CHAPTER PRESIDENT**

**Wait a minute. Let's make that, "The Role of the Chapter Leadership," first.**

A good practice: Before chapter elections, distribute sections of the FIPG Risk Management Manual to candidates for any position above a committee chairmanship. Encourage questions about risk management during the elective process or candidate interview process. Above all, officers and key chairpersons need to know that they may be called upon to handle situations ranging from uninvited guests at an event to a true emergency.

**Okay. Back to the Chapter President.**

Whether fair or unfair, the chapter president is considered the ultimate person responsible for implementation of the chapter risk management program. Other key officers—the vice president, secretary, treasurer and new member educator—also play a role in the manner in which other members approach risk management. An effective risk management program will result from a clear and unambiguous and demonstrated commitment by the chapter leadership. Translation: Walk the talk. If an officer rises during a meeting and emphasizes that members must be more careful at social events in the use of alcohol, and is then seen drinking to excess the following Thursday evening at an event, the message is clear: "Do as we say, not as we do". Good idea: have each candidate for office be required to review the FIPG policies and incorporate those into the elective process in your chapter.

In addition to supporting the risk management committee and chapter risk manager, the chapter president must understand and be able to take charge in a crisis situation, follow a crisis management plan and to serve as the chapter spokesperson, if he or she is the designated person to speak. Like it or not, when the police, administrators, parents, or a representative of your national organization calls for help, assistance, details or an explanation, the president is almost always the first person to be contacted.

The chapter president should be prepared to assist the risk manager with all situation investigations and with reporting and communicating with the general fraternity and other persons and entities.

We define "situation" as accidents or injuries involving members or new members/pledges, behavioral issues, fires, damage to the chapter house, risk management violations or perceived violations...the list is long. Examples from a recent academic year include a tornado that partially destroyed a chapter house, flooding of a chapter house, a party at which one or more Caucasian members portrayed another race in a derogatory manner, inappropriate t-shirts, "road trips" involving pledges that went awry, a member who committed suicide in the chapter house, and clear risk management violations such as the use of kegs, the hazing of new members or pledges, or hosting a social event and collecting money for alcohol at the door.

Most national organizations require that the chapter president or another officer report any situation, regardless of how minor it may appear at the time, to the Headquarters staff, regional volunteers and the alumni/ae corporation within 24 hours of the occurrence. This includes any accidents or any injuries that occurred on chapter property or at an event associated with the chapter. It is important to note that insurance companies usually require notification within thirty days (30) of an incident or potential claim situation to provide coverage in case of legal action. More importantly, every survey by insurance companies reveals this fact: the more quickly an incident, problem or situation is reported, the more easily and expeditiously the claim or situation is resolved. You can read that as, “Less expensive”.

An excellent goal for chapter presidents: make certain that the policies of the national organization are reviewed each semester with each initiated and pledged member and that the chapter policies and bylaws are consistent with federal, state and local laws as well as university requirements.

Finally, it is the responsibility of the chapter president to work with other officers to make certain that all chapter events and activities comply with FIPG policies and procedures, including those events that some may argue are not connected with the chapter. Remember that the key language in the FIPG policy is, “...or an event that an observer would associate with the chapter”. While most national organizations do not use a specific number of members to define an event, the fact remains that a plaintiff will work very, very hard to hook an incident or situation to a chapter, and thereby to the national organization, in order to gain the benefit of the insurance coverage. That is the reason why the FIPG policy reads as it does. It is better to err on the side of caution and make certain that any and all events, even those that only involve a few members, comply with risk management requirements.

### Summary

The chapter president must:

1. exhibit leadership in risk management efforts
2. appoint a trusted member as the risk manager and a committee to assist her or him;
3. draft, understand and be prepared to administer a crisis management plan;
4. review national (and FIPG if appropriate) policies with initiated and pledged members each semester.
5. make certain chapter policies and bylaws comply with federal, state and local laws and with university regulations;
6. assist the social chairman with planning; and
7. keep the chapter executive board actively involved with risk management and setting an example of positive behavior.

### **THE ROLE OF THE ALUMNAE/ALUMNI BOARD**

It is the responsibility of the alumnae/alumni board—the house corporation board responsible for the house and property--to arrange for or coordinate periodic inspections of the chapter house and grounds and develop a plan of action to remedy deficiencies found during inspections. Members of the alumnae/alumni board and advisory board and advisors should support the chapter officers in educating members and alumni/ae as to risk management policies and enforcing policies. It is recommended that inspections occur at least once each year and preferably at the beginning of each semester.

## Summary

The house corporation board:

1. arranges for or coordinates an inspection of the chapter house and property; and
2. assists the chapter leadership with education about and enforcement of policies.

## **THE ROLE OF THE CHAPTER EXECUTIVE BOARD**

The executive board plays a critically important role in the implementation of an effective risk management policy. As noted above, the clear commitment by the chapter leadership—leadership by example—is essential for a risk management policy and plan to function effectively.

While some consider the executive board to be limited to the five major offices, we will expand that definition to include three important chairman positions for risk management purposes. Each of these persons must know and understand the risk management policy of the university, the national organization and the chapter.

**Social Chairman:** The social chairman must plan social events pursuant to FIPG and/or other policies. Regrettably, the social chairman is often considered an industrial strength partier. In reality, the social chairman or chairperson has the opportunity to set an example for others through responsible conduct. More importantly, the social chairperson can, through careful planning, reduce many of the risks associated with events. It is recommended that the social chairperson complete a social event planning checklist prior to each social function. The social chairman also assists the risk manager with risk management procedures such as checking identification, security and the use of alcohol at social events. The social chairman can also help to insure the safety of members and guests through thoughtful consideration of “What if?” questions regarding an event.

Examples: “What if.....one of our members or guests is sexually assaulted...a fight occurs...an alumnus or alumna returns for the weekend and begins giving alcohol to members, new members or pledges and guests.....local police show up at an event with a report of underage drinking?”

**House Manager:** In most organizations the house manager is responsible for the day to day maintenance of the chapter house. While he or she is usually not qualified to make inspections, such as checking wiring to make certain that it meets local and state codes, the house manager can and should conduct periodic inspections of the building and grounds and then make written recommendations to the chapter president and the corporation board regarding repairs or concerns. A dedicated house manager can be of great assistance to alumnae/alumni who are not on site on a regular basis by filing these reports. The house manager can also plan and implement periodic fire and other emergency evacuation drills. Some members will consider these drills “junior high”....until a tragedy occurs or a fire erupts. Then, the house manager will be thanked again and again for his or her diligence.

**Risk Manager.** The risk manager has the responsibility of developing and implementing the risk management program for the chapter. The risk manager should serve as chairman of the Risk Management Committee. Responsibilities include developing an educational program that includes a general risk management review for members and pledged members each semester, raising awareness of special risk management issues with members, working with other officers to developing and maintain a Crisis Management Plan, meeting regularly with other chapter officers to ensure compliance of all events with FIPG policy, and advising the chapter president and/or other officers of any situations or conditions that place the chapter, its members, employees or guests at risk. Finally, the risk manager may be called upon to work with the chapter president to investigate accidents, situations and occurrences within 24 hours and preparing a report to the general fraternity and the house corporation.

## Summary.

Officer responsibilities include:

1. Social Chairman
  - a. know and understand the FIPG and national organization policies;
  - b. coordinate the planning of social events with the risk manager, the house manager and other officers;
  - c. coordinate security and identification of guests and the guest list at events at which alcohol is present;
  - d. plan for member and guest safety.
  
2. House Manager
  - a. conduct periodic inspections of the building and grounds and provide reports to the alumnae/alumni corporation;
  - b. organize and conduct periodic emergency and/or evacuation drills.
  
3. Risk Manager
  - a. develop and implement the chapter Risk Management Plan;
  - b. with other officers, develops a Crisis Management Plan;
  - c. coordinates educational sessions for members and pledged members;
  - d. assumes a leadership role in risk management in all forms;
  - e. may be called upon to assist the president or others in conducting investigations and preparing reports regarding accidents, injuries, and situations.

## **THE ROLE OF EVERY CHAPTER MEMBER, NEW OR PLEDGED MEMBER, AND THE ALUMNA/ALUMNUS RISK MANAGEMENT ADVISOR**

It is the responsibility of each initiated and new or pledged member and employee to read and be familiar with the chapter risk management policy, the FIPG police if appropriate and the national policies relating to risk management. While it is an expectation that members at all levels should report unsafe conditions and practices to the risk manager or chapter president, there is a corresponding responsibility to support the chapter leaders in risk management implementation. This includes attending educational sessions, supporting policies in day-to-day activities, and following the lead of officers, especially during difficult times or situations.

Many an undergraduate officer has said, “I don’t want to be a babysitter.” Translation: “I don’t want to have to force my sisters or brothers to do the right things or to be the only person doing the right things.”

Alumnae and alumni play a very important role in risk management.

Oversight of the risk management plan, practices and implementation of the chapter is one way in which alumni or alumnae can assist the undergraduates. Some national organizations may require approval from alumni/alumnae for events or practices. Our graduates can be of special help during crisis situations, housing inspections, construction, fire safety, and reviewing traditional events or theme parties with a more experienced pair of eyes.

Alumni and alumnae can also support the officers on risk management questions and policies, and not just with undergraduate members. Young alumnus or alumna members who blatantly violate risk management policies pose a challenge for undergraduate leaders—“Can we tell them not to do that? Will they threaten us by withholding (usually non-existent) contributions if they can’t do things the way that they used to do them? What action can the chapter take?” A letter or email from the alumnae/alumni corporation several months before homecoming, for example, asking for help in following policies is of great assistance. So is having one or more graduates at a homecoming reception. It is another example of peer-to-peer intervention.

In summary, risk management is the responsibility of all members, all pledged members and alumnae/alumni. While some may have a more significant role, everyone can help.

## **FIPG FOCUS on ALCOHOL and SOCIAL EVENTS**

The Risk Management Policy of FIPG, Inc. shall apply to all member men's and women's fraternity entities and all levels of fraternity membership. The policy specifically addresses alcohol and drug usage and social events at which alcohol is present as follows:

### **FIPG Policy on Alcohol and Drugs**

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 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.

**Key point: Simply because an officer or member decides or declares that an event is not associated with the organization does not mean that if something goes wrong, the chapter and members may not be named in a lawsuit or otherwise held accountable. Therefore, it is safer and more sensible to assume that any time more than a few members or pledged members are involved in an event, it will be considered a chapter event, and the policies apply. That is the reason for the language, "...or at any event an observer would associate with the (fraternity)". An observer may associate an event with a chapter if only a few members are present. And, juries are made up of people who are also "observers".**

**BYOB guidelines provide that an individual of legal age may bring one six-pack of twelve-ounce beers or one four-pack of wine coolers to an event for personal consumption. The six-pack or four-pack policy was chosen for a number of reasons, including the fact that beer and wine are sold in those amounts and that it would be difficult for one person to become intoxicated while consuming a limited amount of alcohol unless that individual drank the beer or wine very quickly.**

No alcoholic beverages may be purchased through chapter funds nor may the purchase of same for members or guests be undertaken or coordinated by any member in the name of, or on behalf of, the chapter. The purchase or use of a bulk quantity or common sources of such alcoholic beverage, e.g. kegs or cases, is prohibited.

**Key point: There is no approved method for providing alcohol to others. Period. The primary reason for the BYOB or Third Party Vendor events is that it places the onus or emphasis for consumption on each individual who is of the legal age rather than on the officers, the chapter, the alumni or alumnae corporation or the national organization. Kegs, 55 gallon drums filled with various liquor/mix combinations and party balls are used for only one purpose—to provide alcohol in significant quantities to a number of people at a lower cost than BYOB or Third Party Vendor. Cases, 40-ounce beers or twelve-packs are in the same category—no one can consume twelve beers within a few hours and operate a motor vehicle legally.**

OPEN PARTIES, meaning those with unrestricted access by non-members of the fraternity, without specific invitation, where alcohol is present, shall be forbidden.

**Key point: Any event at which alcohol is present must have a guest list. A guest list is prepared at least 24 hours in advance of the event and contains the names of all guests. Your national organization may have a specific guest to member limit—some use two guests per member, while others use three. A guest list is not a sign-in list. The student directory is not a guest list. A chapter membership list is not a guest list. The purpose of the guest list is to limit attendance to those persons who know a member and to have a witness list in the event something does occur which may end up in court two or more years later.**

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

**Key point: This responds to the oft-raised question of, “When are people going to be responsible for themselves?” Answer: If you don’t provide, serve, or sell alcohol to others, they are going to be responsible (for the most part) for what they consume. Another way to look at it: If you give alcohol to someone else, you are responsible for the effects of that alcohol. The effects may include a tragic automobile accident, a fight or a sexual assault.**

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.

**Key point: Drugs or controlled substances are illegal. Another factor: most jurisdictions allow the government to initiate legal action to take any tangible asset used for the purpose of the sale of drugs. Examples: cars, boats, houses, airplanes. These are usually referred to as forfeiture proceedings. A chapter house can be forfeited if it can be shown that drug sales occurred in the house or that the house was used to store or keep drugs prior to distribution. In one case, forfeiture proceedings were initiated against a men’s fraternity on a campus when a police raid revealed that members were growing marihuana in the house.**

No chapter may co-sponsor 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 co-sponsored with a charitable organization if the event is held within the provisions of this policy.

**Key point: Are you tired of people referring to Greeks as “drunks”? We are. Then why would we do something very good for other people, such as raise funds to help the homeless, in conjunction with or affiliation with a bar or club? There are numerous legal liability concerns as well, but the image and perception factors are powerful and very negative. Therefore, let us raise money in a way that does not involve a bar, a club or alcohol. In addition, the chapter assumes certain risks in affiliating with a bar, club or tavern—if someone is injured on the premises or in some fashion that relates to the event, the bar or tavern is protected in most states with a cap on monetary damages. Men’s and women’s fraternities and sororities have no such cap on damages.**

**If a chapter wishes to hold a closed event in a bar or tavern, using a third party vendor (bartenders provided by the bar) with a guest list, that is within the FIPG policy. A chapter may co-sponsor an event with a charitable organization with alcohol present—an example might be a wine-tasting event to raise money with the university foundation—if all Third Party Vendor or BYOB policies are followed.**

No chapter may co-sponsor or co-finance a function where alcohol is purchased by any of the host chapters, groups or organizations.

**Key Point: There is no such thing as, “We were just there”. If your chapter was invited or if a sufficient number of members attended at one time or another, then the chapter may become legally involved if something happens. There is no black and white standard for what constitutes, “Co-sponsor” but if an observer would say, “Yes, that chapter was represented”, then the FIPG policy applies. The better course to follow is to assume that any and every event with alcohol present at which members are present must match up with FIPG policy.**

All recruitment or rush activities associated with any chapter will be non-alcoholic. 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.

**Key point: Nearly everyone who joins a collegiate chapter is under the legal drinking age. In addition, holding a recruitment event at a bar or other establishment that qualifies as a tavern does nothing to change the image of Greek letter organizations. The oft-used argument that, “We go there because they have great food” does not meet the many concerns with hosting recruitment events at bars or taverns. If the food is good, then order it in advance and serve it at the chapter house or another location.**

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.

**Key point: Beer pong, Beirut, quarters, the century club...the list of drinking game names is nearly endless. So are the tragedies associated with the consumption of alcohol when duress or encouragement are involved. This provision of the FIPG policy puts the responsibility upon our members and those joining the chapter to prevent those activities, either by eliminating these activities or by choosing not to participate. These games are especially deadly when they involve pledges or associate/new members who believe that if they do not participate, they may not be initiated. And, that is exactly the approach that the law takes in terms of hazing laws and civil suits.**



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/big sister night” and initiation.

**Key point: The three most deadly nights for men’s and women’s fraternities and sororities are those associated with pledge, associate or new member activities. The night one joins—“bid night”—is especially dangerous because our new members or pledges are caught up in the enthusiasm of the moment, and many think or believe that they must participate in drinking games or activities because they must demonstrate commitment to the chapter. “Bigs” night is just as dangerous. Typical hazing activities include passing a bottle (or bottles or other containers) of liquor or other forms of alcohol around among the new members, pledges or associates and telling them that they must finish the bottle(s) before they can become members, receive their “big”, or otherwise be accepted. Another deadly practice is that of bigs and littles exchanging bottles of liquor, with the understanding that the little must drink the entire bottle.**

## **PEOPLE MAKE IT HAPPEN**

A party brings people together to share a good time. Every party creates its own memories. By taking advantage of the suggestions included in this guide and those provided by the national/international headquarters of each FIPG member group, you can insure that the fraternity memories you create are positive. Your brothers or sisters and guests will appreciate your efforts.

## **INVITE PEOPLE WHO CARE**

A sure way to ruin an event is to have the wrong people attend. The “wrong people” bring more problems with them—assaultive or aggressive behavior, damage or destruction of property, theft, inappropriate or irresponsible behavior. For men’s groups, fights generate nearly one-third of the claims and lawsuits involving chapters each year, and your editor would be willing to guess that most of those situations occur with uninvited people whose names are not on the guest list. Because they don’t know someone at the event or they do not feel responsible to the chapter(s) involved, they are more inclined to behave in a way that creates problems.

There is one sure way to reduce these problems. Do not hold or participate in “open” parties or events. An open event is an event without a guest list. An FIPG chapter sponsors or co-sponsors events at which alcohol is present by invitation only to a pre-determined number of guests. A ratio of two-guests per member (or the fire code capacity if that is smaller) is suggested. Some national organizations use a three-guests per member ratio.

## **WHERE TO HOLD THE EVENT**

Make a check of the room for basic safety considerations. Are there potentially dangerous areas that should be secured, or equipment and other items to remove, or that require closely supervised use? Are interior and exterior lighting satisfactory? Is safe and adequate parking available? How about the exits?

Theme events can be especially troublesome if extensive or elaborate decorations are used. Example: A “maze” event hosted by a men’s national fraternity chapter involved large canvas mats propped or held in place by boards in the basement of the chapter house. The mats were not fire-resistant, but the real danger was in the maze itself—if a fire erupted, how would people escape in a hurry? Any event that involves construction, digging, water, dirt, scaffolding, ladders, or the changing of exits must be carefully reviewed and scrutinized.

The themes themselves may be offensive or may generate offensive behavior. In our college environment today, there are people of virtually every nationality on a campus. The old argument that a theme is “cute” or clever does not work with people today. If you aren’t sure, ask for an outside opinion. And, be especially alert at events such as Halloween parties, when some people tend towards, “Can you top this?”. Most of the incidents that involved men’s and women’s national fraternities and sororities with clearly objectionable costumes at theme parties in the recent past have occurred at Halloween events.

When your party is held at a distance from campus or in an out-of-the-way or unusual place, consider providing transportation. Consider designated drivers or a shuttle service.

Many FIPG members recommend and may require that you hold your party at an establishment that has a liquor license. The establishment is at least in part responsible for providing, handling, and serving alcoholic beverages. The liability is therefore shared between the chapter(s) involved and the establishment. Do not allow members to serve or provide any alcoholic beverages at a Third Party Vendor event. The Third Party Vendor Checklist can be used and requires insurance coverage verification from the vendor.

## **WHEN TO HOLD THE EVENT**

Avoid scheduling events when you don't have time to make proper plans. Consider the academic calendar and the activities of other organizations. Be aware of campus party planning policies before you begin to plan. Check with the Interfraternity, Panhellenic and Pan-Hellenic Councils.

Certain occasions call for parties and the events speak for themselves - Homecoming, Founders' Day, holidays. What they have in common is a theme. For other parties, choose a theme while being aware of sensitivity issues. Decorate and plan activities around the chosen theme. Once the party date has been chosen, set a reasonable starting and ending time. If a Third Party Vendor is used, arrange for the bar to close at least an hour before the event is scheduled to conclude.

## **CHOOSING FOOD AND DRINK**

Food and drinks are important because they complement fun and not because they supply fun. To get the most out of your food and drink budget, match refreshments with the occasion and crowd. Cider and hot dogs, for example, go well at autumn events. Keep in mind that the food and drinks you serve make a statement about you, your chapter, and your event. Non-alcoholic party drinks can be attractive and can fit in very well with your theme.

Always serve snacks - light sandwiches, dips, meats, cheeses, pizza. In choosing food, avoid salty items like chips and popcorn. Solid foods that are high in protein do more than satisfy the appetite - they help reduce the effects of alcohol.

As with guests at your home, provide a variety of things to eat and non-alcoholic drinks. The days of chapter social chairpersons telling guests that if they want a soft drink, they can buy one from the vending machine are mercifully gone....we hope.

## **"BRING YOUR OWN" EVENTS (if permitted by fraternity or sorority and university policy)**

BYOB guidelines are provided in the North American Interfraternity Conference publication, *Making Bring Your Own Beverage Events Happen*. This resource guide contains suggestions for safe and practical implementation of BYOB events. Individual chapters must follow their own national policies. The *Making Bring Your Own Beverage Events Happen* can be obtained from the NIC at: 317-872-1112 or nicindy.org.

## **ENFORCE YOUR POLICIES AND RULES**

Plan activities for your party. The more there is to do other than drink, the less people will drink - and your event will be a success. Remember, drinking games are *strictly prohibited* by the FIPG Risk Management Policy, and must not be permitted.

Other steps to take to insure that your guests and members enjoy themselves:

Assign members, who agree not to consume alcohol that day to serve as observers. Some chapters will assign at least one EC level officer as a so-called sober leader for each event. Her or his job is simply to assist in keeping the event within the policy.

No new members or pledged members should be involved with risk management practices or procedures, as in checking identification or checking guests at the door. These are positions of authority and responsibility. Put experienced members in charge of these operations. The observers or monitors will need to resolve situations that occur. They will also be available to assist bartenders who need to refuse serving members or guests and to make sure the bar is closed on time.

## **PRE-PARTIES**

Pre-parties, “pre-funks” and other spontaneous or planned events are events involving the chapter. It does not matter where or when the events are held—if members are present, it is a chapter function, regardless of what members might call the event. If someone would be likely to perceive the event as a chapter event, ie, if members or new members/pledged members are present, then it will be considered a chapter event.

Some undergraduates will go to extreme lengths to attempt to distance a pre-party from the chapter, literally and figuratively. The response is simple: If it looks like a chapter event, even if it does not involve a majority or even a significant minority of members, it is a chapter event. And, let’s get real: if the purpose of the event is to dodge FIPG or national organization or campus policy, then you have already failed.

## **OFF-CAMPUS OR “UNOFFICIAL” CHAPTER EVENTS**

Some chapters have intentionally participated in gatherings, functions, parties, or events that were held away from the chapter house or off campus in an attempt to circumvent the spirit and intent of Fraternity policies. Most of these events occur at private residences--apartments, rental houses, “annexes”--of members or at the residence of a non-member and are classified as “unofficial” because they are “not chapter sponsored.” The risks posed by such events are often more substantial than “official” chapter events. A discussion of the myths associated with off-campus and “unofficial” events follows.

Myth #1: We’re not liable for events at a member’s apartment.

**WRONG.** Courts have held that if a certain percentage or number of members are gathered at any location, that gathering can be interpreted as a chapter activity, whether “official” or “unofficial.” Remember that FIPG policy uses the term, “...that an observer would associate with..”. Most national organizations do not use a hard or precise number or percentage of members to determine if an event is a chapter event. Keep in mind that courts in some states have not placed a number on what constitutes a chapter event.

Myth #2: An individual member can’t be held liable for events he sponsors at his private residence.

**WRONG.** Most states have laws that incriminate a social host for serving alcohol to minors. If not, civil remedies are available to a person alleging injury after attending an event hosted by a chapter member. In addition, the member’s parents may be held liable for the actions of the member if he hosts a party and someone gets hurt.

Myth #3: We’ll just have the event at a non-member’s residence.

**THINK AGAIN.** If the event gives the impression of involving the chapter, any competent attorney will try to prove that the event was sponsored by the chapter.

Myth #4: The International Fraternity/Sorority cannot discipline a chapter for something that happens at an “unofficial” event.

**The International Fraternity/Sorority will not hesitate to discipline a chapter if FIPG policies are violated at an event and/or if there is an incident of any kind at a social event where participants are violating the FIPG policies. One serious incident could be reason enough to close a chapter.**

**The bottom line: If fraternities and sororities could avoid liability by moving all chapter events off campus or making events “unofficial,” all chapters would have been instructed to do so.**

**If a chapter wants to practice sound risk management, it will not tolerate “unofficial” events sponsored by members, which do not follow FIPG policies. Every chapter should practice sound risk management all the time, regardless of the circumstances.**

## **HELPING THE INTOXICATED**

Even if everything is done to make sure all goes well, remember this: if something can go wrong, it will. That "something" will sometimes be a member or guest who has consumed too much alcohol.

Since your event is closed and the guest list is used, the intoxicated person is someone that you know. Keep in mind that there is no quick way to sober up. One theory is that it will take as many hours to regain sobriety as the number of drinks ingested. The general rule is that a person may consume one drink—one 12- ounce beer or one mixed drink—per hour and maintain sobriety. Any more than that and the alcohol takes effect

Life would be much easier if each of us had a small gauge on our forehead with green, yellow and red zones and a little arrow to indicate where we would be in terms of intoxication within the next hour. But, we don't. And, the reaction of people to alcohol is as varied as our brothers and sisters themselves. Some people have one drink and act like they have had seven. Some people can consume seven and conceal it to all but those who know them very well.

The safest approach: if someone is "Acting drunk"....acting in a way that concerns you...is "woozy", "wobbly", having difficulty speaking, thinking, walking, carrying on an intelligent conversation...is listless, or especially if that person is semi-conscious, sleepy or passed out....it is time to get that person to the hospital. Few of us, including your editor, are medical doctors. Even if we were, we cannot look at a person and say, "That person can 'sleep it off'" or "That person needs immediate help". What we do know is that some lives have been saved because sisters or brothers cared enough to take a person to the hospital or to call for help. It is far better to face someone the next morning who is upset about being taken to the hospital then to see that person in a casket a few days later and to have someone ask, "Why didn't someone do something?"

## **YOUR RESPONSIBILITY AS A SPONSOR, CO-SPONSOR OR AS AN ORGANIZATION REPRESENTED AT AN EVENT**

When your chapter decides to hold an event with alcohol, you assume several responsibilities in most states for the safety and welfare of your members and guests. Some courts have determined that once inside even the uninvited person becomes your responsibility—another good reason for guest lists. FIPG member chapters must establish and adopt party policies and procedures that conform with the FIPG Risk Management Policy. Party awareness is no longer an option or luxury.

## **HOSTING A PARTY WITHIN FIPG GUIDELINES AND SOME COMMON SENSE**

### **HOST A CLOSED PARTY.**

Members, associates, and dates.

Limit guests to two or three per member or the number established by your national organization or campus, if one policy is more strict than the other.

### **FOCUS decorations and activities ON THE THEME OF THE PARTY, NOT ALCOHOL.**

### **SERVE FOOD.**

Appropriate to theme.

Avoid salty foods or snacks; serve foods high in protein.

#### APPOINT PARTY MONITORS.

Oversee the party to make sure all attending are well behaved.

Agree not to consume alcohol that day

Act as sober hosts who agree to make sure party starts and ends on time and that the bar opens and closes on time.

#### APPOINT DESIGNATED DRIVERS (with the approval of your national organization)

Will check all car and other motor vehicle keys at door as party begins.

Act as sober hosts who agree to provide transportation home to any guest determined to be impaired, and to make arrangements to return keys the next day.

Make arrangements with a cab company for rides home for guests.

#### DO NOT USE CHAPTER FUNDS TO PURCHASE ALCOHOL.

Make event a "Bring Your Own" and limit amount allowed. For example, for a four-hour party, limit each person of legal drinking age to a six-pack of beer.

Do not allow members to pass the hat to purchase alcohol.

#### DO NOT SELL, PROVIDE OR GIVE AWAY ALCOHOL.

Charging for admission or a cup, a hat, or a container and then providing alcohol is no different than selling by the drink.

The chapter cannot provide alcohol under any circumstances, even if it is served free to members and guests.

Do not allow undergraduates or alumni to establish bar tabs for a third party vendor event.

#### CONDUCT "BRING YOUR OWN" EVENTS

*Making Bring Your Own Beverage Events Happen.* The BYOB checklist is provided in this document. Limit the amount and type of alcohol at your BYOB event to one six-pack of twelve-ounce beers or one four-pack of wine coolers for each individual of legal drinking age who will consume only the alcohol that she or he brought to the event.

#### CHECK IDs AT THE DOOR

Identify those over the legal drinking age in some unique way, such as wrist bracelets.

It is advisable to hire professional security (e.g., security firms, off-duty police officers) to work the door and check IDs.

#### SERVE NON-ALCOHOLIC BEVERAGES and display them attractively.

Use same cups for alcoholic and non-alcoholic drinks so everyone feels comfortable.

Be imaginative; serve a non-alcoholic drink that goes with the party theme.

#### SET A STARTING TIME AND AN ENDING TIME for the party and stick with them, limit the party to four hours.

#### DO NOT PERMIT DRINKING GAMES.

#### IF SOMEONE BECOMES INTOXICATED.

Stay with the person and immediately seek professional help. Do not put yourself in the position of making a life or death decision. Get the person to the hospital.

If he/she has any breathing problems, check for clear air passage, administer mouth-to-mouth resuscitation and call for emergency medical help immediately.

## BE A RESPONSIBLE HOST.

You accept some responsibility for the behavior of guests.

Hosting an event party involves acceptance of some risks. The chapter as an entity, the officers and sometimes the members themselves may be held accountable if something occurs.



## **FIPG FOCUS on DRUGS**

The Risk Management Policy of the FIPG, Inc. shall apply to all member men's and women's fraternity entities and all levels of fraternity membership. The policy specifically addresses the issue of drugs as follows:

### **FIPG Policy on Drugs**

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 forbidden.

### **COPS SEIZE THREE FRATERNITY HOUSES, CHARGE 12 IN DRUG RAID**

*The Bakersfield Californian* (March 23, 1991)

The Greek world was jolted in 1991 when three houses at the University of Virginia were seized because of drug activity. Under the Federal and State Asset Forfeiture laws, **ANY** property that can be linked to the use and/or sale of drugs can be seized by the government. This includes, but is not limited to, the chapter house, chapter bank accounts and vehicles located at the seized residence. It is up to the property owner to prove that the property was not used in or associated with drug activity. Drug activity in the chapter, and most particularly in the chapter house, places the chapter as well as its property, in jeopardy of being seized.

In the Greek world as in all of society, substance abuse and chemical dependency are terms becoming well known. Substance abuse and chemical dependency are not new and neither is the effort to thwart their occurrence. Over the past few years, the problems inherent in substance abuse and chemical dependency have been addressed by federal, state, and local governments, as well as health and human service agencies. They have dealt with and tried to overcome the problems associated with substance abuse and chemical dependency. Though these efforts have merit, it is critical that members and leaders of our university communities take a stand and become more involved with solving the issue of substance abuse and chemical dependency on our campuses.

## **COMMON QUESTIONS CONCERNING SUBSTANCE ABUSE AND CHEMICAL DEPENDENCY**

### **WHAT IS CHEMICAL DEPENDENCY?**

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

### **WHAT CAUSES CHEMICAL DEPENDENCY?**

The exact cause remains unknown, but it is *not* caused by lack of willpower, weakness of character, or some flaw in a person's moral structure. It is impossible to predict who will become dependent when exposed to using drugs or alcohol. Due to the ever-present availability of and exposure to drugs and alcohol in our society, evidence is clearly shown that anyone who *can* become dependent, in all probability, *will* become dependent.

### **CAN OTHER PROBLEMS IN A DEPENDENT PERSON'S LIFE BE TREATED?**

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

## **ONCE CHEMICALLY DEPENDENT, IS A PERSON LIKELY TO INITIATE RECOVERY BY HIMSELF OR HERSELF?**

Probably not. Chemical dependency is predictable and progressive. Untreated, it will *almost always* get worse.

## **HOW LONG DOES IT LAST?**

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

## **WHAT WILL HAPPEN IF IT IS LEFT UNTREATED?**

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

## **CAN THE ILLNESS BE TREATED?**

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

## **WHAT ARE THE SYMPTOMS OF CHEMICAL DEPENDENCY?**

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

## **WHAT IS THE DIFFERENCE BETWEEN CHEMICALLY DEPENDENT AND NON-DEPENDENT? I KNOW A FRIEND WHO USED DRUGS ONCE BUT HASN'T SINCE.**

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

## **CAN A PERSON BE HELPED WHILE CONTINUING TO DRINK OR USE?**

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

## **WHY DOESN'T A CHEMICALLY DEPENDENT PERSON SEEK HELP WHEN BAD EXPERIENCES ARE CONTINUALLY OCCURRING?**

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

## **WHAT ARE THE PROGRESSIVE PHASES OF SUBSTANCE ABUSE?**

The four phases of substance abuse are listed below:

1. **LEARNS MOOD SWING (Experimentation).**

Experiences the effects of transferring from normal feelings to euphoric feelings.

2. **SEEKS MOOD SWING (Compulsion).**

Growing anticipation of effects; preoccupied with experiencing effects; desires regular use; develops tolerance (requires more of a drug to obtain the same level of effect).

3. **NEGATIVE REACTIONS (Delusions)**

Experiences depression after euphoria; rationalizes all negative behavior and feelings; experiences blackouts.

4. **USES CHEMICALS TO FEEL NORMAL (Dependency)**

Reality is distorted to the extent that continual use is required to cope with day-to-day living.

## **WHO IS ABUSING OR MISUSING DRUGS?**

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

## **WHAT DRUGS ARE BEING ABUSED?**

Alcohol, stimulants, marijuana, narcotics, hallucinogens, sedatives, and inhalants are all substances that are commonly abused. Some of these are legal and some are illegal. For those that are legal, there is a propensity for misuse because they are more widely available. The most commonly abused drugs today are what is known as “club drugs”, i.e., ecstasy and GHB. They are known as “feel good” drugs, but their effects can be deadly.

## **WHY ARE DRUGS BEING ABUSED?**

There are numerous reasons for people abusing drugs. Many people abuse drugs for their psychoactive (mind-altering) properties. Others have the wish or belief that drugs can solve their problems; they are pressured by peers to experiment; they want to experiment; they derive enjoyment from taking the drug. Aiding and abetting the abuse is the ease of obtaining some drugs (such as alcohol).

## **WHAT OPTIONS ARE AVAILABLE FOR PEOPLE WHO WANT TO HELP THEIR CHEMICALLY DEPENDENT FRIENDS?**

- University counseling services
- Narcotics Anonymous
- Alcoholics Anonymous

See Appendix for further resources

## **FIPG FOCUS on SEXUAL ABUSE AND HARASSMENT**

The Risk Management Policy of the FIPG, Inc. shall apply to all men's and women's member fraternity entities and all levels of fraternity membership. The policy specifically addresses the issue of sexual abuse and harassment as follows:

### **FIPG Policy on 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 that are demeaning to women or men, ranging from but not limited to verbal harassment to sexual assault by individuals or members acting together.

### **SEXUAL ABUSE**

1. A chapter 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 that are demeaning to men or women, ranging from assault to harassment or the objectification of individuals.
2. A chapter will not sponsor or participate in any activity, including competitive games, community service or philanthropic endeavors, activities associated with recruitment, social events, or events related to activities such as homecoming that are abusive or demeaning to human beings.
3. A chapter will educate its members on these issues each year.

### **WHY SHOULD WE BE CONCERNED ABOUT SEXUAL ABUSE?**

Legal liability is a reality in incidents, situations or occurrences of sexual abuse. Victims of sexual assault may be able to sue the perpetrator, even though criminal charges are not filed or are dismissed. The chapter, chapter officers, and others may be named in a lawsuit if an incident of sexual abuse occurs at an event or function that can be associated with the chapter.

### **WHAT IS SEXUAL ABUSE?**

In order to understand sexual abuse, we must define sexual harassment and rape or sexual assault.

*Sexual harassment* is defined as the unwelcome, unreciprocated imposition of sexual attention, usually in the context of a relationship of unequal power.

*Sexual assault* or conduct or rape is defined as an act of sexual contact or penetration with a person against his/her will.

There are many types of sexual abuse. Recognize that sexually abusive behavior occurs on a continuum ranging from harassment to rape.

Verbal abuse or sexist behavior may include:

- Whistling
- humor and jokes about sex or male or female specific traits
- suggestive or insulting sounds
- sexual innuendoes about your or someone else's personal appearance
- sexual innuendoes about your or someone else's sexual activities
- demands for sexual favors accompanied by implied or overt threats

Physical abuse may include:

- any inappropriate touching, pinching or patting
- brushing against someone else's body
- coerced sexual intercourse
- assault

## **WHY DOES SEXUAL ABUSE OCCUR?**

Although there is not one direct cause for sexually abusive behavior, there are some factors that help build an environment conducive to sexual abuse. Factors such as gender role stereotyping - what our society says is "feminine" and "masculine" - are part of the problem leading to rape and sexual harassment.

This social environment that encourages males to be aggressive and females to be passive is ripe for sexual abuse. Sexual harassment and rape are issues of power abuse. If we can understand how gender role stereotyping often leads to power imbalances, we can better understand how the phenomenon of sexual abuse happens in our society.

## **WHAT CAN YOU DO AS AN INDIVIDUAL TO MINIMIZE SEXUAL ABUSE?**

- Understand that you are responsible for your own actions as an individual and as a member of a group. Understand your own sexuality and be aware of social pressures.
- Don't assume that previous permission for sexual activity applies to the current situation.
- Don't assume that just because someone dresses in a "sexy" manner and flirts that she/he wants to engage in sexual activity. Understand that these actions may be misinterpreted.
- Don't get into a vulnerable situation with someone you don't know or trust.
- Don't participate in or allow sexist behavior to occur. Verbal harassment of women, whistles, snide comments and stares are assaults on any woman's or man's sense of well being. The underlying intention is to intimidate the person. The classic situation: a woman walks by a fraternity house and several of the men yell or taunt the woman.
- Take an equal role in your relationships with the opposite sex.
- Reject sexual stereotypes that define women as passive, weak and irrational, and men as aggressive, macho and dominating.

- Avoid excessive use of alcohol and other drugs that will impair your judgment and interfere with effective communications.
- Sexual assault is an extremely serious crime. Sexual intimacy is a free exchange between free people. Intimidation, coercion and force have no place in love-making.

### **WHAT CAN WE DO AS A GROUP TO PREVENT SEXUAL ABUSE?**

- Review chapter and system "traditions" and eliminate sexist, degrading practices that signal to members that it is acceptable to demean or disrespect others. Party themes and t-shirts are two primary areas of concern for men's and women's groups.
- Host educational programs for your chapter. Hold a program on human sexuality. Aggressively address problems of substance abuse that lead to other problems.
- Invite a campus counselor to conduct a program on male-female relationships and assertiveness communication and invite a men's or women's group to join your chapter in the discussion.
- Take a leadership role in the Greek system to condemn sexual harassment and abuse and to promote a safe environment for all.

### **WHAT CAN YOU DO IF YOU OR SOMEONE YOU KNOW HAS BEEN SEXUALLY HARASSED?**

- Stand up to the harasser. If you are in a situation that doesn't feel right, let your harasser know that you feel uncomfortable. Tell him or her that you do not like what he/she is doing.
- Keep written details of each incident. It is important to record date, place, time, and the type of harassment and your response to that harassment.
- Seek out support from friends with whom you can share your concerns.
- Explore your options to file a formal complaint with the university. Most universities have a set procedure to be followed concerning sexual harassment complaints.

### **WHAT CAN YOU DO IF YOU OR SOMEONE YOU KNOW HAS BEEN RAPED OR SEXUALLY ASSAULTED?**

- Contact a close friend or relative with whom you would feel comfortable talking.
- If a friend tells you that she/he has been raped, believe her/him. False claims are rare. It is important to listen to her/him and then encourage her/him to call a crisis center, contact the police and receive medical treatment.
- Call a rape-crisis center or rape-crisis hotline. Rape-crisis centers are staffed with professional counselors who will help you begin to sort through your feelings. Counselors are available 24 hours a day and all calls are confidential.
- Contact the police. By contacting the police, you will have some flexibility in your legal options. You may or may not decide to prosecute. But if you do, the necessary evidence will have been collected. Confidentiality is also observed by the police.

- Get medical treatment. It is important that you receive medical treatment for several reasons. First, you may or may not decide to prosecute. But if you do, evidence will have been collected by medical personnel. Although you may feel very dirty, do not brush your teeth, urinate, or take a shower before receiving medical treatment. It destroys crucial evidence. Secondly, seeking medical help will help prevent any possible consequences of rape such as sexually transmitted diseases or even pregnancy.

#### **WHAT CAN YOU DO IF SOMEONE IN YOUR CHAPTER HAS BEEN ACCUSED OF RAPE?**

- As in other situations, identify a spokesperson for the fraternity.
- Contact the persons identified in the crisis management section.
- Advise the accused member of the chapter to seek the advice of an attorney.

## **FIPG FOCUS on HAZING**

The Risk Management Policy of the FIPG, Inc. shall apply to all member men's and women's fraternity entities and all levels of fraternity membership. The policy specifically addresses the issue of hazing as follows:

### **FIPG Policy on Hazing**

No chapter, colony, student, pledge, associate/new member or member or alumna/us 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 or that causes 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; kidnappings, whether by pledges, associate/new members or active members; 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 such activities that are not consistent with academic achievement, fraternal law, ritual or policy, or the regulations and policies of the educational institution, or applicable state law.

### **EDUCATION IS OUR GOAL**

The purpose of fraternity education is just that - education about the fraternity, about the chapter and about the college or university. It is education about past and present members of the fraternity, and it is education about what makes a good member. The goal of fraternity education is to develop the future leaders of the chapter.

It is the responsibility of every member to educate in a constructive and harmless way. Each member must watch out for new members, whether pledged member, associate or provisional in nature. It is the responsibility of every member to see that the anti-hazing standards of FIPG are not violated.

### **AREAS OF CONCERN**

The senseless act of hazing not only creates liability risk for the chapter and the entire fraternity, but also hinders the development of the friendships that are the basis of brotherhood and sisterhood.

In recent years, a number of states have enacted laws that make hazing an criminal act. Among other effects, this may mean that a finding of guilt in a criminal case may serve as an assumption of responsibility in a civil case. In other words, by being found guilty of hazing you have made the case for the plaintiff in a civil case. As well, under most insurance policies, hazing is specifically excluded from coverage—if you haze, you will not be covered under the insurance policy and the policy will not pay for the cost of an attorney to defend you and any judgment that might be entered against you. This exclusion exists because you cannot be insured for an illegal act.



Therefore, hazing carries a number of risks, including:

1. A civil lawsuit;
2. Criminal prosecution for an illegal act;
3. Discipline by the national organization;
4. Discipline by the college or university; and
5. Possible loss of insurance coverage.

## **BUT WHAT WE DO IS NOT HAZING**

Beauty is in the eye of the beholder. So is hazing. What you may consider to be a perfectly harmless way of “educating” your pledged members may in the view of others be an act of hazing or hazing violence that can be criminal. Hazing is a crime in more than 40 states. In addition, no college administration or fraternity condones nor accepts hazing as a normal part of fraternity education.

A major concern with certain activities is that, although the goals may seem lofty and the activity harmless, the chapter is approaching a slippery slope towards more violent and dangerous activities. The “fun” activities today turn into the disasters of tomorrow. THERE IS NO SUCH THING AS “MINOR” OR “HARMLESS” HAZING or “hazing with a little ‘h.’”

One of the challenges with hazing is that it gets out of hand. What begins as an innocent prank can lead to disaster.

The role of the undergraduate chapter is to see that the education process is both enjoyable and rewarding, not only for the new members, but also for the active members. This calls for a precise agenda for membership education, including a list of activities and dates and times. New and old members can participate in any activity, and by being knowledgeable, get more out of activities and the educational experience.

## **WHERE HAZING BEGINS**

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

- Is this activity an educational experience?
- Does this activity promote and conform to the ideal and values of the fraternity?
- Will this activity increase the new members' respect for the fraternity and the members of the chapter?
- Is it an activity that pledged and initiated members participate in together?
- Would you be willing to allow parents to witness this activity? A judge? The university president?
- Does the activity have value in and of itself?
- Would you be able to defend it in a court of law?
- Does the activity meet both the spirit and letter of the standards prohibiting hazing?

## MYTHS & FACTS ABOUT HAZING

**Myth #1:** Hazing is a problem for fraternities and sororities primarily.

**Fact:** *Hazing is a societal problem. Hazing incidents have been frequently documented in the military, athletic teams, marching bands, religious cults, professional schools and other types of clubs and/or, organizations. Reports of hazing activities in high schools are on the rise.*

**Myth #2:** Hazing is no more than foolish pranks that sometimes go awry.

**Fact:** ***Hazing is an act of power and control over others** --- it is victimization. Hazing is pre-meditated and NOT accidental. Hazing is abusive, degrading and often life-threatening.*

**Myth #3:** As long as there's no malicious intent, a little hazing should be O.K.

**Fact:** *Even if there's no malicious "intent" safety may still be a factor in traditional hazing activities that are considered to be "all in good fun." For example, serious accidents have occurred during scavenger hunts and kidnapping trips. Besides, what purpose do such activities serve in promoting the growth and development of group team members?*

**Myth #4:** Hazing is an effective way to teach respect and develop discipline.

**Fact:** *First of all, respect must be EARNED--not taught. Victims of hazing rarely report having respect for those who have hazed them. Just like other forms of victimization, hazing breeds mistrust, apathy and alienation.*

**Myth #5:** If someone agrees to participate in an activity, it can't be considered hazing.

**Fact:** *In states that have laws against hazing, consent of the victim cannot be used as a defense in a criminal prosecution. In a civil suit, an assumption of risk must include a clear and unequivocal understanding of the risks involved by the victim or plaintiff. This, of course, is impossible in a hazing situation because the hazers will never, ever reveal what is to occur. They understand that to reveal the hazing and the intended results will remove the implied threat or creation of duress that leads to fear, which in turn makes ostensibly intelligent young women and men make bad decisions in order to join an organization. Even if someone agrees to participate in a potentially hazardous action it may not be true consent when considering the peer pressure and desire to belong to the group.*

**Myth #6:** It's difficult to determine whether or not a certain activity is hazing--it's such a gray area sometimes.

**Fact:** *It's not difficult to decide if an activity is hazing if you use common sense and ask yourself the following questions:*

*Make the following inquiries of each activity to determine whether or not it is hazing.*

- 1. Is alcohol involved?*
- 2. Will active/current members of the group refuse to participate with the new*
- 3. members and do exactly what they're being asked to do?*
- 4. Does the activity risk emotional or physical abuse?*
- 5. Is there risk of injury or a question of safety?*
- 6. Do you have any reservation describing the activity to your parents, to a professor or University official?*
- 7. Would you object to the activity being photographed for the school newspaper or filmed by the local TV news crew?*

*If the answer to any of these questions is "yes," the activity is probably hazing.*

*Adapted from Death By Hazing Sigma Alpha Epsilon. 1988.*

## **WHY HAZING DOESN'T WORK**

Listed below are some of the traditional hazing practices and the negative consequences they are likely to produce. If you need reasons why hazing is inappropriate, the following should help:

Note: Various terms have been introduced to replace the term "pledge" which is most commonly associated with hazing practices. Some of these alternatives include "new member," "associate member," etc. The term "pledge" is used in the following description because it remains a commonly used and easily identifiable term.

### **I. PRACTICE:**

Push-ups, shouting, and/or public embarrassment - used individually.

#### **PURPOSE:**

Generally used for disciplinary purposes -- to punish or "shape up" pledges (new members etc.) who are perceived to be dragging down the group or have been disrespectful.

#### **NEGATIVE REACTIONS:**

- a. Can lead to a temporary suppression of the problem. Once the pledge is initiated, will s/he continue to perform in the best interests of the chapter? In most cases, when the kick in the rear end stops, so will the work.
- b. Will not allow the cause of the problem--if one exists, to surface. At times the pledge has a legitimate complaint which would be in the chapter's best interest to hear.
- c. Could lead to the voluntary de-pledging of an individual who might otherwise become one of the top members of the chapter, this being a loss no chapter can afford.
- d. Possible physical injury - many people have physical weaknesses of which sometimes even they are unaware. If injury occurs, current officers, the university, and the organization can be sued and held liable.

### **II. PRACTICE**

The same activities described in Part I, but used on the pledge class as a whole.

#### **PURPOSE:**

As a disciplinary exercise for the pledge class as a whole.

#### **NEGATIVE REACTIONS:**

In addition to all those listed above under Part I:

- a. Can create the attitude that pledgship is a hardship, not an educational period, and that initiation is the end of one's work for the organization instead of the beginning. This can create a general lack of participating and/or interest in the membership.
- b. Can lead to the dissatisfaction and possible de-pledging of individuals opposed to this type of discipline. These can, oftentimes, be some of the top individuals.

### **III. PRACTICE:**

Excessive physical or mental demands, on the pledge group as a whole.

#### **PURPOSE:**

To instill pledge class unity.

#### **NEGATIVE REACTIONS:**

- a. In addition to the same negative reactions noted in Part 11, this system can be so successful in instilling pledge group unity that, in fact, four separate units are created within the chapter, and a true chapter does not exist.

#### **IV. PRACTICE:**

Pre-initiation or "Hell" weeks with strenuous and excessive programs and events, physical and mental.

#### **PURPOSE:**

- a. To create a climax to the pledge program, and develop a true appreciation of initiation.
- b. To unify the pledge class for the last time.

#### **NEGATIVE REACTIONS:**

- a. The pledge is in fact glad to be initiated, not so much for the honor of the event, but for the right to be finished with the work. In this instance, the climax really arrives when the pre-initiation week ends, not when initiation begins. This is another way of strengthening the idea, that, "Boy, I'm glad pledgeship is over because now my work ends" instead of the realization that this is just the beginning of one's commitment to chapter membership.
- b. In programs with a lack of sufficient sleep and strenuous activities designed to make the pledge less cognizant of what is really happening, the new initiate can be robbed of the true meaning and appreciation of the formal ceremony. Also, as scholarship is supposed to have priority, these programs can in fact be very detrimental to one's academic achievement.
- c. If the chapter needs this week to unify its pledge class, it points to a flaw in the regular pledge program, as this should already have been accomplished.

#### **HOW TO CHANGE FRATERNITY EDUCATION**

There always is resistance to change. No matter how imminent the danger or how great the risk, some are always opposed to change. With the fraternity education process it is no different. People will still ask questions and make statements such as:

"We've never had any problems or gotten in trouble."

"What is this fraternity going to be like?"

"The International (or National) Office is doing this to cover themselves."

"This is not the same fraternity that I joined."

"What's the point of being in a fraternity?"

"They're just doing what I did, and I liked it."

"It is a bonding experience."

"The pledges want (or expect) to be hazed."

"You can't make it too easy for them to make it into the fraternity."

"It is necessary to be a good brother (sister) and to understand respect for the brotherhood (sisterhood)."

These questions and statements all miss the point of hazing and of fraternity education. Having someone carry a rock or a brick does not make one respect the fraternity. Having a person wear a dunce cap to class does not inspire honor for the fraternity.

#### **WHAT NEW MEMBERS EXPECT FROM THEIR EDUCATION**

New members desire many things from the fraternity. They expect these things when they become full members, and they expect them during their education period.

They want:

- To make friends
- To have a positive experience with their chapter
- To learn about the organization
- To feel wanted and needed
- To be informed as to what the chapter expects from them
- To join an organization, not a disorganization
- To be respected as individuals and members
- To be helped in adjusting to campus life, college classes, and chapter responsibilities
- To have fair treatment and not be subservient to initiated members
- To do only the work that initiated members do
- To respect older members
- To have initiation requirements, but not to have to earn active status through personal favors, competition or juvenile activities
- To have lots of fun. After all, what did everyone tell them during rush?

If the chapter offers these things, it has a successful program; and there are many activities that lead to such a program. Remember, if you have any doubt whether something is hazing or not, don't do it. Find an alternative!

## **FIPG FOCUS on HOUSING**

The Risk Management Policy of the FIPG, Inc. shall apply to all member men's and women's fraternity entities and all levels of fraternity membership. The policy specifically addresses the issue of housing as follows:

### **FIPG Policy on Fire, Health and Safety**

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

All chapters must have posted by common phones, emergency numbers for fire, police, and ambulance, and must have evacuation routes from chapter houses posted in the common areas and on the back of the door of each sleeping room.

All chapters shall comply with engineering recommendations as reported by the insurance company.

The possession and/or use of firearms or explosive devices of any kind within the confines and premises of the chapter house is expressly forbidden.

Candles should not be used in chapter houses or individual rooms except under controlled circumstances such as initiation

### **A SAFE HOUSE IS OUR GOAL**

The responsibility of maintaining a safe and positive learning environment for chapter members is a concern. Our goal in the area of chapter housing must be to make sure that all who live in our chapter houses are protected to the best of our ability.

The responsibility of meeting our housing goals rests with chapter members working in close cooperation with local property-holding alumnae/alumni corporations. The policies and standards that we establish to meet this goal become a risk management program.

### **AREAS OF CONCERN**

Two major areas of concern have been shown to cause liability and property loss problems for fraternities: fire safety and house maintenance. In both areas, a responsible risk management program can lessen the probability of causing damage to the chapter house.

How we manage risks will determine our ability to obtain liability and property insurance. Insurance provides a basic tool we use to limit or control exposure to loss. It does not take the place of anything else, nor does it excuse anyone for exhibiting a lack of common sense. Insurance is only designed to control the losses of corporation, chapter officers and members in the event of a genuine accident.

## ALUMNAE AND ALUMNI SET STANDARDS

In most chapters, one role of alumnae/alumni is to form a not-for-profit corporation within the state in which the chapter is located. This corporation serves as the landlord when it owns the chapter house, or the leaseholder if it rents. In either case the primary responsibility for operating and overseeing maintenance of the chapter house rests with this group.

Chapter house officers serve as the agent for the corporation. In doing so, chapter officers manage the house on a daily basis, making sure policies and procedures adopted by the corporation are implemented and adhered to by the chapter house residents. While chapter officers and members should regularly have input regarding house policies and procedures, the corporation must have the final voice since it bears the major burden of responsibility.

## FIRE SAFETY SUGGESTIONS

Managing our risk requires all alumnae/alumni and chapter members to set high standards for the safety of our houses. In no area of house operations is this more important than in the area of fire safety. An analysis of 260 fraternity and sorority house fires conducted by the National Fire Association determined the leading causes of these fires to be as follows:

24.9%	Careless smoking and match disposal
22.7%	Electrical system misuse and overfusing
19.6%	Defective heating devices, chimneys
9.6%	Arson or other suspiciously caused fires
6.2%	Spontaneous ignition
5.8%	Kitchen and cooking hazards
0.8%	Lightning
0.8%	Ignition from building next door
4.2%	Miscellaneous

This list clearly demonstrates that the great majority of chapter house fires are preventable. The number of fires (260) shows it can happen to you.

Basic fire safety suggestions for a fire safety risk management program follow:

1. ESTABLISH A "NO SMOKING" POLICY. Ban smoking in bed and establish other non-smoking areas. Provide plenty of ashtrays in designated smoking areas.
2. DO NOT OVERLOAD CIRCUITS. Prohibit the use of extension cords or multi-outlet devices. Use power strips, preferably with surge protectors in their place when necessary. Do not permit members to install their own custom wiring.
3. INSTALL ALARM SYSTEMS. Consult with local fire officials to determine the number and preferred location of smoke and heat detectors in sleeping rooms and common areas. All smoke and heat detectors should be hard wired instead of battery operated. Also consider installing an alarm system wired to a central location.
4. PROVIDE AND MAINTAIN FIRE EXTINGUISHERS. Extinguishers should be well marked and readily available throughout the house. Establish penalties for tampering with a fire extinguisher. Make sure extinguishers are checked and serviced regularly.

5. **HOLD REGULAR FIRE DRILLS.** Plan, design and post your emergency evacuation plan inside each bedroom door. Quarterly fire drills are recommended, with evacuation leaders and a post-evacuation roll call procedure established. Have emergency telephone numbers posted at all house phones.
6. **KEEP THE CHAPTER HOUSE CLEAN.** Avoid keeping flammable materials in the house. Extra clutter, such as paper, boxes and clothing, provide fuel for a fire. Trash removal is especially important
7. **COMPLY WITH FIRE CODES AND REGULATIONS.** Local fire department officials and insurance investigators will be willing to provide regular inspections and answer your questions, usually without cost.
8. **INSTALL A SPRINKLER SYSTEM.** While this can be a great expense, it will save lives in the event of a fire.
9. **DO NOT ALLOW THE USE OF CANDLES IN THE HOUSE OR IN INDIVIDUAL ROOMS EXCEPT UNDER CONTROLLED CIRCUMSTANCES, IE, INITIATION.** The number of fires caused by candles in residence hall rooms and chapter houses has steadily increased. Cases involve burning candles igniting curtains or other flammable materials and candles being allowed to burn while the occupant(s) of the room are elsewhere.

## **HOUSE MAINTENANCE SUGGESTIONS**

A successful risk management program requires a cooperative effort of both alumnae/alumni and chapter members to lessen the likelihood of accidents and hazards that potentially exist in the chapter house. Listed below are some basic suggestions that any chapter and corporation can follow to develop their own local house maintenance risk management policy:

1. **SCHEDULE REGULAR INSPECTIONS.** Thoroughly inspect the chapter house every three months, with the chapter president, house manager and a specified alumnae/alumni corporation board member doing the inspection together and completing a written checklist.
2. **PAY ATTENTION TO TRAFFIC AREAS.** Particular maintenance attention should be directed toward doorways, railings, stairways, carpet, floors and windows. Outside, regular inspection of fire escapes should be scheduled to check their operation and to make sure they are clear of obstacles.
3. **DEVELOP A WRITTEN MAINTENANCE PROGRAM.** Have a written schedule to replace or change furnace filters, light bulbs, exit lights, etc. when needed.
4. **KEEP HALLS AND STAIRWAYS CLEARED.** All halls, stairways and exits should be kept clear and well lighted at all times.
5. **SERVICE HEATING AND AIR CONDITIONING EQUIPMENT.** Schedule annual service and inspection of these and other major mechanical systems.
6. **SERVICE KITCHEN EQUIPMENT.** Schedule regular cleaning, service, and inspections of all kitchen equipment, paying particular attention to stoves, deep fryers, exhaust hood filters and fire extinguishing systems.
7. **RESTRICT ACCESS TO DANGEROUS AREAS.** As appropriate, limit or prohibit access to certain areas of the house such as roofs, furnace rooms, fuse boxes, etc.



## **HOUSE SECURITY**

Chapter leaders must become more aware of the need to limit access to the chapter house. Unfortunately, cases of arson and vandalism are not unknown to fraternities. Some house security suggestions are listed below.

1. **A LOCKED HOUSE IS A MORE SAFE HOUSE.** The minor inconvenience of maintaining a locked house is justified by the safety benefits to the members and physical structure. Give all members a key.
2. **INSTALL DEADBOLTS ON ALL DOORS AND LOCK WINDOWS.** Consider installing a timer that automatically sets deadbolts from Midnight to 7:00 a.m. Lock all ground access windows during the same hours.
3. **LET PEOPLE KNOCK.** No one enters your family home without knocking. Keep it that way at your chapter house. The only exception should be during social events with door monitors greeting guests.
4. **DESIGNATE "KEY ALUMNAE/ALUMNI".** Give keys to alumnae/alumni, such as your advisor and corporation officers, who require access to the house.
5. **HAVE "KEY ALUMNAE/ALUMNI" CHECK HOUSE DURING BREAKS.** Whenever the house closes for holidays, term breaks, etc., establish a schedule of "Key Alumnae/Alumni" who will regularly check house security and make sure all mechanical systems function.
6. **INSTALL OUTDOOR LIGHTING.** Floodlights in front and security lights in back are the best way to deter chapter house vandalism and arson.
7. **GREET UNESCORTED STRANGERS.** Don't let strangers roam the house. Confront them, student or not, and ask if you can help them.

## **OUTLINE EXPECTATIONS**

The alumnae/alumni board should meet at least annually (or whenever chapter officer elections occur) with the chapter executive board to clearly outline the expectations of the corporation as landlord, or leaseholder. Incorporate these expectations into a written contract between the corporation and chapter. Rent payment schedules should be included along with statements that the chapter shall adhere to the FIPG risk management policy and procedures adopted by the corporation. Basic fire safety and maintenance suggestions should be included in the referenced risk management guidelines, which are not limited to just these items. For example, guidelines on alcohol policies, bans on open parties and standards of acceptable member behavior should be included in a well-developed risk management policy.

## **APPENDICES**

Additional materials to assist chapter and corporation members in developing and implementing a risk management program in the area of housing are located in the appendices.

## **FIPG FOCUS on EDUCATION**

The Risk Management Policy of the FIPG, Inc. shall apply to all member men's and women's fraternity entities and all levels of fraternity membership. The policy specifically addresses the issue of education as follows:

### **FIPG Policy on Education**

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

Preventing, reducing and eliminating risk within our fraternity chapters can be accomplished through the process of education. Only a few of our members are keenly aware of the necessity for risk management. With these thoughts in mind, educating our members is critical and must be ongoing.

### **SPECIFIC FRATERNITY/SORORITY POLICIES**

Though the men's fraternity members of FIPG have adopted FIPG policies as their own risk management policies, women's fraternity (sorority) members often maintain policies that are more restrictive or more complete than are the FIPG policies. Women's fraternities support FIPG by their membership for several reasons:

1. Basic risk management policies are needed to protect all Greek members and groups for human reasons - protection of life, and for liability reasons - protection of the fraternity;
2. Knowledge of FIPG policies by Greek women provides support for implementation of these policies by the men's groups on a campus; and
3. FIPG policies are basic risk management policies and can be followed by all, even if a group has more restrictive policies.

The basic contradiction in policies occurs with *Bring Your Own (Booze)* parties. Though BYO is allowable under FIPG policies, several women's fraternity members prohibit their own chapters from sponsoring BYO parties. They require a cash bar in a licensed facility, which is also allowable and encouraged by FIPG. It is felt by some other women's fraternities that their members are safer attending a controlled BYO party under FIPG guidelines than a totally uncontrolled open alcohol event. Again, the feeling is that of cooperation and education.

## CHAPTER OFFICER FOR RISK MANAGEMENT

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 vice president or a separate risk management officer.

### AN EDUCATION PROGRAM

Although not all national fraternities require risk management educational programming, FIPG strongly recommends that each fraternity subscribe to an ongoing educational program. A year-round agenda should feature topics in risk management that address and explain current issues faced by the university's 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 your fraternity headquarters to verify completion. (See Appendices) If programs are not completed by the national fraternity's deadlines, it is recommended that all chapter programming that creates liability be suspended until such educational programs have been completed and reported to your fraternity headquarters.

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.

### 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 your fraternity's headquarters. These programs should be conducted annually for the chapter's entire membership and included as part of the associate member/pledge education program. They should be presented as early in the school year as possible.

1. 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 coverages, limitations, exclusions, cost and named insured.

2. Criminal Liability Education/Basic Legal Concepts Program.

Topics to address:

- Criminal liability associated with a fraternity
- Alcohol misuse
- Hazing

- Sexual abuse and harassment
- Date rape
- 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

3. 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

4. Fire Prevention Program. This program is important to all members - those who live in the chapter house, those who do not live in the house but are in and out, and those who move into the chapter house later in the year.

Topics to address:

- Proper fire prevention procedures for your facility
- A quarterly fire drill for the entire chapter (vary the time of day for each drill)
- Facility evacuation routes - established, discussed, and posted throughout the house
- Standard fire prevention and escape tips
- How - and when - to use fire extinguishers

5. Sexual Abuse and Harassment Program. The school's health department and medical officials can be of assistance. A county public health person is another possible resource. For a program that emphasizes morality and ethics, you might find help with a local ministerial association or a particular church.

Topics to address:

- AIDS and other sexually-transmitted diseases
- Date rape; acquaintance rape
- Chapter attitude toward sexism/sexist remarks
- Are chapter events sexist? Do they promote sexist attitudes in members? Do party shirts depict sexist attitudes?
  - The living environment of your fraternity - cleanliness, food service center, bathrooms
  - Hygiene - group and personal

6.

## Firearms

Topics to address:

- Types of dangerous firearms
- Why firearms should not be allowed in the house or at an event

## APPENDIX 1

### GENERAL QUESTIONS

1. *Why is liability insurance so expensive for Greek letter organizations?*

We have seen a continuing increase in civil litigation arising from fraternity social functions, pledge/new member activities, and related activities. Jury verdicts and settlements from these lawsuits continue to increase. One large jury verdict could put any national organization and therefore all of its chapters out of business.

2. *Why is everyone cracking down on us?*

The "Animal House" image of the 1970s is no longer tolerated. People are fed up. Universities are shutting down their Greek systems. Parents won't let their sons and daughters join chapters. City and county zoning boards won't grant building variances for chapter houses. Leaders of all men's and women's fraternities are being pushed to find solutions to the values-related problems facing fraternal groups.

The most distressing concern is the increasing number of men and women who die or are injured each year because of hazing practices and alcohol-related fraternity functions.

3. *Why have a risk management program?*

Today's insurance market is not a good place for the college fraternity chapter. At best, insurance is difficult to get, and affordable premiums are almost impossible to find. By adopting a standard risk management policy and through individual national organizations enforcing that policy, we make the Greek environment safer for our guests and members and more attractive to insurance companies who are willing to consider writing fraternal organizations.

Plaintiffs attorneys take the "shotgun" approach to litigation. Lawsuits name the national organization, the alumnae/i corporation, the chapter as an entity, individual officers and members, and on occasion the parents of fraternity brothers and sisters. They are looking for the deep pocket(s) - the sources with the most money.

4. *What organizations are members of FIPG?*

The national organizations in FIPG represent over seventy percent of all men's and women's fraternity members in North America.

**FIPG, Inc. Membership as of July 2006**

Alpha Chi Omega	Alpha Chi Rho	Alpha Delta Gamma	Alpha Delta Pi	Alpha Epsilon Phi
Alpha Epsilon Pi	Alpha Kappa Lambda	Alpha Omicron Pi	Alpha Phi	Alpha Sigma Alpha
Alpha Sigma Phi	Alpha Sigma Tau	Alpha Tau Omega	Alpha Xi Delta	Delta Chi
Delta Delta Delta	Delta Gamma	Delta Phi Epsilon	Delta Sigma Phi	Delta Upsilon
Delta Zeta	FarmHouse	Gamma Phi Beta	Kappa Delta Rho	
Kappa Alpha Order	Kappa Alpha Theta	Lambda Chi Alpha	North American	Interfraternity
Conference	Phi Gamma Delta	Phi Kappa Psi	Phi Kappa Sigma	Phi Kappa Tau
Phi Kappa Theta	Phi Mu	Phi Mu Delta	Phi Sigma Kappa	Pi Kappa Phi
Pi Lambda Phi	Psi Upsilon	Sigma Alpha Mu	Sigma Nu	Sigma Pi
Tau Epsilon Phi	Theta Chi	Theta Xi	Zeta Beta Tau	Zeta Psi
Zeta Tau Alpha				

5. *What does General Liability Insurance cover?*

General Liability Insurance policies protect the organization from third-party liability claims and usually have \$1,000,000 coverage for Bodily Injury and Property Damage as follows:

Premises and Operations. Covers injury to persons or damage to individuals who are not insureds on or off the premises of the chapter and while participating in the activities of the organization.

Products and Completed Operations. Covers injury or damage when the chapter serves food or beverage which causes bodily injury or property damage or wrongful death to individuals who are not named insureds under the policy.

Libel, Slander, Defamation, False Arrest. Personal injury coverage afforded in the Comprehensive General Liability section of Broad Form Liability for bodily injury and property damage.

Host Liquor Liability. Covers the fraternity when it is found responsible for bodily injury due to alcohol consumption as long as the entity is not in the business of selling, manufacturing, distributing or making liquor.

Blanket Contractual. Covers the fraternity when it has assumed the liability of another party - e.g., the chapter leases a hall for a dance. The owner will want to be indemnified by the chapter in event of loss.

Additional Insureds. Employees, members and volunteers who are covered when they are found partially responsible for damage or injury arising out of their activity as employees, members or volunteers.

Hired Car and Non-Owned Automobile. Provides coverage for the fraternity for operation of automobiles not owned by it and driven by its employees, members or volunteers. The members', volunteers', or employees' automobile insurance is primary.

## **Other types of insurance coverage:**

Directors and Officers Liability. Covers officers and directors of the fraternity, house corporations, alumni/alumnae groups for claims arising out of misconduct or wrong-doing in the course of performing their duties as directors and officers of fraternity groups.

Umbrella Liability. Provides higher limits in \$1-million increments over General Liability and Automobile Liability.

Workers' Compensation. Mandatory in all but five states. Protects for employees' on-the-job injuries. Claim amounts are set forth by statute in each state. Covers medical costs and lost time expenses of employees who are injured.

Fidelity Coverage. Usually bonds the treasurer or officers who handle money, checks, or funds for dishonest acts of the employee or volunteer.

Boiler and Machinery. Special coverage needed when there is a pressure vessel or fire box in a heating or cooling unit, due to exclusion in the Fire Policy or Property contract of insurance.



## APPENDIX II

### RESOURCES

There are many resources available to chapter leaders, members and alumni and alumnae for risk management education, programs and presentations. Our list is by no means exhaustive.

### SUGGESTED PROGRAM TOPICS:

1. Explanation of general fraternity insurance coverage
2. Civil and criminal liability and basic legal concepts.
3. Risk management: why have these policies and rules?
4. Alcohol and drug abuse
5. Fire prevention
6. Sexual abuse and harassment
7. Emergency situation management

### INFORMATION RESOURCE

1. Local attorneys, alumnae/alumni
2. Campus student legal services department
3. Greek advisor, campus judicial affairs officer
4. Your national organization headquarters staff
5. Your national organization regional volunteers
6. Campus/community sexual assault/domestic assault center
7. Local and state police departments
8. National Council on Alcoholism, Washington DC (202) 986-4433
9. Campus counseling center
10. North American Interfraternity Conference  
3901 W. 86th St. #390  
Indianapolis, IN 46268
11. Chemical Abuse Through Preservation of Peers  
340 Coffman Union  
University of Minnesota  
Minneapolis, MN 55455  
(612) 986-4433
12. Channing L. Bete Co. (publications)  
200 State Rd.; South Deerfield, MA 01373-0200
13. BACCHUS  
1325 S. Colorado Blvd. #504; Denver, CO 80222
14. Local fire department
15. Outside the Classroom: [www.outsidetheclassroom.com](http://www.outsidetheclassroom.com)
16. FIPG Risk Management manual
17. Rape Treatment Center: Santa Monica Hospital Medical Center  
1225 15th St.  
Santa Monica, CA 90404  
(213) 319-4000
18. MJ Insurance, Inc./Sorority Division:  
(888)442-7470  
[www.mjinsurance.com/sorority](http://www.mjinsurance.com/sorority)  
(888)442-7470
19. HRH Kirklin & Co., LLC  
(800)736-4327

## VIDEOS AVAILABLE TO ASSIST IN PRESENTATION

1. "Hazing on Trial" - produced by Alpha Tau Omega
2. "The Case of Gamma Nu Pi" - produced by Alpha Tau Omega
3. "Liability and Risk Management" - produced by Sigma Phi Epsilon
4. "The Crime of Hazing" produced by Kappa Sigma
5. "Hazing - a Greek Tragedy" - Eileen Stevens
6. "Campus Rape" - produced by the Santa Monica Hospital Rape Treatment Center
7. "You're Not Immune" - produced by Kappa Alpha Theta
8. "AIDS: A Decision for Life" - produced by Health Visions
9. "Fraternity Men on Date Rape: A Candid Conversation" - produced by NIC
10. "Greeks and AIDS: What We Need to Know" - funded by Kappa Delta Rho
11. "Hazing Lies" - produced by Phi Kappa Tau

Check your Greek Advisor's office, fraternity's headquarters, or the North American Interfraternity Conference (NIC) for availability and content of videos. See NIC order form for further listings or e-mail the NIC at [nicindy@iquest.net](mailto:nicindy@iquest.net).

## APPENDIX III

### CRISIS MANAGEMENT PLAN

#### Procedures to be followed by the chapter president and others in the event of a situation, emergency or tragedy

First: The president should meet with the other officers and at least one alumna/alumnus for an emergency planning session. Select a time and location that will allow for at least ninety minutes of uninterrupted time. Bring a flip chart and tape.

Ask these questions:

What is the worst-case scenario that could or might occur in your chapter? Develop a list of situations—at least seven. Be blunt and candid with each other. Imagine the worst. No one enjoys discussing a tragic fire or the death of a member, but those occur. The purpose of the exercise is to get the leaders of the chapter thinking, “Yes, that could happen with our chapter, even if we don’t have a house”.

What can we do to prepare for each situation?

If the chapter has a house, how prepared are we for a fire? A tornado or other natural disaster?

Who will be the spokesperson for the chapter?

Redundancy: Have at least two other persons in line for each key position in terms of crisis management. If the president is not available, what two persons are in line to handle those responsibilities?

Prepare a “Who to call” list. List all persons who should be contacted if something occurs by name, with cell, home and office phone numbers. Think: regional volunteers, local volunteers (alumni/ae corporation board leader(s), advisors) college or university administrators, local police/fire. Be certain to check with your Headquarters staff as to contacting administrators—in some cases, someone from the national organization may wish to make that call.

Have a secondary list of persons to help after the initial calls have been made: grief counselors and sexual assault counselors are examples. The benefit of being at or near a university campus is that these folks are accessible, available and ready to help. If a local alumna/alumnus who is an attorney is agreeable, include that person as a contact.

Make certain that accurate notes from your meeting are taken and that an emergency procedure and contact list are sent out to all officers and involved alumni/alumnae immediately after the meeting. If a situation occurs, you will want the information in writing and ready to go. Many an undergraduate leader has said, “If only we had compiled this information before it was needed!” during an emergency. Don’t add your name to that list. Be prepared.

A good practice: The president collects personal information from each member, including the names of parents, telephone numbers, emails, special medical concerns or information, and any other information that a member will share with the understanding that this information will remain in confidence—that it will not be accessed or used unless needed in an emergency.

That information is then kept in a secure place and manner. If a member is involved in a situation that requires medical attention and her or his parents are not available to provide information, at least the president can offer what was provided by the member. In addition, the contact information for parents may be of value to university administrators or law enforcement officials. We recommend that one or two other trusted officers have access to the information or an alumna or alumnus who lives nearby and who can respond quickly.

**Regardless of the situation, circumstances or day or time...it is always better to call your national headquarters or a volunteer. Let them “make the call” as to whether a situation is an emergency or less significant. Someone will be available. They would much rather hear about a situation from you at 3:27 a.m. than receive an 8:01 a.m. telephone call from a reporter asking for a comment about, “The situation involving your chapter at \_\_\_\_”.**

Once a situation has occurred:

Take a breath. You must remain calm, objective, and dispassionate. Remember that the members and pledged members will emulate your example. If you are calm and appropriate, others will be, too.

Take charge of the situation and the membership. In times of stress, leaders step forward. Your leadership style is of no consequence here. Simply do the right things, but be a visible leader. Members and even some alumnae/alumni will look to you for guidance.

In some situations, there is a very real concern that a reaction from some members may further compound the felony—that they will make things worse. Example: a member is involved in a fight with a member of another organization. Some of your members will want to retaliate. That is precisely why a calm, objective voice and a firm hand—yours—is needed, along with a unified executive council to back you up. Do not allow emotional responses to make a bad situation worse. You and/or other leaders may be required to stand up to the members who want to retaliate. Do so. Don’t allow an incident to become a full-blown controversy.

Obtain the facts. Don’t allow emotional appeals or, “I heard that\_\_\_\_” to influence your information gathering process. Don’t jump to conclusions and don’t allow others to make your decisions for you. Ask the questions—“What did you see? What did you hear?” Separate fact from opinion, hearsay, and speculation.

Once you have the basic facts, use the contact list you compiled at the emergency management meeting. Be prepared for more questions from those whom you contact. Be prepared to tell them, “I don’t have answers to those questions yet but we will”. A good practice: be able to define the situation in one sentence. Example: “A new member was injured at a social event.”

Communicate with members and new members or pledged members as soon as possible. Unorthodox situations call for unorthodox responses from leaders. Most situations occur at night. Therefore, be prepared to call a meeting of all members and all pledged members as soon as possible, even if that is at 3 a.m.

**Your national organization may have a different procedure to follow and that will be your guide. If that is not the case, here are some suggestions for these situations:**

It is very important to take control and let your members know that the officers have the situation in hand. In your explanation, be brief, calm, and factual. Don't allow others to speculate or spread rumors. Have a plan in place, even if that is simply a schedule for the next 24 hours. Emphasize the need for confidentiality and that one person—that may be you or another person—will be the sole and only spokesperson for the chapter. If media coverage is expected or anticipated, ask members and pledged members to refrain from making statements and to refer any and all questions to the spokesperson.

Do not let a well-intentioned member convince you that new members or pledged members should not be at the meeting because, "They will be upset with us". Rather, demonstrate the confidence that you had in them when you extended a bid or invitation to them to join the chapter. They need to be involved. If they are not, then their confidence in you will erode. To exclude them also sends a very negative message about your choices in recruitment.

### **For your meeting:**

First, describe what occurred in a factual manner. Do not speculate or indulge in rumors. Practice rumor control, as in, "You may have heard \_\_\_\_, but that is not what happened"

Be brief. While some members may have specific questions about what occurred or want to indulge themselves in the same way that motorists slow down to look at an accident, there is no need to provide a detailed outline.

Ask for confidentiality. "What is said here stays here". That is especially important in terms of other students on your campus.

Identify your spokesperson. Any...and we mean any...inquiries are to be directed to that person and that person only. No one else is to say anything on behalf of the chapter to anyone. That friendly person sitting next to you in class may be a reporter for the campus paper. "Off the record" doesn't work in movies and it doesn't work in real life.

The same confidentiality applies to email, list serves, Facebook, et al. In fact, the written word may be more damaging to the chapter. "Delete" does not delete. The words remain and can be accessed by energetic attorneys. Best approach: you can't misquote silence or use it in a lawsuit.

Set the schedule for the next few days. Tell members to plan on interruptions...quick changes...perhaps the cancellation of an event. Depending upon the circumstances, operations may be suspended. Ask for patience, understanding, brotherhood or sisterhood.

Finally, reiterate three key points: 1) Things will probably become more complicated before they become better; 2) Direct all inquires to your spokesperson; 3) Respect the brotherhood or sisterhood by keeping the situation within the chapter.

Remember that there is a difference between a spokesperson for the chapter and the primary or key contact person for the chapter. For purposes of your national organization volunteers and staff members, alumnae/alumni, college or university administrators and parents, the president of the chapter is the primary or key contact person, unless you choose to delegate that authority to someone else. The president is also the person who will represent the chapter at meetings and hearings. Finally, the president is also the person who will be expected to prepare and

submit reports. You may have assistance from others, but in most cases the ultimate responsibility is yours. Be prepared for these responsibilities.

Identify a spokesperson and make sure that everyone knows who that person is and how to reach them. If you identified a spokesperson at your planning retreat, then all you need to do is to share the contact information. As president, you do not have to be the spokesperson. Some presidents prefer to have a local alumna or alumnus speak for the chapter, while others defer to the national headquarters staff or a volunteer. Regardless of who speaks for the chapter, that person should:

- Be accessible by telephone to media representatives and others
- Understand that a brief, factual written press release can be of great value
- Be polite, professional and appropriate at all times
- Understand that, “No comment” is arguably the worst comment to make
- Understand that there are others affiliated with the organization and the institution who can assist

**Meet with the members and pledged members as often as necessary under the circumstances. Trust your sense of what is right and needed. And ask for help from volunteers, your headquarters staff, and alumni/alumnae.**

### **Special Situations**

#### IF A MEMBER IS INJURED, BECOMES SERIOUSLY ILL OR DIES

Do not notify parents or other family members. Leave notification of the parents to the professionals—law enforcement, medical staff, university administrators.

These situations do require immediate notification of the appropriate national headquarters staff member and/or volunteers. They can advise you as to the appropriate response(s) to a situation.

IF A MEMBER ATTEMPTS SUICIDE. In the case of a suicide attempt, with or without serious injury, do not assemble your members or call parents. These situations are extremely difficult and sensitive and often involve privacy issues. Immediately contact your national headquarters or appropriate volunteer and ask for guidance.

## APPENDIX IV

### FIPG: THIRD PARTY VENDOR CHECKLIST

TO THE CHAPTER PRESIDENT:

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

THE VENDOR MUST:

1. Be properly licensed by the appropriate local and state authority. This might involve both a liquor license and a temporary license to sell on the premises where the function is to be held. ATTACH COPIES OF STATE AND LOCAL LICENSES TO THIS CHECKLIST.
2. Be properly insured with a minimum of \$1,000,000 of general liability insurance, evidenced by a properly completed certificate of insurance prepared by the insurance provider. The above "certificate of insurance" must also show evidence that the vendor has, as part of his coverage, "off premise liquor liability coverage and non-owned and hired auto coverage." The certificate of insurance must name as additional insured (at a minimum) the local chapter of the fraternity hiring the vendor as well as the national fraternity with whom the local chapter is affiliated. ATTACH A COPY OF THE CERTIFICATE OF INSURANCE AND HIGHLIGHT REQUIRED CLAUSES.
3. Agree in writing to cash sales only, collected by the vendor, during the function.
4. Assume in writing all the responsibilities that any other purveyor of alcoholic beverages would assume in the normal course of business, including but not limited to:
  - a. Checking identification cards upon entry
  - b. Not serving minors
  - c. Not serving individuals who appear to be intoxicated
  - d. Maintaining absolute control of ALL alcoholic containers present
  - e. Collecting all remaining alcohol at the end of a function (no excess alcohol - opened or unopened - is to be given, sold or furnished to the chapter).
  - f. Removing all alcohol from the premises.

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

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

\_\_\_\_\_  
Chapter President's Signature & Date

\_\_\_\_\_  
Vendor's Signature/Company & Date

## APPENDIX V

### TIPS

Training for Intervention Procedures by Servers of Alcohol®

#### TIPS FOR THE UNIVERSITY

TIPS for the University is a training program that specifically addresses many problems associated with alcohol use by university students. The two-hour program is designed for individual students, residence hall advisors, fraternity and sorority officers, faculty members, servers at campus pubs, representatives of alumnae/alumni groups and university organizations.

TIPS uses printed materials, videotapes and role-playing exercises to educate students and university officials about the effects of alcohol consumption; how to recognize potential problem situations; and how to intervene in a tactful, yet effective manner. TIPS workshops also include information on the legal responsibilities of private party hosts and how to minimize the liability associated with serving alcohol.

For more information about TIPS for the University,

Call: (703)524-1200 or (800)438-8477

Ask for the University Department

Fax: 800-937-8477

Email: [univ@gettips.com](mailto:univ@gettips.com)

Website: [www.gettips.com](http://www.gettips.com)

Address:

Health Communications, Inc.

1101 Wilson Blvd., Suite 1700

Arlington, VA 22209



## APPENDIX VI

### CHAPTER PROGRAMMING: SOCIAL ACTIVITIES WITHOUT ALCOHOL

The following events can be held for chapter members only, or with another group or with dates. Some of the events can be utilized as fundraisers or as projects to benefit an organization in the community - e.g., senior citizens center, the sexual assault/domestic assault center or shelter or to help the homeless.

Water skiing	Breakfasts or dinner exchanges with another chapter	Caribbean cruise (can raffle tickets for a weekend trip)
Surfing	Tie-dye party	Flintstones
Card games	Boxer Rebellion	Hay rides
Movie	Beach theme	Famous couples party
Go to plays, musicals	Reggae with a have limbo contest	Thru the ages - each class given a different decade to dress as (60s, 70s, 80s, etc.)
Go to parks	Sports Illustrated	Hair movie theme
Frisbee throwing	60s/70s/80s/90s prom party	Pajama party
Backpacking, camping	Storybook ball	Square dance
Sightseeing tours	Mystery date: set each other up	Visit a theme park
Visit other campuses, chapters	Mardi Gras	Progressive dinner
Lunch with underprivileged children	M*A*S*H	Brotherhood/sisterhood night
Rafting	Mad for Plaid	Rent out a movie theater
Softball, volleyball	Valentine's Day theme	Yard sale
Sing with another Greek group	Generic (black and white)	Chili cook-off
Cookout	Tacky tourist	Homecoming displays
Carwash	Polyester party	Game party (e.g., TV game show, board game, etc.)
Tennis tournament	Graffiti party	Pumpkin carving
Roller skating, ice skating	Ski theme	Adopt-a-school (tutoring)
Video night	Cave man theme	
Putt-putt golf	Circus	
Campus lecture	Wedding party	
Potluck dinner	Looney-Tunes	
Ice cream social	Reach the beach	
Easter egg hunt	Crush party	
Casino party	Halloween, Christmas,	
Tricycle race	My tie (guys bring over box of ties and members go to party wearing one of the ties)	
Haunted house	Dating Game	
Comedy night		
Beach party		
Sledding		
Bowling		
Secret Santas, turkeys,		
Picnics, barbecues		
Parents day or dinner/dance		
Faculty mixer		

## APPENDIX VII

### DEALING WITH AN INTOXICATED PERSON

- Everyone has his own remedy for dealing with a drunk person. Those remedies are usually wrong. When dealing with an intoxicated or drunk person, remember the following guidelines:
- Keep calm so that the person in trouble will remain calm.
- Assess the seriousness of the situation.
- Be prepared for the unexpected.
- Be aware of the dangers involved:
- Do not give the person food, drink, or drugs. Any of those could induce vomiting or choking.
- Keep the person still to avoid injury.
- Get immediate medical help if the person is semi-conscious, unconscious, having difficulty breathing, does not know or respond to people, is not aware of the situation, cannot help himself or herself.

### IMMEDIATE CARE YOU CAN PROVIDE:

<u>DO</u>	<u>DON'T</u>
Speak in a clear, reassuring manner	Don't allow the person to drive
Don't laugh, ridicule or provoke the person	Don't give food, liquid or drugs to sober them
Keep the person still and comfortable	Don't give the person a cold shower
Don't exercise the drunk person	Don't have them lie on their back
Stay with the person who is vomiting	
Monitor the person's breathing	

**\*REMEMBER THE ONLY THING THAT CAN SOBER A DRUNK PERSON IS TIME\***

### CALL FOR MEDICAL HELP IF:

- The person is unconscious.
- The person is having difficulty breathing. Be aware that the person may stop breathing, so be prepared to administer artificial respiration if you are trained in CPR.
- You are in doubt as to what to do. When in doubt, call for help. Many of the undergraduates who have died in chapter houses as a result of alcohol consumption were left on their own to "sleep it off". Few of us are medical professionals who can make a visual determination of the need for help for an intoxicated person. If it happens, don't waste time—get help.

### THE POLICE (OR YOUR HIRED SECURITY) CAN HELP WHEN:

- The person is too unruly to handle
- You need transportation to a health facility
- The person refuses assistance and may cause harm to himself or others, especially if he/she is behind the wheel of a car.

## APPENDIX VIII

### DETAILS REGARDING POPULAR DRUGS

#### GHB: The Facts

##### What is GHB?

- GHB is the acronym for *gamma-hydroxybutyrate*, and has existed since 1990
- It is a powerful, synthetic drug that acts as a depressant on the Central Nervous System, by over-producing and blocking Dopamine up-take.
- It has no legitimate medical use in the US.
- The FDA has used it in “orphan drug” research, but has never approved it for any other use or manufacturing.
- People abuse it for euphoric, sedative, and anabolic (body building) effects.

##### Patterns of Abuse

- Steroid Alternative
- Recreational Drug
- Weapon in Sexual Assaults/Rape
- Raves/Parties in Water Bottles or Small Viles

##### FDA Warnings

- 1990- declared “no legitimate use”
- 1997- declared same thing, classified as “unproved”
- March 2000 – declared illegal to possess, buy, or sell

##### Characteristics

- Depressant-Central Nervous System
- Fast-acting
- Rapidly absorbed by body

##### Mixed With Alcohol

- Intoxication
- Euphoria
- Perceived increase sexual drive
- Lowered inhibitions
- Suppresses the gag reflex

##### Effects

- Dizziness
- Nausea
- Intense drowsiness
- Dangerously suppresses breathing
- Onset = 5-15 minutes
- Not as long lasting as Rohypnol (Roofies)
- Amnesia effect (not as strong as Rohypnol (Roofies))
- Victim remains conscious, but physically incapacitated (depending upon dose)

## **GHB: The Facts**

### Adverse Effects

- Seizures
- Respiratory depression
- Coma
- Death

### Street Names

- GHB
- Grievous Bodily Harm
- Liquid X
- Easy Lay
- G-Juice (somewhat salty taste reported)
- Energy Drink
- Mickey
- Georgia Home Boy
- Soap
- Bedtime Scoop
- Gamma 10

### How is GHB Made?

- Home Brews (tub, sink, in-home chem labs, kitchens) “Bath Tub Brews”
- Made by mixing “Lactone” (GBL) & Lye
- Basically a Degreasing Solvent/Floor Cleaner mixed with a Drain Cleaner

### Dangers

- Variation in batches/amounts of ingredients mixed, purity, potency of batches
- Small dose produces adverse effects
- Ingesting caustic substances (solvents, etc.)
- When combined with other drugs (Meth, Alcohol) can cause seizures, breathing is limited, tremors, etc.
- Very narrow margin between the dose that produces intoxication and the dose that causes harmful effects

### What It Looks Like

- Clear Liquid/Salty-Bitter Taste
- Colorless/Odorless
- White crystalline powder
- “Visine” particles

### Availability

- Internet Recipes
- Mail-order kits
- “Home Brews”

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## **MDMA (Ecstasy)**

### **STREET NAMES**

Adam	Rolls
Clarity	Love Dust
E	Glow Dust
X	Energy Dust
Love Drug	Mitsubishis, Nikes, etc. (determined by pattern on pills)
Lovers Speed	
Ecstasy	
XTC	

### **CATCH PHRASES**

Rolling, Roll, “an X journey,” trance, trip, E-bag, “opened up,” “loved up,” afterglow, eating pills

### **WHAT DOES IT DO?**

Duration/Effect: 20-40 minutes for initial onset, intense “rolling” feeling; 2-3 hour plateau-senses heightened, “closeness” to others; 6 hours to baseline

Heightened Senses, Tranquility, Conviviality, Clear Thoughts Often Verbalized

### **WHAT IS IT?**

Synthetic, psychoactive drug with hallucinogenic and amphetamine-like properties. Found in both pill and powder forms. It is “chemically” an *amphetamine* & *empathogen* (ability to communicate and feel empathy toward others). Hallucinogenic (visual, audio) effects are often from *other* substances sold as or mixed with MDMA.

### **FORMS**

Most common form is MDMA (*methylenedioxyamphetamine*) but also found as MDA & MDEA. Pill (most common) and powder forms. All work similarly as neurotransmitter uptake blockers in the brain, causing overproduction and build up of Serotonin. Tolerance increases occur.

### **RARE TO FIND PURE MDMA**

Pills sold as “E” often contain other psychedelic or amphetamine substances (LSD (acid), 2-CB (synthetic psychedelic compound), caffeine, Ketamine (special K), aspirin (often substituted), Atropine (intestinal muscle relaxant)). You never know...

### **PSYCHOLOGICAL EFFECTS**

*(Can last for weeks after initial dose)*

- Confusion
- Depression-long lasting after drug leaves system
- Sleep problems
- Severe anxiety
- Paranoia
- Drug craving-“euphoric recall”
- Distance from others (because of “openness”)
- Personality changes
- Conflicts between values and actions

## **PHYSICAL PROBLEMS**

Muscle tension

Involuntary teeth clenching

Depression

Blurred Vision

Faintness/Nausea

Chills

Sweating - Hypertension

Increased (dangerous levels) heart rate and blood pressure

Appetite loss

Fatigue (after)

Nystagmus (lateral eye wiggle)

## **LONG TERM BRAIN DAMAGE**

Destroys the Serotonin-producing neurons in the brain which play a role in the following:

Thought

Memory

Pleasure

Aggression-Regulation

Mood

Sexual Activity

Sleep

Sexual Enjoyment

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## APPENDIX IX

### PROGRESSIVE SYMPTOMS OF ALCOHOL DEPENDENCY AND RECOVERY

Alcoholism is a disease with predictable symptoms or phases. The chart below helps pinpoint where an alcoholic is in this process and also will help you to be aware of the symptoms of this devastating disease.

#### DEPENDENCY

Occasional relief drinking continues  
Constant relief drinking commences  
Increase in alcohol tolerance  
Onset of memory blackouts  
Surreptitious drinking  
Urgency of first drinks  
Increasing dependence on alcohol  
Feelings of guilt  
Unable to discuss problem  
Memory blackouts increase  
Decrease of ability to stop drinking when others do so  
Drinking bolstered with excuses  
Persistent remorse  
Grandiose and aggressive behavior  
Promises and resolutions fail  
Tries geographical escapes  
Loss of ordinary will power  
Loss of other interests  
Work and money troubles  
Tremors and early morning drinks  
Unreasonable resentments  
Decrease in alcohol tolerance  
Neglect of food  
Onset of lengthy intoxications  
Physical deterioration  
Moral deterioration  
Impaired thinking  
Drinking with inferiors  
Indefinable fears  
Unable to initiate action  
Obsession with drinking  
Vague spiritual desires  
All alibis exhausted

#### RECOVERY

Group therapy and mutual help  
Increasing Tolerance  
Contentment in sobriety  
  
Care of personal appearance  
Confidence of peers  
Appreciation of real values  
Increase of emotional control  
Rebirth of Ideals  
Facts faced with courage  
New interests develop  
New circle of stable friends  
Adjustment to needs of others, family and friends appreciate efforts  
Desire to escape goes  
Natural rest and sleep  
Return of self-esteem  
Realistic thinking  
Diminishing fears of the unknown future  
Regular nourishment taken  
Appreciation of possibilities of new way of life  
Start of group therapy  
Onset of new hope  
Improved physical condition  
Right thinking begins  
Takes stock of self  
Meets normal and happy former addicts  
Stops taking alcohol  
Told addiction can be arrested  
Learns alcoholism is an illness  
Honest desire for help

#### TOTAL DEFEAT ADMITTED

\*Recognition is provided to Care Unit for making this information available.

## APPENDIX X

### RESOURCES FOR INFORMATION ON AND TREATMENT OF DRUG ABUSE

For information on and treatment of drug abuse (including alcoholism), look in your local Yellow Pages under “Drug Abuse – Treatment.” However, your primary source should be your local Campus Counseling or Crisis Center.

#### ORGANIZATION

#### REMARKS

##### **Hazeldon Foundation**

Box 176  
Center City, MN 55012-0176  
1-(800)-328-9000 (U.S.)  
1-(800)-257-0070 (MN)

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

##### **National HelpLine**

1-(800)-262-2463

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

##### **The Johnson Institute**

7151 Metro Blvd. #250  
Minneapolis, MN 55439-2122  
1-(800)-231-5165 (U.S.)  
1-(800)-247-0484 (MN)

Provides reference to appropriate agencies in your area.

##### **Narcotics Anonymous**

(See local White Pages of telephone directory)

Self-help treatment program modeled on successful AA program.

##### **Alcoholics Anonymous**

(Use local telephone directory)

Well-known for a very successful treatment program for alcoholics.

##### **Al-Anon Family Groups**

(Use local telephone directory)

Support program for family and friends of alcoholics.

##### **Nar-Anon Family Groups**

(Use local telephone directory)

Support program for family and friends of narcotics users.

##### **National Clearinghouse for Alcohol Information**

P.O. Box 2345, Dept. #10  
Rockville, MD 20852

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

Look under "Drug Abuse" in local telephone Yellow Pages

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

##### **PRIDE (Parents Resource Institute for Drug Education)**

Provides information on how to deal with abuse problems.

##### **NIDA (National Institute on Drug Abuse)**

1-(800)-662-4357

Gives information on local treatment facilities.

##### **Alcohol & Drug Abuse Education Program**

U.S. Office of Education  
400 Maryland Ave., SW  
Washington, DC 20702

Write to obtain information on education and treatment materials.



## **BOOKS**

**Roads to Recovery** (Ed., Jean Moore)

New York: Macmillan, 1985

**Intervention** (By Vernon Johnson)

Johnson Institute, 1986

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

Complete description of the intervention process.

## **APPENDIX XI**

### **IS YOUR CHAPTER SAFE?**

1. Do your chapter members respect the opposite sex?
2. Do you follow FIPG policies and procedures?
3. Are crude jokes and "awards" permitted during chapter meetings?
4. Are your chapter members afraid to speak out against questionable behavior at parties?
5. Are your chapter members afraid to say something to someone who is demeaning others?
6. Would you be proud to have your family members or national president at a chapter function?

### **HOW TO MAINTAIN YOUR HOUSE AS A SAFE PLACE**

1. Always keep your chapter house doors locked. **DO NOT** leave doors propped open for friends who might be coming over later.
2. Make sure that all windows are closed and locked before turning in for the night.
3. Do not lend your key to anyone. Do not give out the codes for the chapter's door locks. Regularly change the codes for the chapter's door locks.
4. Do not use a keychain with your fraternity letters with your keys in the event that you lose your keys.
5. If you lose your keys, be sure to report it to the chapter president and the house manager.
6. Be sure that all entrances to your chapter house are well lighted.
7. Be sure that all bushes and shrubbery are trimmed to discourage someone from hiding in them.
8. Place emergency numbers next to every phone in the house.
9. Question anyone you do not know who is in your house as to who they are and what they are doing.

## HOW TO BE SAFE ON CAMPUS

1. Try to walk with groups or take public transportation, especially after dark.
2. If you **must** walk by yourself, choose a lighted, populated route.
3. As you walk, be sure to walk briskly and with confidence. Be Alert! It is also important to be aware of your surroundings - keep looking around and listening carefully.
4. If a person or car seems to be following you, change direction or cross the street. If you're still followed, run to the nearest lighted building. Scream "Fire" or "Call the Police" as people are more likely to respond.
5. If you jog, it is a good idea to vary your times and routes. Use the buddy system.

## APPENDIX XII

### A DATER'S BILL OF RIGHTS

- I HAVE THE RIGHT** - to refuse a date without feeling guilty.
- I HAVE THE RIGHT** - to ask for a date without feeling rejected or inadequate if the answer is no.
- I HAVE THE RIGHT** - not to act macho.
- I HAVE THE RIGHT** - to choose not to act seductively.
- I HAVE THE RIGHT** - to say no if I don't want physical closeness.
- I HAVE THE RIGHT** - to start a relationship slowly, to say "I want to know you better before I become involved."
- I HAVE THE RIGHT** - to be myself without changing to suit others.
- I HAVE THE RIGHT** - to change a relationship when my feelings change. I can say, "We used to be close, but I want something else now."
- I HAVE THE RIGHT** - if I am told a relationship is changing, not to blame or change myself just to keep it going.
- I HAVE THE RIGHT** - to an equal relationship with the opposite sex.
- I HAVE THE RIGHT** - not to dominate or be dominated.
- I HAVE THE RIGHT** - to act one way with one person and a different way with someone else.
- I HAVE THE RIGHT** - to change my goals whenever I want to.

Edited from: Campus Organized Against Rape  
University of Florida  
Gainesville, Florida

## APPENDIX XIII

### HOW MEN CAN TELL IF THEIR BEHAVIOR IS SEXUAL HARASSMENT

Some men (and women) are confused as to what behaviors constitute sexual harassment. The following questions may be especially helpful in assessing one's own behavior:

- Would I mind if someone treated my wife, partner, girlfriend, mother, sister or daughter this way?
- Would I mind if this person told my wife, partner, girlfriend, mother, sister or daughter about what I was saying or doing?
- Would I do this if my wife, partner, girlfriend, mother, sister or daughter were present?
- Would I mind if a reporter wanted to write about what I was doing?
- If I ask someone for a date and the answer is "No," do I keep asking?
- If someone asks me to stop a particular behavior, do I get angry and do more of the same instead of apologizing and stopping?
- Do I tell jokes or make "funny" remarks involving women and/or sexuality? (Such jokes may offend many people.)

-Bernice R. Sandler

If the answer to any of these questions is yes, the chances of the behavior being considered sexual harassment are very high. Because such behavior is likely to be high risk, if you have to ask, it is probably better not to do it.

## **APPENDIX XIV**

### **SEXUAL ABUSE RESOURCES**

For information on sexual assault and harassment, look in your local Yellow Pages index under "Sexual Abuse Counseling." Another primary source of information is your local campus counseling or crisis center. Other helpful resources include:

Santa Monica Rape Treatment Center  
310-319-4000

Sexual Assault Crisis Hotline  
800-643-6250

Sexual Assault Crisis & Support Center  
800-421-4325

## APPENDIX XV

### HAZING! IT'S AGAINST THE LAW!

(If you have to ask, it probably is...)

Hazing is a criminal offense in more than 40 states. Liability insurance does not usually cover a criminal act—in other words, if you are involved in hazing, and the victim names you in a lawsuit, the national liability insurance policy may not provide coverage, which includes paying for an attorney to represent you.

This list of hazing activities and examples is intended as a guide. It is not complete. With few exceptions, singling out new or pledged members to do something that members do not have to do is hazing. Ask yourselves: Would you feel comfortable if the parents of your pledged members were present during the activity? Consent by new or pledged members or a member is not a defense to hazing.

#### Examples:

- Forced or “required” road trips off campus, kidnaps of pledged or initiated members. This prohibition does not affect trips to events or, for example, to the headquarters. It addresses situations, for example, in which pledged or initiated members are left stranded or who must make a series of stops, have photos taken to verify that they were at a site or sites.
- Any form of physical activities, calisthenics or exercise.
- Scavenger hunts, regardless of whether the hunts promote theft, vandalism, and destruction of property or humiliating public acts
- Paddling, paddle swats, or any other striking, beating, or hitting
- Kidnappings; transporting a pledged or initiated member against his or her will
- All-night work or study sessions
- Forcing or requiring pledged or initiated members to ingest any liquid or solid matter, edible or non-edible (e.g., any alcoholic substance, chewing tobacco, goldfish, raw onions, spoiled food, etc.)
- Dropping food (eggs, grapes, liver, etc.) or any other item into the mouths of pledged or initiated members
- Requiring pledged or initiated members to wear unusual, conspicuous, embarrassing, or uncomfortable clothing, or clothing that is not normally considered to be in good taste (e.g., burlap underwear)
- Uncomfortable or inconvenient sleeping arrangements, including sleeping outdoors
- Pledged member-initiated member games designed to physically harm members of the pledge class
- Pledged member shows performed in front of brothers or sisters
- Sleep deprivation - waking up pledged members repeatedly during the night (pledged members must be allowed at least six continuous, uninterrupted hours of sleep each night, including during pre-initiation and initiation)
- Humiliation in front of non-members by reference to pledgeship
- Verbal abuse such as calling a pledged member "scum" or "maggot"; yelling and screaming at pledged members
- Line-ups of the pledge class, or grilling individuals or groups of pledged members with questions of any kind.
- Preventing a pledged member from practicing personal hygiene, including making him or her wear the same clothes for a week
- Jumping on the "nail" (which actually is a piece of aluminum foil)
- Entering the fraternity house only through a window
- Penalizing pledged members in any way for not having dates to specific events

- Forcing an individual to participate in any activity or become involved in any situation that is in violation of federal, state or local laws; contrary to the person's genuine moral or religious beliefs; or contrary to the rules and regulations of the educational institution or the national fraternity
- Carrying or wearing objects designed to make the pledged or initiated member look foolish
- Physical or mental shocks, regardless of degree or nature
- Unwarranted touching of the body
- Ceremonial burials
- Degrading games and activities
- Public stunts of buffoonery
- Tests of courage, bravery
- Tests of stamina
- Any situation that risks serious harm or damage to an individual, whether physical or mental
- Any activity that might reasonably bring physical harm to the individual
- Any activity that would degrade or otherwise compromise the dignity of the individual
- Any activity that requires an unreasonable or inordinate amount of the individual's time, or in any manner impairs the individual's academic efforts
- Any activity that makes the individual an object of amusement or ridicule
- Subjecting pledged members to roughhouse practices
- Dangerous stunts
- Nudity at any time; causing a pledged or initiated member to be indecently exposed or embarrassed
- Wearing or carrying items such as coconuts, helmets, burlap bags, paddles, or rocks
- Throwing whipped cream, water, paint, etc. on a pledged or initiated member
- Extremely loud music or many repetitions of the same music played at any time (including during pre-initiation week or between portions of the ritual)
- Pushing, shoving or tackling pledged members
- Rat Court, Kangaroo Court, or other individual interrogations
- Memorization of stories, poems, or information not directly related to your fraternity
- Putting pledged members in a room that is uncomfortable (noise, temperature, too small) at any time (including during pre-initiation activities or between portions of the ritual)
- Personal errands run by pledged members for initiated members (servitude)
- Assigning pranks such as stealing, painting objects, panty raids, or harassing another organization
- Initiated members intentionally messing up the house or a room for the pledged members to clean
- Pledged members not permitted adequate time for studies (including during pre-initiation or initiation period)
- Deception prior to the ritual designed to convince a pledged member that he or she will not be initiated
- Lengthy work sessions
- Constantly, or many times a day, or routinely every day, asking pledged members to think about what to expect in the initiation ritual
- Keeping information from the pledged members prior to initiation (date of initiation, time required each day for fraternity duties, etc.)
- Pledged members expected to do anything exclusively for the entertainment of the initiated members
- House duties and cleaning for pledged members that would not normally be assigned to members and that are not shared by initiated members
- Pledged members expected to do anything that initiated members will not do with them
- Black books, name lists, paddles, etc. on which signatures must be obtained. If these are solely for the purpose of getting to know each other and for no other purpose, and as long as the time and the place set for getting signatures are reasonable, this activity is not objectionable
- Pledged member final examination or other written tests



- Pledged versus initiated members in athletic contests that are purposefully unfair and do not promote friendly competition, or instead of teams composed from both groups
- Proof that "every man must be a man"
- Instilling humility in pledged members
- Tradition: "We did it, why shouldn't they?"
- The marking or branding of a pledged or initiated member
- Preventing a pledged or initiated member from attending class
- Running stairs while reciting material
- Purposeless runs for the sake of creating unity
- Pledged or initiated members vehemently booed or hissed at or demeaned when they make a mistake in recitation in front of the chapter
- Having pledged members write lists of their faults, sins, believing they must read them to other members
- Bracing and fingersnapping in pledged members' ears
- Any violation of Ritual instructions, procedures or statutes
- Blindfolding pledged members (except for initiation if required by your Ritual)
- Use of ice, water, fire, or food in a manner not consistent with their proper use
- Any use of materials (nails, lumber, clothes, silverware, etc.) in any pledged member activity not consistent with their proper use
- Excessive or particularly hard questioning of pledged member over fraternity information; abusive and extremely pressured questioning of any kind
- War games or any other similar games
- Hot or cold (ice) baths
- Creation of excessive fatigue
- Ditches
- Goat rides
- Ridiculous work assignments, e.g., cleaning floors with toothbrushes, etc.
- Harassing other fraternities or sororities
- Not being allowed to eat for any reason
- Memorization of stories, poems, or information not directly related to your chapter (particularly when profanity is included)
- Polling, dunking, or showering any member (pledged or initiated) because of an engagement or birthday
- Any special pre-initiation activities which do not contribute to the development of the member.

***Penalties for hazing are very severe. There is no room for error. If you think it's hazing, it probably is. Don't put yourself in a situation that could jeopardize the chapter or any member. This is a very serious matter.***

## APPENDIX XVI

### ALTERNATIVES TO HAZING

When organizations are challenged to eliminate hazing practices, some members are often resistant to this change. In many cases, those who are most vocal against eliminating hazing are those who are bitter and angry about the hazing that they themselves endured (but don't admit this publicly) and expect that others should be abused in order to gain "true" membership in the group. You will also find that some of these folks are likely to be bullies of the group--people who enjoy a "power trip" at the expense of someone else.

Of course, if you try to eliminate hazing in your organization, you will likely encounter many elaborate reasons for why this will be devastating for your group. While there will be some staunch supporters of the status quo, there will be many who can be convinced of the negative effects and potential risks of hazing. Believers in the supposed "benefits" of hazing may be more likely to change their opinion if they can envision some alternatives. The supposed "benefits" of hazing follow in bold with non-hazing alternatives to accomplish the same goal listed alongside.

Some specific means to eliminate hazing and make pledgship a challenging, positive experience:

#### **1. DEVELOP CHAPTER UNITY OF BOTH PLEDGED AND INITIATED MEMBERS:**

Involve pledged members on chapter committees, attend chapter meetings, hold sports events with mixed teams of pledged and initiated members, and have an all chapter/pledge class retreat. Clean the chapter room together. Pledges work together on a community service/chapter improvement project.

#### **2. PROMOTE SCHOLARSHIP:**

Take advantage of university academic and tutoring services, designate quiet hours on your chapter's halls, invite university speakers to discuss test-taking skills, study methods, etc.

#### **3. DEVELOP PROBLEM-SOLVING ABILITIES:**

Have pledged members discuss chapter weaknesses such as poor rush, apathy, and poor scholarship. These solutions should be shared with the initiated members. The pledge class should then be involved in the implementation.

#### **4. DEVELOP SOCIAL SKILLS:**

Hold a seminar on table etiquette and other social graces; plan a seminar with college resources on effective communication skills, body language, eye contact, and other aspects of communicating.

#### **5. INSTILL A SENSE OF BROTHERHOOD OR SISTERHOOD:**

Plan special events when the entire chapter gets together, e.g., attend a movie, play, professional sports game, etc.

#### **6. BUILD AWARENESS OF CHAPTER HISTORY:**

Invite an older alumna or alumnus to talk about the chapter's early days, its founding, special chapter traditions, and prominent alumnae or alumni.

**7. DEVELOP LEADERSHIP:**

Assign each pledged member to a chapter committee. Expect the pledge class to plan and implement its own activities. Encourage participation in campus activities outside of the sorority or fraternity. Have the pledge class elect their own officers.

**8. DEVELOP KNOWLEDGE OF THE GREEK SYSTEM:**

Invite the Panhellenic, Pan-Hellenic, IFC President or the Greek Advisor to speak on the Greek system, covering the purposes of fraternities and sororities, the regulations they formulate, and the goals and expectations of the Greek system.

**9. AID CAREER GOALS:**

Use college resources for seminars on resume writing, internships, the job search, job interview skills; invite different alumnae or alumni to speak on various careers.

**10. INVOLVE PLEDGED MEMBERS IN THE COMMUNITY:**

Visit a nursing home or youth center to sing, play games, or just talk; get involved with Project Uplift or other Big Sister/Brother groups. Such involvement should continue well after initiation.

**11. IMPROVE RELATIONS WITH OTHER GREEKS:**

Have pledge classes get together to plan joint social or service activities; pledged members plan a cook-out with another pledge class, followed by a sports activity (softball, volleyball, etc.).

**12. PROHIBIT ALL ALCOHOL:**

Since your pledged members almost certainly are underage, alcohol has no place in any pledged member activity and is specifically prohibited under the FIPG Policy.

**REMEMBER: The best pledge education activities are those wherein the pledges and the chapter members are working TOGETHER in the activity.**

## APPENDIX XVII

### CHAPTER PROGRAMMING: DURING THE EDUCATION PERIOD

- Serenade - All chapter members serenade new members or other Greek groups.
- Attend school football, softball, basketball events together.
- Share-a-Song - Teams get together and write songs to share with the rest of the chapter.
- Pajama Party or Sleepover.
- Each initiated member writes a page about him/herself for new members. Pages are put into a book and can be given out during pledging. New members do the same for initiated members.
- Make banners to welcome the new members.
- Make signs for dormitory doors for new members.
- Have study buddies to encourage new members to make grades for initiation.
- Have secret brothers/sisters - (great way to get to know each other.) (This also can be done within the pledge/associate member class to encourage new members to get to know each other.)
- House Buddies - Each new member is paired with an initiated member who lives in the house so that the new member will have a bedroom to put books in when he/she comes over to the house and so he/she won't feel as intimidated about coming over.
- Sponsor a dinner at the house for pledge/associate member class presidents of other Greek groups.
- Send letters to the parents of the new members and share with them how joining your chapter can help their son/daughter during his/her college years.
- Invite parents to a "Parents Tea".
- Assign phone buddies to the new members to keep them informed and encourage them to attend.
- Have a picnic and play volleyball or other get-to-know-you games.
- Have a bulletin board with a pocket for each new member for letters, photos, or messages. Put up pledge/associate member class pictures and sayings or quotes. Feature your campus map, phone numbers, calendar, sportswear, etc.
- "Build a Crest" - Each new member starts with a blank crest. As he/she learns things about the fraternity, he/she adds to his/her crest.
- Have VIP - Very Important Pledge for the Week award.
- Have pledge/associate member class officers lead the class meetings.
- 90210 (or other show) Night - All gather at house or someone's room, with popcorn and soda to watch TV.
- Place an ad in the campus newspaper to welcome the new members. Place another at initiation.
- Use a bulletin board as the pledge/associate member class board. Put pictures and captions of them up along with their interests, to help the initiated members learn more about them.
- Have initiated members responsible for planning some type of surprise for the new member meetings each week. (Ex.: refreshments)
- Have planned get-togethers with new members and different people in the chapter. For example, have a party with all sophomores and new members, all juniors and new members, all out-of-house members and new members.
- Have different chapter officers pair up with the pledge/associate member class officer once a week to discuss what each is doing with his/her office.
- Have the Pledge Educator and/or the Pledge Committee call each new member once each week just to see how things are going with the program. Ask about suggestions, problems, etc.
- Appoint a Big Brother/Big Sister so each new member has a mentor.

*(from Alpha Xi Delta chapters around the country)*

## APPENDIX XVIII

### HOW TO SURVIVE A FRATERNITY HOUSE FIRE

If a fire begins in your room, yell "Fire!" and then try to put it out only if you're sure you can handle it. If you have any doubt, get out of your room and close the door behind you to keep smoke and flames out of the corridor. Sound the alarm and arouse other members.

If the fire starts in another part of the building, you probably will be aroused by an alarm, yelling in the corridor, or the sound of fire engines outside. Here's what to do in easy steps.

1. Make for the door. If there is smoke in the room, roll out of your bed, with your pillow over your mouth and crawl to the door. Don't stand - smoke and deadly gases rise. You can die from smoke inhalation.
2. Feel the door with the palm of your hand. If the door or knob is hot, don't open it. If the door is not hot, open it slowly and be ready to slam it shut if necessary.
3. Check the hall. If everything is clear, walk to the nearest exit. If there is any smoke in the corridor, crawl into the hallway. Close the door behind you to protect your belongings. Stay close to the wall so you can count the doorways to the exit. If the nearest exit or stairway is blocked, use the alternate one.
4. Walk down to the ground level. Fires generate heat, smoke, and panic, so hold onto the handrail for guidance and protection against being knocked down by exiting occupants. If fire or smoke is dense at lower levels, walk back up to clearer air or to the roof if it is accessible.

If you cannot get out of your room because the room door is hot or smoke is dense in the hall, don't panic. You can stay in your room and still survive a fire. Here are some things to do.

1. Open window to vent room if there is any smoke. If you are on the first or second floor, you may be able to drop to the ground safely. If you are up any higher, you usually are better off staying put. Although some people survive jumps from 35 feet or more, they are usually seriously injured.
2. Let someone know you are in the room. If the phone works, call for help. Hang a bed sheet out the window to signal fire fighters, but don't try to climb down.
3. Fill the sink with water. It might be needed for fire fighting. Turn on the bathroom fan if it helps to clear your room of smoke.
4. Wet towels and sheets. You'll need them to put around doors and cracks if smoke seeps in.
5. Get fresh air. Make a tent over your head with a blanket at a slightly opened window to get fresh air. If the windows do not open, break out one with a chair or drawer. If heat and flames are rising outside from a lower floor, don't breathe smoke-laden air.
6. As a last resort. If your room becomes untenable, you may be forced to make for the best exit, but remember to keep low.

Remember that few people are burned to death in fires. Most people who die do so from smoke, poisonous gases, and panic. Panic is usually the result of not knowing what to do. If you have an escape plan and adapt it to the emergency, you can greatly increase your chances of survival.

**APPENDIX XIX**

**CHAPTER HOUSE SELF-INSPECTION GUIDE**

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

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

Number of persons sleeping in building:

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

**CHECKING PROCEDURE**

Circle appropriate letter:                    S=Satisfactory    N/A=Not Applicable    U=Unsatisfactory

All unsatisfactory conditions require action for correction ranging from immediate to five day maximum. Questions are designed for "yes" answers to be understood as satisfactory and "no" answers as unsatisfactory and requiring corrective action.

## **EXIT FACILITIES**

1. Do all rooms have access to two separate means of exit?	S	N/A	U
2. Are all exit paths clear of storage?	S	N/A	U
3. Are doors in stairways properly self-closing?	S	N/A	U
4. Are wedges and other means used to hold back required stairway enclosure doors, to the detriment of fire safety of upper floors, prohibited?	S	N/A	U
5. Are heating plant and fuel supply areas cut off from the rest of the building by fire resistive construction in ceiling and walls?	S	N/A	U
6. Are exit routes readily accessible through doors of full height?	S	N/A	U
7. Can exit doors be opened from the interior without a key or special device?	S	N/A	U
8. If the building is protected by an automatic sprinkler system, is it in working condition?	S	N/A	U
9. If the property is completely protected by a standard automatic fire alarm (detection) system, is it in working condition?	S	N/A	U
10. If the building does not have either automatic sprinklers or fire alarm (detection) equipment, does it have a manual fire alarm system?	S	N/A	U
a. Are smoke detectors in working order?	S	N/A	U
b. Is emergency lighting operational?	S	N/A	U

(NOTE: A fire officer's help should be solicited for requirements 8, 9, and 10.)

## HEATING EQUIPMENT

- |  |   |     |   |
|--|---|-----|---|
| 11. Are boilers equipped with pressure relief valves and water level gauges?   | S | N/A | U |
| 12. Are boilers and water tanks checked regularly by a qualified inspector for cracks, corrosion and other defects? Requirements should be checked with the House insurance company. | S | N/A | U |
| 13. Is the furnace enclosed in a separate room with fire resistive partitions, with the ceiling similarly protected?   | S | N/A | U |
| 14. Is a self-closing fire door provided at the inside entrance of the furnace room?   | S | N/A | U |
| 15. Are metal containers with metal covers provided for the disposal of ashes?   | S | N/A | U |
| 16. Are all necessary automatic limit controls provided on heating equipment, including duct systems, breaching and others, in good working order and checked annually?              | S | N/A | U |
| 17. Is all heating equipment, including chimneys, flue connectors, vents from gas appliances and hot air ducts:  |   |     |   |
| a. In good serviceable condition and well maintained?  | S | N/A | U |
| b. Properly insulated and separated from combustible storage by safe distance?   | S | N/A | U |
| c. Serviced by a qualified service man at least once each year?  | S | N/A | U |
| 17. Does the oil burner have a remote control switch?  | S | N/A | U |
| 18. Are exposed oil lines protected from physical damage?  | S | N/A | U |
| 19. Is the location of the main gas valves known and are the means and knowledge provided for closure in emergencies as well as opening and relighting gas appliances?               | S | N/A | U |

## KITCHEN

- |   |   |     |   |
|---|---|-----|---|
| 20. Is the range safely installed away from combustible material and the nearby floor protected?  | S | N/A | U |
| 21. Is there a hood above the range and is it equipped with an exhaust duct to the outside?   | S | N/A | U |
| 22. Is the hood kept free of grease accumulations?  | S | N/A | U |
| 23. Are filters used and kept clean?  | S | N/A | U |
| 24. Is the exhaust duct insulated or separated from combustible material by a safe distance (18 inches is required for combustible materials)?  | S | N/A | U |
| 25. Is the proper type of fire extinguisher for grease fires provided and is it in good working order? Dry chemical extinguishers containing sodium bicarbonate or potassium bicarbonate are recommended with at least a 20 "B" rating. | S | N/A | U |
| 26. Is the refrigeration equipment serviced by a qualified service man at least once a year?  | S | N/A | U |



## **EMERGENCY ACTION MEASURES**

- |   |   |     |   |
|---|---|-----|---|
| 27. Are there fire extinguishers of the proper type for the area protected? Do you know how to use them properly? Dry chemical extinguishers with "A B C" ratings are recommended in minimum 10-pound size and located not to exceed 50-foot travel distance. | S | N/A | U |
| 28. Are extinguishers serviced and dated at least annually?   | S | N/A | U |
| 29. Is parking restricted so that the fire department would always have free access to the building?  | S | N/A | U |
| 30. Has an emergency plan been set up? Are fire drills held quarterly?  | S | N/A | U |
| 31. Are fire emergency instructions conspicuously published and up to date?   | S | N/A | U |
| 32. Do they include prompt reporting and alarm of even minor or incipient fires?  | S | N/A | U |

## **ELECTRICAL**

- |   |   |     |   |
|---|---|-----|---|
| 33. Is temporary wiring with extension cords prohibited?  | S | N/A | U |
| 34. Are all major appliances, especially laundry and kitchen equipment, properly grounded?  | S | N/A | U |
| 35. Are lighting fixtures in good physical condition and shock proof in bathrooms?  | S | N/A | U |
| 36. Are electric fuses properly maintained and not overloaded with appliances, such as electric blankets, radios, clocks, coffee makers, heaters, etc., making necessary use of larger fuses than proper? | S | N/A | U |
| 37. Are all known electrical problems corrected?  | S | N/A | U |

## **SPECIAL HAZARDS**

- |  |   |     |   |
|--|---|-----|---|
| 38. Is housekeeping good in storage area? Basement? Attic? Garage and outbuildings?  | S | N/A | U |
| 39. Are smoking fire hazards under control? Is smoking prohibited in bed?  | S | N/A | U |
| 40. Are stairways adequately lighted?  | S | N/A | U |
| 41. Are paints and flammable materials stored in fully-enclosed metal cabinets or in well-ventilated outbuildings while being used and then discarded?                 | S | N/A | U |
| 42. Are flammable liquids such as gasoline prohibited in the house?  | S | N/A | U |
| 43. Are kitchen facilities maintained and operated in a sanitary manner?   | S | N/A | U |
| 44. Is there an emergency number for medical help and fire departments at each telephone?  | S | N/A | U |
| 45. Are decorations required to be non-combustible when provided in any room or space used for assembly purposes?  | S | N/A | U |
| 46. Is the collection and disposal of trash safely handled in a manner to avoid hazardous accumulations of combustible material, such as the use of closed metal cans? | S | N/A | U |
| 47. Are spaces beneath stairs free from accumulations of combustible material?   | S | N/A | U |
| 48. Are stairwells lighted and banisters provided where needed?  | S | N/A | U |
| 49. Are all Christmas decorations non-combustible?   | S | N/A | U |
| 50. Are all Christmas electrical decorations UL listed and identified as such?   | S | N/A | U |
| a. Are live Christmas trees prohibited?  | S | N/A | U |
| b. Are fireplaces and chimneys (where present) inspected and cleaned annually?   | S | N/A | U |

## **CORRECTIVE ACTIONS TAKEN/RECOMMENDED**

Copies should go to:

Fraternity Headquarters

Chapter President

Alumnae/Alumni advisors and corporation board members as appropriate

## APPENDIX XX

### TIPS FOR VACATIONS AND WINTERIZING

1. Property damage can occur during vacation periods. Be aware of the potential for claims resulting from extreme weather and plan accordingly.
2. Shut off the domestic water supply. This should be done especially during cold weather vacations if the house will be unoccupied.
3. Maintain heat. Have your chapter property checked periodically during all vacation periods.
4. Have furnace and heating systems checked professionally. Check for proper operation, automatic shut offs, and proper venting.
5. Store combustibles away from heating or furnace areas. These areas should be checked and cleaned regularly.
6. Use wood-burning fireplaces with extreme care.
  - a. Have the chimney cleaned periodically.
  - b. Do not use flammable liquids to start the fire.
  - c. Keep the fireplace enclosed when in use.
  - d. Keep combustibles clear of the hearth.
7. Use extreme caution with portable heaters.
  - a. Use only UL approved heaters.
  - b. Keep these heaters away from combustibles.
  - c. Fill units outside the building.
  - d. Never fill while the unit is in operation or still hot.
  - e. Do not smoke during refilling.
  - f. Maintain ventilation by opening a door or window.
  - g. Store flammable refill material clearly marked in a cool dry place.

## APPENDIX XXI

### FRATERNITY HOUSE PROPERTY INSURANCE BASICS

Property insurance is an essential part of any strong risk management program. When covering a fraternity house, some coverage options that should be considered are listed below:

Replacement Cost Coverage on Building provides for the full replacement of the property if the chapter house is damaged or destroyed, not just for a specified cash value. The replacement structure may not be identical, but will be of similar square footage and type of construction. There is no depreciation for the age of the building in the value.

Replacement Cost Coverage for Contents provides for the replacement of destroyed contents at full cost, rather than at a depreciated amount, up to the cash limit of the contents coverage purchased or blanket limit which ever applies.

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

Extra Expense Coverage provides for the payment of additional expenses that a chapter or corporation might incur if a fire or extensive property damage requires extraordinary expenditures for temporary housing in hotels or other rental property.

Earthquake and/or Flood Coverage is optional coverage for earthquake or flood damage, and is normally excluded from most standard property insurance policies. This coverage will likely carry a separate deductible.

Contingent Building Law Liability 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 original state and likely will not provide the additional funds needed to bring the property up to code.

Special Perils of Physical Loss or Damage extends protection of physical loss or damage to include vandalism, malicious mischief, burglary, theft, earthquake, and flood, to name a few.

Boiler and Machinery Coverage is normally written as a separate insurance policy. This 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, etc. It can also be extended to other Electrical Equipment owned by the corporation.

Deductible is the amount of out-of-pocket expense that your corporation must first pay toward repairing, replacing, or restoring damaged property before the insurance policy provides coverage.

When determining the types of coverage to purchase and the value of coverage to carry, it is advisable to consult your own insurance agent or your national organization for more complete advice and counsel.

## RENTER'S INSURANCE

*The corporation's property insurance does not cover the personal items of chapter members who reside in the chapter house; the corporation's liability insurance does not cover members when they are acting as individuals, independent of chapter affairs.* Many chapter members will already be covered by their parents' homeowners insurance policy. All members should be advised that they need to find out if their property and liability are covered while they are away at school.

To protect a member's personal items and liability not included in parents' homeowners insurance, the insurance industry offers renter's insurance. Renter's insurance provides coverage for personal items such as clothing, stereos, bicycles, computers, etc., when stolen or damaged. Without coverage, theft or damage could represent substantial financial loss for a member. A liability lawsuit could be financially catastrophic.

### SOME BASIC INFORMATION ON RENTER'S INSURANCE FOR CHAPTER MEMBERS

Minimum Policy Amount. First assess the value of the property to be insured to determine the amount of coverage needed. Most insurance companies require purchase of a minimum amount of coverage, which can range from \$10,000 to \$25,000. Ask if the policy includes full replacement cost, which will cover depreciation of property over time. Most companies offer policies with replacement cost at an additional charge.

Coverage. In general, policies cover theft, fire, smoke, vandalism, windstorm or water damage, lightning, and personal liability. Personal liability includes bodily injury or property damage claims for which you are liable. For example, such a claim could arise if a friend hurts herself/himself on your property due to your negligence. Be sure to read policies carefully to determine the exact scope of coverage and ask questions regarding any aspect that you don't understand.

Premium. The cost of insurance, or the premium, varies among insurance companies and can depend upon factors such as the amount of coverage, whether you live in a house or apartment, the safety and security of the premises, and length of residence. Some companies offer a discount if you already have a policy, such as auto insurance, with them. Currently, the range is \$115 to \$250 per year.

Deductible. The deductible is the amount of loss you pay. Deductibles can range from \$100 to \$500. In general, the higher the deductible, the lower the premium for similar coverage.

Restrictions Insuring Students. Many companies place restrictions on coverage of households with two or more unrelated roommates. Restrictions include requiring each roommate to have an individual policy and placing a limit on the number of unrelated occupants per household. Let your agent be aware you live in a fraternity chapter house so that the issue of unrelated occupants per household is addressed prior to securing coverage.

## APPENDIX XXII

### EDUCATIONAL PROGRAM TOPICS:

1. Explanation of General Fraternity Insurance Coverage and Risk Management Policy
2. Criminal Liability Education/Basic Legal Concepts Program
3. Alcohol and Drug Abuse Program
4. Fire Prevention Program
5. Sexual Abuse & Harassment Program

INFORMATION RESOURCE	1	2	3	4	5
1. Local lawyers, alumnae/alumni	X	X	X		X
2. Campus student legal services department	X	X	X		X
3. Greek advisor or Dean of Student's Office	X	X	X	X	X
4. Fraternity's headquarters	X	X	X	X	X
5. Fraternity's regional directors and other volunteers		X			
6. Campus/community crisis center		X	X		X
7. Local and state police departments		X	X		X
8. National Council on Alcoholism, Washington DC (202) 986-4433			X	X	X
9. Campus student counseling centers		X	X		X
10. National Interfraternity Conference 3901 W. 86th St. #390; Indianapolis, IN 46268	X		X		X
11. Chemical Abuse Through Preservation of Peers 340 Coffman Union; University of Minnesota; Minneapolis, MN 55455. (612) 986-4433			X		X
12. Channing L. Bete Co. (publications) 200 State Rd.; South Deerfield, MA 01373-0200			X		X
13. BACCHUS 1325 S. Colorado Blvd. #504; Denver, CO 80222			X		X
14. Local fire departments				X	
15. Planned Parenthood/Pro-life organizations		X			
16. FIG Risk Management manual	X	X	X	X	X
17. Rape Treatment Center, Santa Monica Hospital Medical Center 1225 15th St., Santa Monica, CA 90404, (213) 319-4000					

## **VIDEOS AVAILABLE TO ASSIST IN PRESENTATION**

1. "Hazing on Trial" - produced by Alpha Tau Omega
2. "The Case of Gamma Nu Pi" - produced by Alpha Tau Omega
3. "Liability and Risk Management" - produced by Sigma Phi Epsilon
4. "The Crime of Hazing" produced by Kappa Sigma
5. "Hazing - a Greek Tragedy" - Eileen Stevens
6. "Campus Rape" - produced by the Santa Monica Hospital Rape Treatment Center
7. "You're Not Immune" - produced by Kappa Alpha Theta
8. "AIDS: A Decision for Life" - produced by Health Visions
9. "Fraternity Men on Date Rape: A Candid Conversation" - produced by NIC
10. "Greeks and AIDS: What We Need to Know" - funded by Kappa Delta Rho
11. "Hazing Lies" - produced by Phi Kappa Tau

Check your Greek Advisor's office, fraternity's headquarters, or the NIC for availability and content of videos.