
Psi Upsilon Risk Management



Program

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To whom much is given, much is expected.

We in Psi Upsilon have been given a great deal. We have the opportunity to live, work, and share with one another at the finest colleges and universities in North America. We walk in the shadows and follow in the footsteps of our brothers who set Psi Upsilon in motion over one hundred and fifty years ago. The rituals, traditions, and overall standards of excellence that have been passed down through the better part of two centuries truly make us part of something remarkable.

To continue these traditions and maintain this level of excellence as we enter the closing decade of the twentieth century is the extraordinary challenge facing today's brothers. In order to achieve and maintain the standards that we have set for ourselves and have stood for since 1833 we must not only excel today, but also secure the same opportunities for tomorrow's brothers.

To ensure this opportunity for continued excellence we must reflect on our beginnings and get back to the fundamentals that made Psi Upsilon a leader in the fraternity world. We must reassess our programming and operations on all levels, and provide today's pioneers and tomorrow's leaders with a healthy, safe, and constructive environment in which to perform.

This "Risk Management Program" is designed to help our Chapters get "back to the basics." While the program may have received its impetus from the growing concerns induced from liability insurance in today's litigious society, the program covers all aspects of Chapter operations and programming.

This document is an instrument that no Psi Upsilon Chapter can afford to be without, a document that no chapter can fail to utilize to its full extent.

DISCLAIMER

The professional staff of Psi Upsilon Fraternity drafted this Risk Management Program. In it we have made representations concerning coverage available under our general liability policy. The language of our general liability policy will determine whether or not coverage for any particular incident exists. Our insurance policy may be interpreted differently in different jurisdictions, so you should check with local counsel in the event you have any questions concerning the coverage under our policy.

PSI UPSILON RISK MANAGEMENT PROGRAM

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We would like to acknowledge the assistance of Zeta Beta Tau, Sigma Alpha Epsilon, and Alpha Tau Omega Fraternities, the NIC, and the F.I.P.G. without which this document would not be possible.

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INSURANCE

Types of Insurance

There are many different types of insurance available. The types most significant to you as a fraternity Chapter are property insurance and liability insurance. Your alumni association should have purchased property insurance, which covers damage or destruction of your Chapter house. In the event of a fire, the insurance company would be required to pay for damages to your Chapter house up to the limits of coverage.

Separate and distinct from property insurance is liability insurance, which requires the insurance company to indemnify amounts the fraternity must pay as a result of personal injury or property damage caused by certain covered events. The liability policy also places upon the insurance carrier a duty to defend certain named insureds in the event of litigation. The existence of an obligation to defend is determined by the allegations of the Complaint. If the allegations of the Complaint state a cause of action or facts that would support a cause of action within coverage, the insurer must defend.

The most fundamental of an insurer's obligation under an insurance contract is its duty to indemnify-- it's duty, depending upon the type of policy, either to reimburse the insured for losses incurred directly by the insured, or to pay sums that the insured becomes legally obligated to pay to others.

Definition of Risk

Risk may be defined as the chance of loss. The key to this definition is the word "chance." If some event is certain to happen, there is no risk. If an event is certain not to happen, there is no risk. Risk occurs only in the area between these extremes; that is, risk occurs only when an event may or may not happen. As an example, physical wear of machinery in use is not a risk. If we use machinery, it is certain to sustain wear. On the other hand, fire damage to the same machinery is a risk because it may or may not occur.

Definition of Insurance

What is insurance? Insurance is usually understood as a contract in which one entity, known

as the insurer, agrees, in exchange for a consideration called the premium, to assume some risk to which another party, known as the insured, is subject. The requirements of this definition are as follows:

1. One party (the insured) is subject to possible loss from some peril (i.e., fire).
2. The insured gives to another party (the insurer) money or some other consideration (the premium).
3. The insurer agrees to assume the risk to which the insured is subject.

The insurer does not, of course, relieve the insured of the risk of physical loss. A fire insurance contract does not guarantee that the insured's building will not burn. An insurance contract merely relieves the insured of at least a part of the financial consequences of the physical loss or damage by providing money to repair or replace the damaged property.

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RISK MANAGEMENT

Development of Risk Management in Psi Upsilon

In recent years the insurance industry has been unwilling to insure groups that don't take preventative measures to reduce the occurrence of accidents. Therefore "Risk Management" has become a practical concern to almost every person or group who purchases insurance. It ranges from homeowners installing smoke detectors to large corporations hiring full-time personnel as risk managers.

Fraternities and sororities, too, have to take a serious look at their risks, and how to effectively manage them. Fraternities and sororities have fallen into a high-risk category of insurance (right up there with taverns and asbestos removal contractors). The practical concerns of insurance have forced us to reevaluate our purpose, and, most importantly, to recommit ourselves to our original purpose - the promotion of the highest moral, intellectual, and social excellence and educational standards.

It must never be forgotten that the primary and most important reason for risk management is to protect the health and safety of our members. The risk management policy of the Fraternity Insurance Purchasing Group (F.I.P.G.) is designed to serve these purposes:

- 1) Protect the health and safety of the fraternity members.
- 2) Make the member fraternities more "marketable" to insurance companies.
- 3) Force fraternities to reevaluate their goals and purpose and to get out of the "tavern" business.

Psi Upsilon as an international fraternity has an obligation and responsibility to protect our members from harm, insure the good public reputation of our name, and make certain that our leaders and organizations (both Chapter and international) are protected against claims. As a result, the Executive Council and the 145th Convention decided to join the F.I.P.G. and to require all Chapters, provisional Chapters, colonies, and members to observe and enforce the Risk Management Policy of F.I.P.G. and to participate in the master liability insurance program. The 146th Convention voted to continue the relationship with F.I.P.G. and the master liability insurance program indefinitely.

Psi Upsilon Risk Management Standards

The Risk Management Standards are now the official policy of Psi Upsilon. Once again it is important to remember that these standards are designed to protect the health and safety of the members of Psi Upsilon and to bring our Chapters into compliance with the law.

Alcohol and Drugs

- 1) The possession, sale, use, and/or consumption of alcoholic beverages, while on Chapter premises, during an official 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 nation, state, province, county, city, and institution of higher education.
- 2) No alcoholic beverages may be purchased through the Chapter treasury 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 and/or use of a bulk quantity of such alcoholic beverage, i.e., kegs, is prohibited
- 3) No Chapter members, collectively or individually, shall purchase for, serve to, or sell alcoholic beverages to any minor (i.e., those under legal "drinking age").
- 4) The possession, sale, and/or use of any illegal drugs or controlled substances at any Chapter house, sponsored event, or at any event that an observer would associate with the fraternity, is strictly prohibited.
- 5) No Chapter may co-sponsor an event with an alcohol distributor, charitable organization, or tavern (tavern defined as an establishment generating more than half of annual gross sales from alcohol) where alcohol is given away, sold, or otherwise provided to those present.
- 6) No Chapter may co-sponsor or co-finance a function where alcohol is purchased by any of the host Chapters, groups, or organizations.
- 7) All rush activities associated with any Chapter will be dry rush functions.
- 8) Open parties where alcohol is present, meaning those with unrestricted access by non-members of the fraternity, without specific invitation, are prohibited.
- 9) No member shall permit, tolerate, encourage, or participate in "drinking games."

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- 10) No alcohol shall be present at any pledge/associate member/novice program or activity of the Chapter.

Hazing

No Chapter shall conduct 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 fraternal law, ritual, or policy, or the regulation and polices of the educational institution."

Sexual Abuse

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

Fire, Health, and Safety

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

Education

Each student member, associate member, and pledge shall be instructed annually on the Risk Management Standards of Psi Upsilon Fraternity.

GENERAL LIABILITY INSURANCE POLICY

Policy Description

Named Insured	Psi Upsilon Fraternity (the complete wording individually lists each Chapter and alumni association); all directors, officers, employees of the fraternity, including but not limited to the Executive Council of the fraternity and each appointed and elected officer and the custodians or trustees of the fraternity or its funds; each fraternity board, committee, and the members thereof; and all persons appointed by or named by the directors, officers, or employees of the fraternity.
Insurer	Landmark Insurance Company
Broker	Kirklin & Company, Inc. P.O. Box 540673 Omaha, NE 68154 800-736-4327
Policy Number	Primary - GLA 4095241 Umbrella - UMB 5043826
Limits	\$5,000,000 Combined Single Limit Bodily Injury and Property Damage
Deductible	None - "First Dollar" coverage provided
Coverage	This policy provides coverage for liability from Bodily Injury, Property Damage, or Personal Injury arising out of your premises, operations, or products.
Special Extensions of Coverage	Host Liquor Liability, Broad Form Comprehensive General Liability Endorsement

Who is Covered?

The insurance coverage will pay for claims of up to \$5,000,000 with no deductible for the following organizations and/or people:

- 1) The local Chapter when it obeys the laws of the city, county, state, and country in which it operates.
- 2) The local Chapter when it follows the guidelines set forth by the FIPG Risk Management Policy and the Psi Upsilon Risk Management Standards.
- 3) The officers, board members, committee chairmen, and members while performing the duties of Chapter membership.
- 4) The Chapter's advisor and alumni association/corporation members while performing the duties of advisor or as an alumni association/corporation member.
- 5) The International Fraternity, its officers, chairmen, appointed volunteers and employees while performing the services of the general organization.

Who is not covered?

- 1) Any individual member, alumni/trustee, or advisor who is performing tasks outside of their responsibility (i.e. spontaneous social function planned by individual member, advisor consuming alcohol with undergraduates, or a fight between members).
- 2) Any individual member whose illegal or intentional actions result in death or injury to an individual or property damage.
- 3) Member's parents or family members and Guests of Chapter members.
- 4) College/University administration (see Additional Named Insureds).

Legal and Illegal Activity

Simply stated no insurance policy provides coverage for violations of the law. The Psi Upsilon insurance program is no exception to this rule. The key points to understand are:

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- 1) Compliance with federal, state, local, and institutional laws and regulations is required.
 - 2) Compliance with the regulations and policies of Psi Upsilon Fraternity, including the Risk Management Standards is required.

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

- 1) With the broad awareness of its membership, members of a Chapter serve alcohol to a minor in violation of the law at a Chapter sponsored function. Were a lawsuit to result, those persons found to be in violation of the law (in this case the entire Chapter) would be without insurance protection.
- 2) Two of the members of a sixty-five man Chapter cause injury to someone in connection with a hazing incident. This activity was unauthorized and done secretly without the knowledge of the Chapter, and strictly against Chapter policy. Were a lawsuit to result, those persons (in this case the two members) found to be in violation of the law would be without insurance protection. The Chapter, alumni association, and other named insureds would be protected.

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

Reasonable Care and Supervision

The law requires Chapter leaders (including alumni advisors) to assume a responsibility to supervise the activities of the Chapter itself and its members. Every individual has a duty to exercise reasonable care and to act reasonably in light of all the circumstances. Should a claim against the Chapter ever arise, the Chapter leadership will want to be able to satisfy others (the courts) that it took "reasonable care" to insure that no harm would come to property or persons.

Juries use the "reasonable care" standard when deliberating a case. It is important to realize that a jury is comprised of registered voters within a community, meaning neighbors, teachers, clerks, and parents. Their interpretation of "reasonable care" will certainly differ from the view of a college student.

In this day and age, juries are seldom sympathetic to defenses that hinge on positions such as:

"... how do you expect me (Chapter officer) to control every member?"

"... that's the way we have always done it - no one ever got hurt before."

"... and, I didn't know that it was my responsibility."

"... He/She/They wanted to do it."

"... but, that's the (Social Chairman's, Rush Chairman's) responsibility."

Moreover, if the Chapter leaders know that something illegal, dangerous, or unreasonable is going on ("Charged with knowledge") and do nothing about it, they may have a difficult time proving that they exercised "reasonable care" to supervise in light of all the circumstances.

A finding by a court that the Chapter leadership and alumni advisors failed to exercise "reasonable care" could result in a major judgement against the alumni association, the Chapter, its leaders and advisors.

Additional Named Insured

Additional Insured may be added to this policy at no additional charge. Such insured may be your landlord, college, university and/or proprietor from whom the Chapter may be renting property for a special event. Request for an additional insured endorsement should be made in writing at least three weeks in advance of any event and sent to Psi Upsilon Fraternity International Office, Attn: Mark Williams, Executive Director, 10293 N. Meridian Street, Suite 275, Indianapolis, IN, 46290, Telephone # 800-394-1833, Facsimile # 317-844-5170. Upon approval of the request by Psi Upsilon Fraternity a certificate of insurance will be issued by the F.I.T. Insurance Administrator with the original forwarded to the Additional Insured and a copy to your attention.

Risk Management Enforcement Policy

This policy was adopted, as the enforcement mechanism for the Risk Management Standards, by the Executive Council in December 1989.

Step one: Notification of Chapters and Chapter Compliance Plan.

When a Chapter is found to be in violation of any part of the Risk Management Standards the

Chapter president and the alumni association president will be notified immediately in writing by the

Executive Director. The Chapter will be asked to respond in writing and show that they have a well thought out and practical program for coming into full compliance.

A Chapter found to be in violation must immediately establish a Chapter Compliance Plan. This plan should show that the undergraduate brothers have a full understanding of the problem and their own solution. The plan should involve and have the full support of the alumni association and include a time frame for the necessary changes. The Compliance Plan must include party management guidelines for a Chapter to regulate their own social events.

Step two: Directed Review Status.

The Executive Director will place a Chapter that has a second violation on Directed Review Status for a specified period of time (based upon the severity of the violation). The Chapter will be required to periodically submit copies of their accounting books and reports by the undergraduate president and social chair. Additional reports may be required of the Alumni Advisor, Alumni President, and/or the school's Greek Advisor.

Step three: Social Probation.

If a Chapter does not meet the terms of Directed Review Status or has a third violation the Executive Council will place the Chapter on Social Probation. The terms of the Social Probation will vary based upon the severity of the situation. The College/University will be solicited for their help in monitoring and enforcing Social Probation. The Chapter's alumni association will be notified and their assistance required.

Step four: Chapter and/or Membership Evaluation.

If a Chapter does not comply with the terms of Social Probation, the final step will be an evaluation of the Chapter and the undergraduate brothers. This measure would involve an Executive Council member, staff member, and possibly a representative of the Chapter's alumni association, interviewing each individual member. If the Chapter and/or individual members are found to be uncooperative and unwilling to change, the Executive Council may take appropriate remedial action under Article V (Termination of Chapters) and/or Article IX, Section 9 (Discipline of Members) of the Psi Upsilon Constitution.

Financial Penalty.

Effective with the next policy renewal, Chapters that have failed to comply with the policy will pay significantly higher premiums. Thus, those Chapters that have come into compliance will be rewarded with relatively lower premiums.

If a violation is deemed severe enough any step in this process can be by-passed.

In addition, possible further penalties for non-complying Chapters may include ineligibility for Psi Upsilon Foundation scholarships, public censure in The DIAMOND, and notification letters sent to parents,

alumni, and other Chapters.

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COMMONLY ASKED QUESTIONS

General Questions

Why are insurance rates so expensive for college fraternity Chapters?

Each year, there are more and more lawsuits stemming from activities occurring in conjunction with fraternity functions. The settlements from these lawsuits are growing larger and larger. Recently, a fraternity member hurt in a fraternity-related incident was awarded **\$22,000,000** in a lawsuit against a fraternity at the University of Texas.

Why is everyone "dumping" on us?

The International Fraternity is not "dumping" on you - it's protecting you. Society no longer tolerates the "Animal House" image of the 1970s. People are simply fed up. Universities are shutting down their fraternity systems, parents won't let their children join, city and county zoning boards refuse to grant building variances for fraternity houses, and offending Chapters and Chapter officers are being sued, jailed, or both. Leaders of all fraternities are being pushed to find answers to the values-related problems facing fraternal groups.

The most distressing concern is that each year more and more men and women die and are injured because of hazing practices and alcohol-related fraternity functions.

Why did Psi Upsilon choose this program?

There are a number of good reasons why Psi U chose this program. The most important reasons are discussed here:

Today's insurance market is not a good place for the college fraternity Chapter. Insurance is difficult to obtain, and affordable premiums are almost impossible to find. When insurance is available, the quality of the coverage is rarely as good as what this program offers.

Plaintiff's attorneys are not only suing Chapters, officers, and fraternity brothers, but also the parents of fraternity brothers, looking for "deep pockets", or the ones with the most money.

You know all this. Virtually all college campuses and fraternity systems are sensitized to the problems of liability and the difficulty of getting insurance.

Understand clearly that no insurance policy covers acts that are against the law (i.e. serving alcohol to minors, intentional hazing, or rape).

However, the average Chapter's liability insurance has exclusions for any alcohol (even legal use), alleged hazing, or alleged sexual assault claims. Because alcohol, hazing, and sexual abuse are the top three areas of liability for fraternity Chapters, such insurance policies are useless for those fraternity Chapters. The insurance company won't even pay for the attorney's fees to defend such claims.

Psi Upsilon's program, on the other hand, has none of these exclusions and no deductibles. In other words, our coverage will at least pay the costs of your defense. While it will not protect members who break the law, the coverage will protect Chapters, their officers, and advisors against claims perpetrated by others.

Where did Psi Upsilon get the authority to do this?

On August 17, 1988, the delegates to Psi Upsilon's 145th Convention unanimously passed General Resolution #16. General Resolution #16 gave the Executive Council the authority to implement the insurance policy as of October 1, 1988. (see Appendix)

What about Chapters that don't follow the Standards?

The Risk Management Enforcement Policy has already been described above. Chapters whose collective actions, or a member whose individual actions, put Psi Upsilon at risk by violating the Standards face penalties ranging from increased premiums to probation to even expulsion, depending on the nature and extent of the violation.

Who will enforce the Standards?

You will and we will! All representatives of the Fraternity - Chapter officers, alumni association members, Chapter Advisors, Chapter Leadership Consultants, Executive Council Members - will vigorously enforce the Standards in any Chapter they work with. Also, because the Standards call for compliance with the law, any authority who enforces the law (i.e. campus police, city police, or college administrators) will indirectly enforce the Standards.

Insurance Policy Questions

Why have insurance if it doesn't protect us from all the risks?

While there is no guaranteed protection from all the risks, the insurance carrier pays legal fees and protects any non-offending parties in case of a claim.

Why do we need insurance if we don't have a house?

As the saying goes, "anyone can sue anyone at any time for any reason." Just because a Chapter does not have a house does not mean that it can afford to be sued if something happens at a party, on an athletic field, at a community service event, or even a Chapter meeting.

Every Chapter has some degree of risk. The purpose of this entire program is to "cover all of the bases," unhousted Chapters included.

What if a Chapter doesn't pay its premium?

General Resolution #20 of the 145th Convention outlines the means by which late premiums will be collected. Those means range from the establishment of a suitable payment plan to the placing of the Chapter's finances in trusteeship to the termination of the Chapter. (see Appendix)

What if we can't afford it?

In this day and age, no fraternity Chapter can afford to be without insurance. No Psi Upsilon Chapter will be without insurance. You must find the funds. The risk is too great.

Chapter Programming Questions

How do we run our Chapter under these standards?

Topics addressing general programming under this policy are contained in this manual. As a general statement, by obeying the law and school policies, and by using good judgment and common sense, you will be in compliance with Psi Upsilon's Risk Management Standards.

What if we have a party at a bar, and the owner is responsible for serving alcohol, not us?

If you think you are "protected" under this type of arrangement, you're mistaken. Very few Chapters that have this type of arrangement have anything in writing. This is partly due to lack of forethought and partly because few bar owners would put it in writing.

Do you think that if there was an injury and lawsuit that the bar owner would think twice about placing all responsibility on your Chapter? The bar owner's attorney would look to show that your Chapter was responsible for alcohol and getting guests safely home. Because of the inherent danger in these arrangements, the Risk Management Standards restrict this sort of activity. It can be done if you are a contracted customer using a room in the bar and the Chapter **does not** share in the profits of the bar, accept a kickback, or receive a subsidy.

Won't these Risk Management Standards kill us on campus?

No. Our program is among several programming initiatives over the last few years that are designed

to solve the chronic problems of fraternities so that our brand of brotherhood can exist, survive, and flourish into the 21st century.

A great many prominent fraternities, many of which may be on your campus, have already adopted the same or similar policies. In addition, many IFCs have adopted risk management standards for their campuses. Psi Upsilon considers itself to have the leaders on the campuses where we have Chapters, the implementation of the Risk Management Standards should not be an exception.

Can we have kegs at Chapter functions?

No. A keg is considered a common source of alcohol. Providing a common source of any alcoholic beverage - be it beer, alcoholic punch, or an open bar implies that it is provided by or on behalf of the Chapter, regardless of who actually purchased it. Unrestricted access to tap systems, even if the keg is purchased by a member for his own use, is prohibited.

Can we buy alcohol through a "slush fund?"

No. The policy states that no member or members shall coordinate the purchase of alcohol for the Chapter or its members. All parties will be catered or BYOB for members and guests alike.

Can a group of brothers buy alcohol for other brothers?

If that purchase is an attempt to circumvent the Risk Management Standards, they may not do so. If the purchase is by a brother of legal age, for himself or a small group of brothers of legal age, and it is not an attempt by the Chapter or a Chapter member to circumvent the Standards, then the brother may make the purchase. As mentioned above, however, unrestricted access to tap systems is prohibited.

Can we have any alcohol at parties?

Yes. There are three different ways to have alcohol at Chapter parties and comply with the Risk Management Standards, providing that you also follow all applicable state, local, and university regulations:

- 1) That the party is BYOB, and only persons of legal drinking age consume alcohol.
- 2) The party is held away from the Chapter house at a hotel or restaurant where alcohol may be provided to those of legal drinking age at a cash bar by a vendor with a liquor license.
- 3) The Chapter contracts with a caterer with a liquor license to provide individual drinks to those of legal drinking age at a cash bar. The caterer provides a bartender responsible for checking identification and takes all excess alcohol back after the party.

In all three of these scenarios the Chapter may not, in any way, derive revenue from the sale of alcohol.

The drinking age is unfair...

While it can be argued that the legal drinking age is unfair, it is still the law, and must therefore be followed.

Our house is a private residence...

Even if your Chapter house is a private residence, you still have an obligation to uphold the law and the policies of Psi Upsilon. A fraternity is not a tavern - and there is no obligation to be a tavern.

Minors drink. How can we be expected to alter a societal trend?

The simple fact is that we must uphold the law. Fraternities have long been viewed as havens for underage drinking. If our reputation is to change and our survival is to be guaranteed, we must halt any implied endorsement of illegal activities.

What is a fraternity without alcohol?

Brotherhood, not beer, is the base of Psi Upsilon. If this question has to be asked, then you have joined the wrong fraternity!

A fraternity without alcohol is a group of brothers with a different set of priorities other than alcohol; a true fraternity, a safe fraternity, where brothers don't need to be under the influence of alcohol to be brothers. Alcohol doesn't rank up there with friendship, leadership, scholarship, and service.

The International Fraternity is just doing this to protect itself - the Standards are unenforceable.

If Psi Upsilon were to enact these Standards and do nothing to enforce them, the resulting liability would be far greater than if it had done nothing at all. The Standards must be enforced - to protect you, your Chapter, its officers, alumni, and every other Chapter in the International Fraternity.

Do these Standards apply to alumni groups?

Yes, the Standards apply to alumni and undergraduates alike. Founders Day and Homecoming celebrations have the same options as undergraduate parties. Alumni have been notified of the Standards through The DIAMOND and mailings to alumni association officers. However, it is up to your Chapter to notify your alumni of the same through Chapter alumni newsletters and alumni event announcements.

SOCIAL FUNCTIONS

It is the objective of our Fraternity to promote "...the highest moral, intellectual, and social excellence and educational standards in all its members...." The push towards risk management does not necessitate the end of social life in our Chapters. It does, however, require that we rethink the way we host our social functions. Undergraduates can no longer throw open the doors, turn on the taps, and "let the good times roll." The Psi U experience should include learning to be responsible, mature adults.

Party management is one of the most important aspects of hosting a social function. Before an event even begins there must be a plan for controlling it. Elsewhere in this "Risk Management Program" are checklists and pointers to help in this preparation. Every function at every Chapter will have different needs, but Party Management Guidelines should be developed that cover the basic management areas of any social function.

These basic areas that need to be considered include compliance with the law (underage drinking, charging at door, room capacities), compliance with our Risk Management Standards (Chapter funds for alcohol, emergency numbers and routes), compliance with school social policies (registering, time frames), entrance security and party monitoring, food and beverage options, and a Crisis Management Plan. These are the basics, which can be built upon to make guidelines, which fit any particular situation.

Consider that an alumni function, an exchange with a sorority, a band dance, and a brothers-only pizza night will all need subtle adjustments to your standard plan.

Social Function Management Pointers

The following are some pointers that should be kept in mind when establishing the Chapter's Party Management Guidelines:

- 1) All functions should be well thought out ahead of time. A planning committee should develop a checklist for each individual event.
- 2) Any function that a Psi U Chapter hosts must be in compliance with all local, state, and federal laws; your own school's rules and regulations; and Psi Upsilon's Risk Management Standards.

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- 3) Party Managers (see page 17) should be present at every social function.
 - 4) Door Security and, if possible, hired security guards (bonded, not just off-duty police) should be employed.
 - 5) All parties should be invitation only. Open parties are prohibited. Standard policy should prohibit the admittance of uninvited guests.
 - 6) An opening and closing time for each event must be established and adhered to.
 - 7) Designated drivers should be available to escort guest's home, or make arrangements with the school shuttle/security service for the same purpose.
 - 8) Provisions should be made for those who have had too much to drink. Do not allow them to just walk away from the house.
 - 9) Arrangements should be made for a group to prepare for the function and to clean up afterwards. The group should work from a checklist that was prepared before the event.
 - 10) Guard against safety hazards (i.e. spilled drinks, blocked exits, over-crowded rooms, broken glass).
 - 11) Brief the Chapter as a whole (including pledges) about the policy, which will govern the function. Answer any questions beforehand... it will save much aggravation afterwards.
 - 12) Think through all the contingencies that may arise during a function. Always consider event history and campus trends.
 - 13) Ensure that sufficient quantities of protein-rich food (meats, cheeses, and vegetables) are provided from the start of the function. Starchy and salty foods (such as pretzels, chips, and peanuts) do not help absorb alcohol or reduce its effects.
 - 14) As much as possible, organize events at hotels and restaurants. Have a vendor with a liquor license provide a cash bar, and make sure the Chapter provides transportation to and from the function. Make sure that the Chapter has a written contract stating that it is a customer using the facilities and the vendor provides certificates of insurance. Remember the Chapter can in no way derive revenue from the sale of alcohol.
 - 15) If a caterer is used at a function make sure that there is a written contract stating the responsibility of serving the alcohol falls to the caterer. Ensure also, that the caterer has a certificate of liability insurance and a valid license to sell liquor.

Sample Party Management Guidelines

The following pages include several examples of Party Management Guidelines. Each deals with a different scenario for a Chapter social event. These are meant to help as examples, not as standard guidelines for all Psi U Chapters.

Case A

The Chapter decides to throw a Bring Your Own dance party. The money saved from not purchasing alcohol is now used for decorations, food and beverages, and entertainment costs. Invitations have been sent out in advance explaining how the BYOB party works at Psi U.

- 1) The Party Committee (selected at the last house meeting) is responsible for preparation of the party. The committee has the following responsibilities:
 - a) Preparing and decorating of the house.
 - b) Ensuring protein-rich food (i.e. meats, cheeses, vegetables) and non-alcoholic beverages are readily available from the start of the party.
 - c) Limiting access to pre-determined high-risk areas (i.e. upstairs, roof, fire escape, balcony, kitchen).
 - d) Ensuring that hazards (i.e. wet spots, cables or cords, weak floorboards, broken glass) are removed from rooms where guests are likely to gather.

- 2) At least two Party Managers will be responsible for the over-all management of the party. The Managers **MUST** remain sober during the event. They will be responsible for:
 - a) Arriving at least one-half hour early and overseeing all aspects of the party.
 - b) Mature and sober representation of the Chapter to outside representatives, including police and the Greek Advisor, during the event.
 - c) Knowing and implementing the Chapter's pre-determined Crisis Management Plan (they must have emergency numbers readily available).
 - d) Looking out for people becoming intoxicated or unruly and either "cutting them off" or removing them from the party.
 - e) Looking out for people giving alcohol to minors and removing them from the party.
 - f) Attempting to prevent any situation for violence or damage done to the house.
 - g) Checking the sobriety and performance of the Door Security, Beverage Monitors, and Designated Drivers and replacing them if necessary.

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- h) Begin closing party one-half hour before the scheduled conclusion.
- 3) Brothers responsible for Door Security will be responsible for the admittance and exit of guests and remain sober throughout the function. There shall be one brother working Door Security for each fifty people expected at the party, but no fewer than three at anytime. The brothers working Door Security will have the following responsibilities:
- a) Arriving at least one-half hour early and ensuring that there is only one entrance to the house and all other exits are secure (people can get out, but not in).
 - b) Admitting individuals with invitations and turning away those without.
 - c) Checking appropriate identification:
 - i) Those 21 and over get stamped and allowed in with reasonable amount of alcohol for one person to have during time left in party.
 - ii) Those under 21 receive no stamp and may not bring alcohol into the party.
 - d) Checking periodically for security of other exits.
 - e) Preventing intoxicated guests from entering the party.
 - f) Ensuring that all intoxicated guests or members are not allowed to leave the premises unescorted.
 - g) Assisting the Party Managers in any way possible, especially in removing unruly guests.
 - h) Remaining sober and alert throughout the event and, if replaced, to ensure that the replacements are sober.
- 4) At least two Beverage Monitors will remain sober during the event. Their responsibilities will include:
- a) Collecting alcohol from members and guests at the door:
 - i) each cooler or bottle will be labeled with a number and stored in a designated, limited access area.
 - ii) the hand of the guest or member will be marked with the corresponding number.
 - b) Regulating the access of alcohol during the party and no longer serving anyone whom is intoxicated.
 - c) Ensuring that sufficient quantities of alternate beverages are maintained during the party.
 - d) Ensuring that only stamped, legal age guests are served from the designated area.
 - e) Ensuring that alcohol is not served after one hour before the end of the party. Any left over alcohol should be tagged and held until the next day when it is either returned or poured out.

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- 5) At least two brothers will serve as Designated Drivers or arrangements will be made with the school's security/shuttle service. These brothers will be responsible for assisting intoxicated guests or members in getting back home. The Chapter will reimburse them for any expenses incurred while fulfilling their responsibility. They must remain sober.
 - 6) All invitations to the party will be accompanied by an explanation of how Psi U administers a BYOB party, including the allowable amount of alcohol. This will make for a smoother running function, as well as prepare individuals for any discipline taken during the party (i.e. no longer serving, removal, driven home).
 - 7) In the event of a fire alarm or any other accident happening during the party, the house should be evacuated immediately. The Door Security and Party Managers will proceed to pre-determined exits to regulate exit and entrance to the house. If the party can proceed (after consultation with the fire department, police department, and/or school officials), guests and members will be readmitted through only one entrance.
 - 8) The word of the Party Managers is final. Every brother is expected to abide by and assist them in controlling the party. The managers can, will, and are expected to bring any member who fails in this regard in front of the Chapter's judicial board for discipline.

Case B

The Chapter decides to have a gathering with a sorority and some of the brothers' friends. The brothers want this to be a fairly nice affair at the house and decide to hire a caterer to provide food and beverages. Invitations are sent out and a good turn out is expected.

- 1) The Party Committee's responsibilities include:
 - a) Preparing and decorating the house.
 - b) Ensuring the caterer is set-up before the doors open.
 - c) Ensuring the caterer acknowledges that they are responsible for checking the identification of any individual to whom they sell alcohol.
 - d) Ensuring that a signed contract with the caterer is on file.
 - e) Reviewing caterer's certificates of insurance.
 - f) Blocking-off and/or limiting access to pre-determined high-risk areas (i.e. upstairs, roof, fire escape, balcony, and kitchen).
 - g) Ensuring that hazards (i.e. wet spots, cables or cords, weak floorboards, broken glass) are removed from rooms where guests will likely gather.
 - h) Pre-selecting a clean-up group to return to the house the next morning for general clean up.

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- 2) Two Party Managers will be responsible for the over-all management of the party. The Managers must remain sober during the event. They will be responsible for:
 - a) Arriving at least one-half hour early and overseeing all aspects of the party.
 - b) Mature and sober representation of the Chapter to outside representatives, including police and the Greek Advisor, during the event.
 - c) Knowing and implementing the Chapter's pre-determined Crisis Management Plan (they must have emergency numbers readily available).
 - d) Looking out for people becoming intoxicated or unruly and either "cutting them off" or removing them from the party.
 - e) Looking out for people giving alcohol to minors and removing them from the party.
 - f) Attempting to prevent any situation for violence or damage done to the house.
 - g) Checking the sobriety and performance of the Door Security and Designated Drivers and replacing them if necessary.
 - h) Begin closing party one-half hour before the scheduled conclusion.
 - i) Clearing the house with Door Security as quickly as possible at the conclusion of the party and then conducting a post-party sweep. This sweep will include looking for remaining guests, damage to the house, and potential fire dangers.

 - 3) Door Security who will be responsible for the admittance and exit of guests. There shall be one brother working Door Security for each fifty people expected at the party, but no fewer than two at anytime. The brothers working Door Security will have the following responsibilities:
 - a) Arriving at least one-half hour early and ensuring that there is only one entrance to the house and that all other exits are secure.
 - b) Admitting individuals with invitations and turning away those without.
 - c) Periodically checking the security of other exits.
 - d) Refusing admittance to those who are intoxicated.
 - e) Escorting any intoxicated guest from the party.
 - f) Assisting the Party Managers in any way possible, especially in removing unruly guests.
 - g) Remaining sober and alert throughout the event and, if replaced, to ensure replacements are sober.
 - h) Clearing the house with the Party Managers as quickly as possible at the conclusion of the party and then conducting a post-party sweep. This sweep will include looking for stragglers, damage to the house, and potential dangers.

 - 4) At least two brothers will serve as Designated Drivers. They will be responsible for safely escorting intoxicated guests home. They will be reimbursed by the Chapter for any expenses incurred while fulfilling their responsibility.

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- 5) The word of the Party Managers is final. Every brother is expected to abide by and assist them during the party. The managers can, will, and are expected to bring any member who fails in this regard in front of the Chapter's judicial board for discipline.
 - 6) In the event of a fire alarm or any other accident happening during the party, the house should be evacuated immediately. The Door Security and Party Managers will proceed to pre-determined exits to regulate exit and entrance to the house. If the party can proceed (after consultation with the fire department, police department, and/or school official), guests and members will be readmitted through only one entrance.

In this scenario one of the Party Managers and two of the designated drivers could be sorority sisters. The sorority could also help pay for the catering services and assist in the clean-up.

Case C

The Chapter decides to celebrate St. Valentine's Day with a dinner/dance at Guido's, a local restaurant. Invitations are given to each brother as well as sent out to local alumni. The social chair has arranged for Guido's to prepare a buffet style dinner (including refreshments) and a cash bar.

- 1) The Party Committee's responsibilities include:
 - a) Arranging for a bus to be rented to transport people from the house to the restaurant, or designate drivers, who will not be drinking throughout the night, to transport guests.
 - b) Ensuring a written contract with transportation company is on file, and reviewing their certificates of insurance.
 - c) Having a crew arrive at least forty-five minutes ahead of time to set-up a registration table and decorate the room.
 - d) Ensuring that the restaurant is aware that they are responsible for verifying the identification of any individual to whom they sell alcohol.
 - e) Making sure copies of the guest list are at the registration table prior to the start of the party.
 - f) Ensuring that the Chapter has a written contract which clarifies that it is a customer of the restaurant.
 - g) Walking through the facilities with the restaurant manager and noting any damages which may later be attributed to the Chapter.
 - h) Reviewing certificates of insurance.
 - i) Ensuring that the registration table and decorations will be taken down before the last brother leaves the restaurant.

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- 2). Two Party Managers will be responsible for the over-all management of the party. The Managers must remain sober during the event. They will be responsible for:
- a) Arriving at least one-half hour early and overseeing all aspects of the party.
 - b) Mature and sober representation of the Chapter to outside representatives, including the restaurant manager and police, during the event.
 - c) Knowing and implementing the Chapter's pre-determined Crisis Management Plan (they must have emergency numbers readily available).
 - d) Informing the restaurant staff of guests who become intoxicated or unruly.
 - e) Informing the restaurant staff of guests providing alcohol to minors.
 - f) Checking the sobriety and performance of the Door Security, and/or designated drivers and replacing them if necessary.
 - g) Ensuring that all guests and members board the bus for the return trip home, or have made arrangements with a designated driver. If designated drivers are used, they must be checked for sobriety.
 - h) Walking through with the restaurant manager before leaving the premises, looking for any damages which may be attributed to the Chapter.
- 3) The responsibilities of the Door Security include:
- a) Arriving one-half hour early and setting-up registration table.
 - b) Admitting guests with invitations or members at registration table.
 - c) Refusing admittance to guests that are intoxicated.
 - d) Ensuring that intoxicated guests or members are not allowed to leave the premises unescorted.
 - e) Assisting the Party Managers in any way possible, especially in removing unruly guests.
 - f) Remaining sober and alert throughout the event, and if replaced, to ensure replacements are sober.
 - g) Ensuring that all guests and members board the bus for the return trip home, or have made arrangements with a designated driver. If designated drivers are used, they must be checked for sobriety.

Here is a rule to keep in mind: if people are entering your Chapter house empty handed and getting alcohol inside, then you are serving them alcohol. As a result you are exposing yourself and your Chapter to civil law suits, discipline from the college, university, or Fraternity, and even the possibility of criminal prosecution. That's the way society is today.

Juries don't care if a graduate brother bought it, or a bar donated it, or it spontaneously appeared out

of thin air. If someone gets alcohol at your Chapter or at a function of your Chapter, and gets hurt as a result of drinking, you are responsible for injuries in a civil suit.

Effective BYOB Party Plan

- 1) Chapter designates no more than two brands of beer for party goers to bring to the party. Written invitations to each guest specify these brands, and announce that only guests who are 21 and over may bring beer.
- 2) Social Chairman buys 2 colors of tickets for the party. Buy at any party supply store.
- 3) Members and guests bring beer to entrance of party. Each person is checked for proof of age and given a wristband or stamp to designate he or she is 21 or over. Only those 21 or over may bring beer to the party. They will not be admitted if they bring any alcohol besides one or both of the designated brands.
- 4) The person gives the beer to the bartender who takes the beer and in return, gives the person the same number of colored tickets (which designates the brand). The beer is kept in two iced tubs.
- 5) A person simply shows the wristband or stamp and hands the bartender a ticket to get one of his or her own beers. Based on the color of the ticket, the bartender then hands the person a beer.
- 6) Both wristband and ticket are required to combat disbursement to underage drinkers. (In addition, it is a good idea to have someone at the bar to check ID's in doubtful cases - wristbands can be broken and taped back together on someone else's wrist.)
- 7) At party's end, all beer is checked out using the remaining tickets.

Sample Process:

I enter the party after being checked for proof of age. I place on the bar my six-pack of beer, say Budweiser. (The two brands of beer which members can bring are Bud & Bud Light). Blue tickets are for Bud, red ones for Bud Light. The bartender gives me 6 blue tickets, and I trade in tickets for beer the rest of the night. At the end of the party, I "cash in" my remaining tickets and take back my remaining beer.

More Ideas:

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- Several trash cans should be set up to collect empty cans. Then all the cans can be recycled to offset costs of providing non-alcoholic drinks and party food to guests.

 - Limit the amount of beer people are allowed to bring to the party.

 - Ticket colors should be changed as often as possible (i.e., each party).

 - Stamps should leave a unique imprint.

 - Consider stamping underage guests with another mark in a different color ink.

 - Be certain to check all local, state and university rules to ensure your party is in full compliance.

 - Publicize your plans on campus.

The Catering Approach

Many chapters have inquired about the possibility of hiring a licensed vendor to serve alcohol at their events. Many organizations have used this approach to alleviate some of their liability. As a result, the FIPG has developed guidelines to help reduce Chapter liability. The benefit of this approach, when done correctly, is that the licensed vendor is usually better at checking ID's and not serving intoxicated people than a Chapter member would be. This may reduce the possibility that an accident will occur. Here are the guidelines to be followed:

FRATERNITY INSURANCE PURCHASING GROUP, INC.

CRITERIA TO BE USED UNIVERSALLY WHEN CHAPTERS ARE ANTICIPATING CONTRACTING WITH THIRD PARTY VENDORS

The vendor must:

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

- 2) Be properly insured with a minimum of \$5,000,000.00 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 a part of his insurance coverage, "off premise liquor liability coverage and non owned and hired auto coverage."

Additional insureds included on the certificate of insurance must, as a minimum, include "the local Chapter of the fraternity hiring the vendor as well as the national fraternity that the local Chapter is affiliated with."

- 3) Agree in writing to cash sales only, collected by the vendor, during the function.
- 4) Assume, in writing, all 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 that 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). Vendor must remove all alcohol from the premises.

- 6 -

RISK MANAGEMENT CHAPTER ORGANIZATION

With change and transition come uncertainty. Uncertainty, however, can become opportunity when addressed by effective leadership, supported by an involved membership willing to accept the challenges of growth and commitment.

To begin, the Chapter President's attitude toward Risk Management is invariably reflected in the attitude of the members and employees of the Chapter. Thus, if the President is not genuinely interested in preventing accidents and injuries, no one else is likely to be. This is also true of the alumni association and its leadership. The alumni must not only insist that their Chapter addresses this critical issue, but they must also support the undergraduates with active involvement, program support, and genuine interest. Because these basic facts apply to every level of management, compliance with this "Risk Management Program" must result from announced and demonstrated commitment, if cooperation and participation are to be obtained.

To bring further attention to the issue of risk management, a Risk Manager will serve to coordinate all efforts designed to minimize risk. In addition to being a member of the Executive Committee and working with the Chapter's undergraduate and alumni Presidents, the Risk Manager will work closely with the Chapter's Social Chairman, House Manager, and Pledge/Fraternity Educator.

Any Chapter, large or small, that attempts to stop incidents without a definite guiding policy - one that is planned, publicized, promoted, and monitored - will find itself continuously reacting to situations rather than being in a position to prevent them before they have a chance to occur.

A safety commitment, endorsed by several Chapter officers and the alumni President, should express the concern for providing a safe environment and outline specific responsibilities. The Risk Management Chapter Certification will formally demonstrate to all members, employees, and guests:

- 1) The importance of safety of members, employees, guests, and operations.
- 2) That risk management will take precedence over expediency and shortcuts.
- 3) That the Chapter intends to comply with existing regulations and institute sound risk management principles.

The following section on Chapter organization illustrates the wide-spread commitment necessary to ensure the safety of a Chapter, and the concluding Risk Management Chapter Certification should be publicized so every member and employee becomes familiar with it. This can be accomplished by bulletin board displays, meetings, and inclusion in housing contracts. A second copy of the Risk Management Chapter Certification has been included in the Appendix. This second copy should be completed and

returned to the International Office by October 1st of each school year.

An organization within each Chapter must be established to oversee and monitor risk management activities and to assure that those measures necessary to prevent accidents and injuries are included in all Chapter activities. A Risk Management Committee will consist of the following members, whose duties and responsibilities are as follows:

Chapter President and Alumni Association President

- 1) Has full authority to install Psi Upsilon's "Risk Management Program".
- 2) Holds designated individual(s) responsible for the safety of members, employees, and guests.
- 3) Authorizes/recommends necessary expenditures for risk management programs and activities.
- 4) Approves risk management policies and procedures and directs their implementation.
- 5) Raises risk management awareness.

Risk Manager

This is a position designed to give the issue of risk management the true attention it merits. The Risk Manager should consider the position an honor, for this officer's success will ensure the continued existence of their Chapter. The Risk Manager should be a Vice-President and member of the junior or senior class. In addition to working closely with the Chapter President and alumni association President, the Risk Manager will work extensively with the Social Chairman, House Manager, and Pledge Educator.

The Risk Manager's duties include:

- 1) Enforcement of Psi Upsilon's Risk Management Standards.
- 2) Raising risk management awareness.
- 3) Coordinating Accident and Investigation Reports.
- 4) Filing Claims Reports.

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- 5) Developing and maintaining a Crisis Management Plan.
 - 6) Maintaining accurate records and files.

The Risk Manager's on-going responsibilities include:

- 1) Coordinating the risk management efforts of the Social Chairman, House Manager, and Pledge/Fraternity Educator.
- 2) Assisting with Fire/Housing inspections by university, insurance, and fire department personnel.
- 3) Regularly conferring with Social Chairman (at least before each social event) to provide program suggestions (see GAMMA Guide from the International Office) and to insure compliance with the Risk Management Standards. Submits written reports on event compliance to the undergraduate and alumni Presidents immediately following each social function.
- 4) Informing the House Manager in writing of housekeeping and maintenance work to be done as needed for compliance with the "Risk Management Program."
- 5) Meeting each semester/quarter with university risk management official (Greek Advisor) to discuss new ideas and suggestions.
- 6) Annually reviewing and updating the Crisis Management Plan.
- 7) Ensuring that all members and employees attend all Chapter educational sessions on risk management.
- 8) Ensuring that all members and employees maintain their areas in safe condition.
- 9) Organizing a series of risk management seminars for all members on the following (see Greek Advisor for local resource persons):
 - a) Alcohol and drugs
 - b) Hazing
 - c) Sexual abuse
 - d) Fire prevention planning
 - e) Emergency planning
 - f) Crisis management

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- g) Safe housekeeping
 - h) Kitchen operations
- 10) Immediately advising the undergraduate and alumni Presidents, in writing, of any items or conditions that place the Chapter, its members, employees, or guests at risk.
- 11) Keeping current files:
- a) This manual
 - b) Notes, handouts, and other material for educational seminars
 - c) Chapter House Evacuation Plan
 - d) Other appropriate material

Social Chairman

The Social Chairman, in cooperation with the Risk Manager, must, in addition to already accepted duties, ensure that all social functions take place in compliance with Psi Upsilon's "Risk Management Program." In addition, the Social Chairman:

- 1) Assists in the preparation of risk management rules for members, guests, and employees.
- 2) Provides education and awareness training.
- 3) Is responsible for member, employee, and public safety.
- 4) Reports unsafe conditions, unsafe acts, and eliminates them.
- 5) Establishes Party Management Guidelines in accordance with Psi Upsilon's Risk Management Standards and enforces those guidelines.
- 6) Is responsible for obtaining/coordinating medical support for injured members and employees.
- 7) Discusses the "Risk Management Program" with individual members and employees.
- 8) Ensures signed contracts are on file for any off-premises events.
- 9) Reviews certificates of insurance for off-premises events.

House Manager

The House Manager, in cooperation with the Risk Manager, must, in addition to already accepted responsibilities, ensure that the Chapter residence is administered in compliance with Psi Upsilon's "Risk Management Program." In addition, the House Manager:

- 1) Assures that all fire extinguishers, detection and suppression systems are properly serviced, in working order, and in their designated places.
- 2) Inspects the house nightly as late as possible looking for hazards, especially after parties.
- 3) Performs House Self Inspection (see SELF INSPECTION GUIDE) at least monthly and files report with the undergraduate and alumni Presidents and the Psi Upsilon office.
- 4) Ensures that party decorations and arrangements do not present fire or life safety hazards.
- 5) Ensures that all residents and employees are familiar with the house evacuation plan and that the evacuation plan and "Surviving A Fraternity House Fire" are posted on the back of every bedroom and common room door in the house.
- 6) Holds unannounced fire drills, especially at night, to evacuate the premises.
- 7) Coordinates and provides members with fire prevention training.
- 8) Reports to the alumni association any member or employee who is uncooperative in helping to eliminate loss producing conditions.

Fraternity/Pledge Educator

The Fraternity/Pledge Educator, in cooperation with the Risk Manager, must, in addition to already accepted responsibilities, ensure that the Chapter's pledge education and fraternity education programs are administered in compliance with Psi Upsilon's "Risk Management Program." In addition, the Fraternity/Pledge Educator:

- 1) Explains to all pledges at the beginning of the pledge period that hazing is against the
- 2) Law and not condoned in any way by Psi Upsilon, and provides them with the phone numbers of the International Office and an alumni representative to contact if hazing occurs.

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- 3) Instructs all pledges and brothers about the Chapter's Crisis Management Plan.
 - 4) Ensures that all pledges and brothers have read and understood Psi Upsilon's "Risk Management Program."
 - 5) Ensures that all pledges and brothers have read and understood Psi Upsilon's Risk Management Enforcement Policy.

PSI UPSILON FRATERNITY
Risk Management Chapter Certification

We the undersigned members of the _____ Chapter of Psi Upsilon warrant that we have read and understood Psi Upsilon's "Risk Management Program" and have incorporated Psi Upsilon's Risk Management Standards into our Chapter operations. Furthermore, the individuals mentioned below have read the risk management responsibilities pertaining to their positions. These individuals accept the duties outlined in the "Risk Management Program" of Psi Upsilon and are committed to putting the Risk Management Standards into action. _____ (Chapter President) understands that ultimately every incident which occurs at the _____ Chapter, regardless of injury or property damage, reflects on all the undersigned individually and all the members and alumni of Psi Upsilon collectively.

Chapter President

Alumni Association President

Risk Manager

Social Chairman

Pledge/Fraternity Educator

House Manager

Date

PSI UPSILON FRATERNITY

SELF INSPECTION GUIDE

Chapter _____ University _____ Inspection Date _____ By Whom _____

Number of persons sleeping in the building:

Basement __ 1st Floor __ 2nd Floor __ 3rd Floor __ Other __ Total _____

CHECKING PROCEDURE

Mark each question with appropriate letter:

S = Satisfactory N/A = Not Applicable U = Unsatisfactory

All unsatisfactory conditions require immediate action for correcting. Questions are designed for "yes" answers to be understood as satisfactory and "no" answers as unsatisfactory and requiring corrective action.

The following conditions should be checked monthly by the House Manager. While this guide is thorough, it is not absolute. Varying residences and conditions will most likely require additional conditions to be inspected.

EXIT FACILITIES

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

(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?
- 12. Are boilers and water tanks checked regularly by a qualified inspector for cracks, corrosion, and other defects? Requirements should be checked with insurance company.
- 13. Is the furnace enclosed in a separate room with fire resistive partitions, with the ceiling similarly protected?
- 14. Is a self-closing fire door provided at the inside entrance of the furnace room?
- 15. Are metal containers with metal covers provided for the disposal of ashes?
- 16. Are all necessary automatic limit controls provided on heating equipment, including duct systems, breaching, and others in good working order and checked annually?
- 17. Is the oil burner cleaned regularly?
- 18. Does the oil burner have a remote control switch?
- 19. Are exposed oil lines protected from physical damage?
- 20. The location of main gas valves should be known, as well as means and knowledge for closure in emergencies and opening and relighting of gas appliances.

KITCHEN

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

ELECTRICAL

- 28. Is temporary wiring with extension cords prohibited?
- 29. Are all major appliances, especially laundry and kitchen equipment, properly grounded?
- 30. Are lighting fixtures in good physical condition and shock proof in bathrooms?
- 31. Are electric fuses properly maintained and not over-loaded with appliances, such as electric blankets, radios, clocks, coffee makers, or heaters making necessary use of larger fuses than proper?
- 32. Are all known electrical problems corrected?

EMERGENCY ACTION MEASURES

- 33. Are there fire extinguishers of the proper type for the area protected? Are all members of the Chapter instructed on their proper use? Dry chemical extinguisher with "ABC" ratings are recommended in minimum 10 pound size and located not to exceed 50' travel distance.
- 34. Are extinguishers serviced and dated at least annually?
- 35. Is parking restricted so that the Fire Department would always have free access to the building?
- 36. Has an emergency plan been set-up? Are fire drills held regularly?
- 37. Are fire emergency instructions conspicuously published and up to date?
- 38. Do they include prompt reporting and alarm of even minor or incipient fires?
- 39. Are emergency phone numbers posted at each house phone?

SPECIAL HAZARDS

- 40. Is housekeeping good in storage areas? Basement? Attic? Garage and outside areas?
- 41. Are smoking fire hazards under control? Is smoking prohibited in bed?
- 42. Are stairways adequately lighted?
- 43. Are paints and flammable materials stored in fully-enclosed metal cabinets or in well-ventilated outbuildings while being used and then discarded?
- 44. Are flammable liquids such as gasoline prohibited from the house?
- 45. Are kitchen facilities maintained and operated in a sanitary manner?
- 46. Are sidewalks and driveways free of cracks and holes?
- 47. Are decorations required to be noncombustible when provided in any room or space used for assembly purposes?
- 48. 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?
- 49. Are spaces beneath stairs free from accumulations of combustible material?
- 50. Are stairwells lighted and banisters provided where needed?
- 51. Are all holiday decorations non-combustible?
- 52. Are all holiday electrical decorations U.L. listed and identified as such?
- 53. Live holiday trees should be prohibited.
- 54. Are fireplaces and chimneys (where present) inspected and cleaned annually?
- 55. Are snow and ice cleared regularly from all walkways?
- 56. Are exterior trees and bushes trimmed regularly?

CORRECTIVE ACTIONS TAKEN/RECOMMENDED Distribute Copies to: Psi Upsilon International Office, Chapter President, and Alumni Association President.

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PLANNING TO DEAL WITH A CRISIS

It is important to keep in mind that this "Risk Management Program" is designed to minimize or manage risk. While the elimination of risk would be ideal, it is unlikely that risk will ever be entirely eliminated. Because of this, every chapter must not only know how to reduce the likelihood of an accident, but it must also know how to handle itself should an accident occur.

It is possible that, despite properly implemented risk management procedures, a Chapter at some time will face a crisis situation. Examples of a crisis include:

- 1) An accident causing fatal or severe injuries.
- 2) Unexpected operational accidents which may result in fires or explosions.
- 3) Substantial damage from environmental conditions such as a storm, flood, or earthquake.
- 4) Deliberate damage from malicious mischief, sabotage, or riots.
- 5) A bomb threat.

A Chapter should always be prepared for a crisis situation. Crisis plans should address the evacuation of handicapped or disabled members of the Chapter.

All individuals must be educated on their responsibilities and the procedures to follow in the event of a crisis. A plan may be impressive on paper, but when the emergency occurs, there is not enough time to read instructions. Familiarity with the responsibilities and procedures must be thorough so that the response can be automatic and in accordance with the overall plan.

Surviving A Fraternity House Fire

Before The Fire

- 1) Check the exits -- learn possible escape routes.
- 2) Count the doorways and other features between your room and the exits.
- 3) Find where the nearest fire alarm and fire extinguisher are located.
- 4) Know the layout of your room.
- 5) Keep a flashlight in your room to help in smoke or darkness.

During A Fire - Getting Out Of Your Room

- 1) GET TO THE DOOR - If there is any evidence of smoke in your room, crawl to the door to avoid smoke inhalation.
- 2) FEEL THE DOOR WITH THE PALM OF YOUR HAND - If the door or knob is hot, don't open it. If the door is not hot, open cautiously. Be prepared to slam shut.
- 3) CHECK THE HALL - If the hallway is clear, walk to the nearest exit. Close the door in your room to protect your belongings. If there is smoke in the hallway, crawl to the nearest exit. Stay close to the wall to count doorways. If the first exit is blocked, proceed to the alternate exit.
- 4) WALK DOWN TO THE GROUND LEVEL - Hold on to the handrail for protection from smoke and exiting occupants. If fire or smoke is dense at lower levels walk up to clear air or to the roof if it is accessible.

During A Fire - Staying In Your Room (The Door Is Hot)

- 1) OPEN WINDOW - To escape, if possible. If you are on the first or second floors you may be able to drop to the ground safely. If you are up any higher, (35 feet or more) you usually are better advised to stay put. If you remain in the room close the window to prevent the oxygen from drawing the fire into the room.
- 2) TELL SOMEONE WHERE YOU ARE - If your phone works, call for help. Hang a bed sheet out of the window to alert firefighters - still, do not try to climb down the sheet.
- 3) IF YOU HAVE A SINK - Fill the sink with water. Wet towels and sheets and put them around door and cracks to prevent smoke from seeping into the room. If you have a bathroom fan, turn it on to see if it helps clear the room of smoke.
- 4) REMEMBER - Few people burn to death in a fire. Most casualties are from smoke, poisonous gases, and panic. If you have an escape plan and use it, you greatly increase your chances of survival.

DO NOT PANIC

Crisis Management Plan

A crisis or emergency plan will need to be specifically tailored to each chapter location. This information is provided as an outline of general practices to follow in the event of a crisis.

In all cases where a chapter member, members, or entire chapter is accused of violation of local, state, federal law, or university or fraternity policies, or during the aftermath of a serious injury or illness, death, natural disaster, or chapter house fire, the following procedures should normally be followed:

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- 1) Chapter president (or ranking chapter officer) immediately telephones 911 (or appropriate local) emergency number. Briefly and calmly explain the situation so that appropriate emergency personnel (police, fire, ambulance) can respond.

 - 2) Chapter President (or ranking chapter officer) immediately closes the chapter house at once, permitting only members and appropriate emergency officials to enter. One or more responsible member(s) are assigned to calmly guard the door.

 - 3) Alumni Association president is notified by ranking chapter officer.
Alumni Association president:
Telephone Number: (w)___/_____ (h)___/_____

 - 4) Other Notifications:

	<u>Name</u>	<u>Telephone</u>
a) Psi Upsilon Office	Mr. Mark A. Williams	800-394-1833
b) Legal Counsel	_____	_____
c) Greek Advisor	_____	

 - 5) Alumni Association president and/or chapter president will call a meeting of all members to review the Chapter's Crisis Management Plan and steps that have been taken to date/time. The Alumni Association President should have a current, up-to-date emergency phone tree to utilize in contacting members.

 - 6) Executive Director, after conferring with members of the Executive Council:
 - a) May place the Chapter on inactive status.
 - b) May suspend Chapter operations during investigation.
 - c) Determines need/scope of investigation by International Office.

 - 7) Chapter appoints a single spokesman to handle all inquiries - preferably legal counsel. No one else should make comments. Prepared statement issued by Chapter after approval by:
 - a) Legal Counsel.
 - b) Executive Director.
 - c) Alumni Association President.
 - d) Chapter president.

 - 8) Alumni Association president appoints investigation team:
 - a) Legal Counsel/Alumni President.
 - b) International staff or volunteer, if deemed necessary by the Executive Director.

 - 9) Interviews:
 - a) All individuals required to participate.
 - b) Individuals who refuse must state reason why.

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- c) Interviews are documented.

 - 10) Preliminary report written and submitted to Psi Upsilon International Office. **(48 hours or sooner)**

 - 11) Preliminary report reviewed by the Psi Upsilon staff and legal counsel; clarification requested from chapter if needed.

 - 12) Final report written and submitted to Psi Upsilon Office. **(8 days)**

 - 13) Psi Upsilon Executive Council decides on course of action. **(10 days)**

 - 14) Executive Director notifies the appropriate parties of actions taken.

Additional Information for a Crisis Situation

The following is a list of essential services which a Chapter may need in the event of a crisis. In some cases a number of these services can be combined, but, for any plan to be effective, each of these must be included.

<u>Service</u>	<u>Contact Person</u>	<u>Telephone</u>
Alarm		
Evacuation		
Maintenance		
Communications		
Power - electrical/gas		
Medical Aid		
Temporary Arrangements		
Records		
Security Control		
Bomb Threats		
Counseling		

Also have available:

- 1) Member Telephone Tree (both campus and home numbers).
- 2) Alumni Association president, International Fraternity, Greek advisor phone numbers.

In the Event of Serious Illness, Injury, or Death

The following guidelines are a supplement to the Emergency/Crisis Management Plan, in the event that the specific crisis involves serious illness or injury, death of a member or guest, or a fire in the Chapter house.

- 1) Be certain that all members and affiliates of the chapter know that the chapter's Alumni President/Advisor is in command of every emergency situation. The alumni president/advisor may, and perhaps should, consult with other members who possess more expertise or insight for specific situations. Final decisions, however, must rest with the Alumni president/advisor.

In the normal course of events (subject to disciplinary consultation) the chapter's officers play an important role. They will be the liaison between the Alumni Association president and the chapter members. In this regard the chapter president will play the principle role.
- 2) In the event that the president is absent, a ranked order of chapter officers should be common knowledge. Such order is as follows: president, senior vice president (if two vice presidents), vice president, treasurer, and secretary. All chapter officers should know where to find a copy of the Crisis Management procedures.
- 3) All members must know who is in charge, and be prepared to follow instructions. Include a review of the Crisis Management procedures in your Pledge/Fraternity Education Program. Your employees and chapter advisor should also be aware of these procedures.
- 4) In the event of a death, do NOT notify the member's parents. Medical or police officials (who have been trained in this) will notify the family. You should always have parent/guardian information on file and available for proper authorities. After you know that the family has been notified, it is appropriate for the chapter president to call and share your concern.
- 5) In the event of a death, do not remove any personal items from the member's room. Do not let other members enter the room. Temporarily, move the roommate to another room in the house. Allow only authorized personnel to enter the room; keep the door locked, if possible. Ask the family what their wishes are in regard to the member's possessions. You may offer to pack them in boxes, but it is more likely that the family will want to do this by themselves. Before they arrive, insure that borrowed items are returned. When the family arrives, have empty boxes available and offer your assistance. Understand that this is a difficult time for them and they may want privacy.
- 6) You will want to coordinate member attendance at the funeral or memorial service.

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- 7) In the case of serious illness or injury, find out the visitation wishes of the family and coordinate this with members of your chapter.
 - 8) In any emergency, use tact and caution in your statements to members. Do not make statements to the press and others. Where possible litigation may follow, be cautious about jumping to conclusions or speculation. Once again, **no statements should ever be made to the press or to anyone else** except to officials of the Fraternity and to a representative of the insurance company, or to an attorney hired by either.
 - 9) University staff are usually available for member and group counseling and over-all general assistance. Do not hesitate to call for help if it is available. Individual and group counseling is strongly recommended following any crisis situation. No matter how well things appear to be going, counseling and other support services are both wise and appropriate.

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ACCIDENT INVESTIGATION

Any bodily injury to anyone other than an employee and any property damage for which there is a possibility that a claim may be made against the Psi Upsilon Fraternity should be investigated.

In the event of an accident, or to report an outside claim, please follow these instructions:

- 1) If the accident involves any serious bodily injury, make sure the individual(s) receives appropriate emergency treatment immediately.
- 2) **Do not acknowledge responsibility or admit liability** in any accident or occurrence. Only the insurance company has the right to accept responsibility, agree to make payment, or repair damage.
- 3) While on the scene of an accident or occurrence, get the names, addresses, and phone numbers of all parties involved, as well as any witnesses.
- 4) Within 48 hours of the incident, it will be necessary to document, giving as much information as possible, the circumstances of the accident or occurrence. Specifically, the explanation should contain the following:
 - a) The names, addresses, and phone numbers of all individuals at the scene of the incident.
 - b) The exact location of the incident.
 - c) An in-depth description of circumstances leading to the occurrence, including time of day, if alcohol was involved, whether it was a Chapter sponsored activity, etc.
 - d) What follow-up action was taken after the incident (was anyone transported to a hospital for treatment, was a police report made).
- 5) All Psi Upsilon members are to cooperate fully with authorized representatives of the Fraternity's insurance broker in their efforts to obtain relevant information to any claim or potential claim. Failure to do so will result in International Fraternity disciplinary intervention.

It is imperative that all accidents or incidents be reported immediately to Kirklin & Company, Inc. If unable to obtain necessary details when first notified of an incident, report the known facts to the Psi Upsilon International Office.

Kirklin & Company will be responsible for reporting losses to the proper insurance carrier representatives.

Please notify:

- 1) Mr. Ned Kirlin
Kirklin & Company, Inc.
P.O. Box 540673
Omaha, NE 68154
800-736-4327
402-492-8421 (FAX)

- 2) Mr. Mark A. Williams
Psi Upsilon Fraternity
3003 East 96th Street
Indianapolis, IN 46240
800-394-1833
800-844-5170 (FAX)

- 3) Chapter Advisor and Alumni Association President

- 4) University/College Fraternity Advisor.

Accident Report

Accidents should be investigated as soon after an incident as possible while the details are still fresh in memories and events do not become rationalized. All incidents involving injury or threat of injury to any person, including at the house, on campus involving brothers or friends of brothers who might have been at the house prior to the incident, or on the highway should be reported. The sole purpose of the investigation is to identify the cause of the accident, and document the facts, not to place blame or find fault. This purpose must be understood by all members and employees so that the fact finding does not become clouded or circumvented.

The only benefit derived from an accident or injury is the lesson learned to prevent those circumstances from repeating themselves in the future, causing the same result. Lessons are learned from

accidents only when the responsible conditions are identified and a corrective action is taken.

A report should be written and distributed to the Executive Director for review and corrective

Action. The corrective action deemed necessary to prevent repeating occurrences should be implemented and monitored by the Risk Manager to assure the desired results are achieved.

Prompt reporting often prevents minor incidents from developing into major problems. Because of occasional late reporting of accidents or claims (either actual or potential), it is important to remind all Chapter members and alumni volunteers about claims reporting procedures.

What Should be Documented

It is important that the individual making the investigation be fairly familiar with the conditions of the incident as well as the people involved in order to be effective for the investigation. When completing a report be certain to include detailed information on the following:

- 1) Name of person involved.
- 2) Department/Position.
- 3) Time of Accident.
- 4) Date of Accident Report.
- 5) Job Title/Position.
- 6) Length of time employed/member.
- 7) What happened?
- 8) Witnesses' names, addresses, and phone numbers.
- 9) Nature and extent of injury.
- 10) How did the accident happen?
- 11) What acts, conditions, or circumstances caused or contributed to the accident?
- 12) Was disciplinary action taken or recommended (where applicable)?
- 13) Who investigated the accident?
- 14) Who reviewed the investigation report?

The types of general liability claims can be numerous. Most of the time they will involve injury or damage to someone other than a member, employee, or officer of the Chapter.

Procedure for Handling Lawsuits

There may be occasions when a lawsuit is served on a member of your Chapter or provisional

Chapter, or on the Chapter, provisional Chapter, or house corporation. If this occurs, proceed with the following:

- 1) Treat a lawsuit as a high-priority item; give immediate notification to your Chapter Advisor and Alumni Association.
- 2) Note the date served, upon whom, and how the suit was served.
- 3) Contact International office immediately by phone.
- 4) Contact Kirklin & Company, Inc. immediately for instructions.
- 5) Send one copy of the suit papers to Kirklin & Company, Inc. and another to the Psi Upsilon International Office.
- 6) Always contact the Psi Upsilon Office should you have any questions. Remember, it is essential that prompt notification be given to the insurance company, so do not delay in notifying the appropriate offices.

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MOTIVATIONAL TIPS

The changes that may be necessary for Chapters to comply with Psi Upsilon's Risk Management Standards will require Chapters to motivate and educate their members as well as rearrange their organizational structure. This section will provide programming and organizational assistance as well as ideas on membership influence and motivation.

Five Keys to Motivation

- 1) Goals for the fraternity as well as for committees and individuals - Give something to strive for. In general, if we strive for a particular goal, our performance will be higher than if we are not aware of any specific end result. Within the fraternity, the retreat is the logical place for goal setting. If an individual can view the total goals of the organization and include some of his or her own goals, he or she is more apt to strive for the total package.
- 2) Incentives - To provide effective incentives, you must know your members and recognize that what is appropriate for one person may not be appropriate for another. In addition, what may be an effective incentive at one period of time may not be under other circumstances. Constant evaluation of incentives is necessary. Incentives may include honors, awards, recognition, travel to divisional conferences and conventions, or even appointment to special committees.
- 3) Communications - Prior communication is an important factor in motivation. All members must be aware of the goals of the organization. Direct communication avenues can be retreats, bulletin boards, newsletters, and group discussions.
- 4) Evaluations - An important factor in any organization is the "feedback" from evaluations. Procedures and progress must constantly be evaluated both to and from the leadership of the Chapter.
- 5) Leadership - Leadership means many things, such as organization, coordination and management. Leadership has a set of keys:
 - a) The ability to arouse self-involvement.
 - b) The ability to give freedom and keep control.

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- c) The ability to identify with others.
 - d) The ability to give credit.
 - e) The ability to show confidence.
 - f) The ability to assign blame.
 - g) The ability to instill fear.

Hints on Motivating People

- 1) Be a good listener.
- 2) Criticize or reprove constructively.
- 3) Criticize or reprove privately.
- 4) Praise publicly.
- 5) Be considerate.
- 6) Delegate responsibility to detail to members.
- 7) Give credit where it is due.
- 8) Avoid domination or forcefulness.
- 9) Show interest in and appreciation for the other person.
- 10) Make your wishes known by suggestions or requests.
- 11) When you make a request or suggestion, be sure to tell the reasons for it.
- 12) Let the members in on your plans and programs even when they're in an early stage.
- 13) Never forget that the leader sets the style for the members.
- 14) Play up the positive.
- 15) Be consistent.
- 16) Show your members that you have confidence in them and that you expect them to do their best.
- 17) Ask members for their counsel and their help.
- 18) When you're wrong or make a mistake, admit it.
- 19) Give courteous hearing to ideas from members.
- 20) If an idea is not adopted, tell the originator why.
- 21) Give weight to the fact that people carry out best their own ideas.
- 22) Be careful as to what you say and how you say it.
- 23) Don't be upset by little hassles.
- 24) Use every opportunity to build up in members a sense of the importance of their work.
- 25) Give your members goals, a sense of direction, something to strive for and achieve.
- 26) Keep your members informed on matters affecting them.
- 27) Give your members a chance to take part in decisions, particularly those affecting them.
- 28) Let your members know where they stand.

Nine Ways to Win People to Your Way of Thinking

- 1) The only way to get the best of an argument is to avoid it.
- 2) Show respect for the other's opinions.
- 3) If you're wrong, admit it emphatically and quickly.
- 4) The high road to a person's reason is to begin in a friendly way.
- 5) The safety valve in handling complaints - let the other person do a great deal of talking.
- 6) How to get cooperation - let the other feel that the idea is his or hers.
- 7) Try honestly to see things from the other's point of view.
- 8) Be sympathetic to other people's ideas and desires.
- 9) Dramatize your ideas.

Seven Ways to Change People Without Giving Offense

- 1) If you must find fault, begin with praise and honest appreciation.
- 2) Talk about your own mistakes before criticizing the other person.
- 3) Ask questions instead of giving direct orders.
- 4) Always let the other person save face.
- 5) Praise the slightest improvement and every improvement.
- 6) Give the other person a fine reputation to live up to.
- 7) Make the fault seem easy to correct - use encouragement.

The common word that runs through all risk management discussions is change. Fraternities have to change their ways if they want to survive. Every change is met with resistance. We know from experience that compliance with our Risk Management Standards will be met with a lot of resistance. As the leaders of Psi Upsilon be prepared for this. The following is an outline of what type of resistance will probably arise and ways to conquer that resistance.

Resistance to Change

- 1) Lack of recognition of the need for change.
*"We've never had any problems or gotten in trouble."
"We were doing fine before this came about, so why change?"*
- 2) Fear of unfavorable organizational consequences.
*"We'll die on campus; this is going to kill us!"
"We can't do this alone."*

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- 3) Fear of the unknown.
"What is the fraternity going to be like?"
 - 4) Suspicion of the motives of the initiator.
*"The International is doing this to cover themselves."
"Why don't they just leave us alone?"*
 - 5) Uncertainty about ability to develop new skills.
*"We can't do what they ask because it doesn't work like that on our campus." "We're unique... not like other Chapters."
"We can't do it!"*
 - 6) Fear of individual or group power reduction.
*"We won't be able to attract people to the Fraternity."
"The houses that don't follow this will kill us at Rush."*
 - 7) Difficulty in resolving dissonance between previous beliefs and present reality.
*"This is not the same Fraternity that I joined!"
"How dare you tell me that I can't drink in my own house!"
"You can't dictate morals."
"Let's do nothing until we get caught."*
 - 8) Feelings of loss due to the change.
*"I don't want to be in the house anymore."
"What's the point of being in a Fraternity?"
"I miss the old parties!"*

Overcoming Resistance to Change

- 1) Education and Communication - Open communication is necessary during a change process as well as programs or training sessions to increase awareness. The use of educational forums and discussion sessions are vital during the early part of these changes. Set time aside in chapter meetings for discussing risk management, but don't let it become just a gripe session... make it productive!
- 2) Participation and Involvement - By involving people in the change process a collaborative design for change is greatest and ownership in the change process is created. Make sure that the whole chapter understands and is involved in the significant changes that must happen.

Remember the old saying that "...people like most that which they help create."

- 3) Facilitation and Support - Emotional support, attentiveness to the people being affected by the change, and specific problem related training will be necessary. Let everyone know that Psi U will survive and can even prosper under these new guidelines. Set the example at the top. Make sure that everyone knows their new responsibility and take time to educate them if they don't. Try to emphasize the teamwork aspect of what the changes call for.
- 4) Negotiation and Agreement - Mutual goal setting strategies or contracts may be necessary during and after the change process. Have the chapter establish goals and review its purpose. Get things in writing and make the brothers commit to the changes. The Risk Management Forum is a good opportunity to get this done.
- 5) Manipulation and Cooperation - You win cooperation by appointing a member of the opposing group to be involved with the change program. The upper classes are most likely to be belligerent in their opposition. Make sure that they are represented on any Risk Management Committee, especially the most adamant opponent.
- 6) Coercion - This includes threats of punishment for noncompliance. The fact is that these changes must become reality! In the end there is no real choice. The chapter should clarify exactly what punishment an individual or group of individuals will receive if they violate the Standards. If necessary, create a new structure of discipline within the chapter by-laws.

- 10 -
EDUCATION

If a chapter is going to successfully comply with Psi Upsilon's Risk Management Standards it must be well informed. Every brother and pledge has the right and the duty to be informed of the changes that lie ahead of him or her. Bringing the entire brotherhood into the problem solving process must be a major objective.

The following pages contain ideas, advice, and resources that can be utilized in educating the brotherhood. Included are ideas for a forum and different resources available to undergraduates and alumni.

Forums

The best vehicle for educating and informing the chapter is not the chapter meeting. Rather, an educational forum on a day set aside solely for risk management is the most effective way to educate the brothers and pledges.

A date for the forum should be chosen and committed to well in advance. This preparation will allow the chapter adequate time for organization of the members and the acquisition of necessary resources.

There are several key areas that need to be covered during a forum. These include, but are not limited to a/an:

- 1) Breakdown of the Risk Management Standards.
- 2) Explanation of our Liability Insurance.
- 3) Explanation of the Risk Management Enforcement Policy.
- 4) Review of the "Questions and Answers".
- 5) Definition of Brotherhood.
- 6) Risk management commitment of the Chapter.
- 7) Strategy for compliance.
- 8) Risk Management Committee.
- 9) Change in social functions.
- 10) Party Management Guidelines.

There are several people whose attendance should be considered when organizing a forum. These include, but are not limited to, the:

- 1) Greek Advisor.
- 2) Chapter Advisor.
- 3) Faculty Advisor.
- 4) Alumni association representative.
- 5) IFC President.
- 6) Psi Upsilon staff representative.
- 7) Executive Council member.

The following is a sample schedule, which provides an idea of how to structure a forum.

RISK MANAGEMENT FORUM

Forum Committee:

President	Social Chairman	House Manager
Treasurer	Pledge Educator	Chapter Advisor
Greek Advisor		

9:00 a.m. - Coffee and Doughnuts

- 9:30 a.m. - Introduction of topic (President)
- History
 - Liability insurance (Chapter Advisor)
 - Breakdown of each standard
 - Enforcement (Treasurer)

- 10:15 a.m. - Questions and Answers
- It is extremely important that all the brothers have a chance to ask questions.
 - Be prepared, anticipate the questions, and know where to find the answers.

11:30 a.m. - Lunch break

- 12:45p.m. - Why the commitment?
- Each brother is given a sheet of paper to write down why they joined Psi U.
 - What does brotherhood mean?

Psi Upsilon Risk Management Program

- Read parts of the Constitution.
- Read Psi U Chapter acceptance criteria.
- Breakout groups (4-5) discussing what they think.

- Bring group back together for further discussion.

2:45p.m. - Chapter activity (capture the flag, football, ultimate)

- 3:45p.m. - Strategies for compliance
- Free thinking time
 - Suggestions from the brotherhood
 - Input of Greek Advisor
 - Form Risk Management Committee

- 4:45p.m. - Social Functions in the Future
- Candid discussion of the future changes
 - Ideas for compliant functions
 - Committee to develop Party Management Guidelines
 - Discussion with Greek and Chapter Advisors
 - Discipline to be taken?

Greek Advisors

One of the most important (and least utilized) resources available is the Greek Advisor. Whether this person is the Assistant Dean of Student Life, Residential Life, or the Dean of Students they will have one thing in common - they are there to help the students. Very few undergraduates take the time to know the Greek Advisor in anything more than their disciplinarian role.

Make the effort to talk with your Greek advisor and bring him/her into the educational process. A good Greek advisor will be willing to work with the chapter to educate the members with regard to risk management. Ask them tough questions about school policies, school social offerings, and how to attack risk management problems. The chapter must be willing to offer their own suggestions and be prepared to act on them. Keep an open mind, and together an excellent plan of attack can be developed.

Here are some of the areas in which the Greek Advisor can help:

- 1) Risk Management Forum - Ask the Greek Advisor to present the school's position on risk management and other pertinent issues to the chapter.

- 2) President's Council - Gather all the fraternity presidents on campus whose fraternities have similar risk management standards to discuss/compare programs and practices.

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- 3) Greek Council - Ask for the advisor's assistance in trying to make system-wide changes through the IFC.
 - 4) Party Management Plan - Solicit their help in developing a sensible plan that will work based on the particulars of the campus. Find out what services the school can offer
 - 5) Risk Awareness Day - Ask for the Advisor's help to convene several National fraternity representatives on campus at the same time and have a Greek system symposium.
 - 6) Rush Workshop - Utilize the experience and familiarity the advisor has to help in membership recruitment.

Consultant Visits

Another educational resource for the chapter is the Chapter Leadership Consultant visit. For years the chapter leadership consultants have been visiting every chapter and acting as consultants on everything from membership recruitment to leadership development to chapter organization. Very few chapters, however, take full advantage of these services.

The chapter must, as a whole, be aware of the chapter leadership consultant visit and plan ahead. The officers must acknowledge what they need help with before they meet with the chapter leadership consultant, possibly communicating this need before he arrives. Have questions ready. A special chapter meeting should be arranged for the chapter leadership consultant to address the entire chapter if a regularly scheduled chapter or house meeting does not fall on a day of the visit.

A chapter should not, however, make the mistake of allowing risk management to be the singular focus of the chapter leadership consultant's regular chapter visits. There are too many other aspects of the chapter's operation that must not be overlooked.

The chapter leadership consultant is well versed in Psi U's Risk Management Standards. During a chapter leadership consultant visit the chapter should set aside time for a risk management forum or a casual question and answer session. Keep in mind that every officer is affected by the Risk Management Standards and should have it in mind when meeting with the chapter leadership consultant.

If planned far enough in advance it will probably be possible to get a chapter leadership consultant visit for the singular purpose of dealing with risk management. This is the time when risk management will be the chapter leadership consultant's only concern. But remember this must be planned far in advance.

Video Resources

The International Office has an expanding library of video resources for our undergraduates and alumni to utilize. Much of this library can be used to educate our brothers and pledges with regard to risk management. Keep in mind, however, that any videotape is simply an aid in educating the Chapter, not a session in and of itself. They can be used to introduce the topic or drive home a point, but there must be significant discussion prior to and following the video presentation.

The following is a list of Psi Upsilon's current risk management related videotapes:

- 1) "This Is My House"- (24:24)
A presentation by BACCHUS (Boost Alcohol Consciousness Concerning the Health of University Students) demonstrates what can happen in an unregulated social situation. The video asks, "Am I my brother's keeper?"
- 2) "Fraternity Liability and Risk Management"- (22:00)
A presentation by Sigma Phi Epsilon Fraternity gives background on the reason behind the liability crisis. It goes on to give a brief breakdown of areas of concern for Chapter risk management.
- 3) "Trap Zone"- (57:00)
Mike Green, a recovering alcoholic and the Alcohol and Drug Abuse Counselor for the Philadelphia Flyers, leads a discussion about alcohol in the college environment of today. He calls for mature, responsible drinking habits, not prohibition.
- 4) "Fraternity Debate"- (60:00)
A taped Phil Donahue Show, which debates the value of fraternities in today's college environment.
- 5) "Hazing on Trial"- (37:05)
A presentation of Alpha Tau Omega Fraternity puts on a mock trial for a hazing chapter. The presentation makes strong arguments against hazing.

Here is a rule to keep in mind: if people are entering your Chapter house empty handed and getting alcohol inside, then you are serving them alcohol. As a result you are exposing yourself and your Chapter to civil law suits, discipline from the college, university, or Fraternity, and even the possibility of criminal prosecution. That's the way society is today.

Juries don't care if a graduate brother bought it, or a bar donated it, or it spontaneously appeared out

of thin air. If someone gets alcohol at your chapter or at a function of your chapter, and gets hurt as a result of drinking, you are responsible for injuries in a civil suit.

Effective BYOB Party Plan

- 1) Chapter designates no more than two brands of beer for partygoers to bring to the party. Written invitations to each guest specify these brands, and announce that only guests who are 21 years old and over may bring beer.
- 2) Social chairman buys 2 colors of tickets for the party. Buy at any party supply store.
- 3) Members and guests bring beer to entrance of party. Each person is checked for proof of age and given a wristband or stamp to designate he or she is 21 or over. Only those 21 or over may bring beer to the party. They will not be admitted if they bring any alcohol besides one or both of the designated brands.
- 4) The person gives the beer to the bartender who takes the beer and in return, gives the person the same number of colored tickets, (which designates the brand). The beer is kept in two iced tubs.
- 5) A person simply shows the wristband or stamp and hands the bartender a ticket to get one of his or her own beers. Based on the color of the ticket, the bartender then hands the person a beer.
- 6) Both wristband and ticket are required to combat disbursement to underage drinkers. (In addition, it is a good idea to have someone at the bar to check ID's in doubtful cases - wristbands can be broken and taped back together on someone else's wrist.)
- 7) At party's end, all beer is checked out using the remaining tickets.

Sample Process:

I enter the party after being checked for proof of age. I place on the bar my six-pack of beer, say Budweiser. (The two brands of beer that members can bring are Bud & Bud Light). Blue tickets are for Bud, red ones for Bud Light. The bartender gives me 6 blue tickets, and I trade in tickets for beer the rest of the night. At the end of the party, I "cash in" my remaining tickets and take back my remaining beer.

More Ideas:

-Several trash cans should be set up to collect empty cans. Then all the cans can be recycled to offset costs of providing non-alcoholic drinks and party food to guests.

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- Limit the amount of beer people are allowed to bring to the party.
 - Ticket colors should be changed as often as possible (i.e., each party).
 - Stamps should leave a unique imprint.
 - Consider stamping underage guests with another mark in a different color ink.
 - Be certain to check all local, state and university rules to ensure your party is in full compliance.
 - Publicize your plans on campus.

The Catering Approach

Many Chapters have inquired about the possibility of hiring a licensed vendor to serve alcohol at their events. Many organizations have used this approach to alleviate some of their liability. As a result, the FIPG has developed guidelines to help reduce Chapter liability. The benefit of this approach, when done correctly, is that the licensed vendor is usually better at checking ID's and not serving intoxicated people than a Chapter member would be. This may reduce the possibility that an accident will occur. Here are the guidelines to be followed:

FRATERNITY INSURANCE PURCHASING GROUP, INC.

CRITERIA TO BE USED UNIVERSALLY WHEN CHAPTERS ARE ANTICIPATING CONTRACTING WITH THIRD PARTY VENDORS

The vendor must:

- 1) Be properly licensed by the appropriate local and state authorities. This may involve both a liquor license and a temporary license to sell on the premises where the function is to be held.
- 2) Be properly insured with a minimum of \$5,000,000.00 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 a part of his insurance coverage, "off premise liquor liability coverage and non owned and hired auto coverage."

Additional insured included on the certificate of insurance must, as a minimum, include "the local

Chapter of the fraternity hiring the vendor as well as the national fraternity that the local Chapter is affiliated with."

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

- 4) Assume, in writing, all 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 that 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). Vendor must remove all alcohol from the premises.