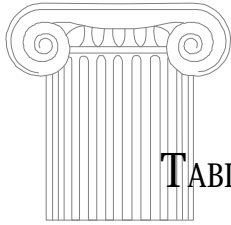


# RISK MANAGEMENT

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# MANUAL

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## OVERVIEW

“Look both ways before you cross the street to make sure there aren’t any cars coming.”

That was probably the official beginning of risk management in your life. Until the 1980s, risk management was not a topic of frequent conversation in the Greek world. Sure, emphasis was placed on safety of houses, members’ actions, and social events with alcohol were scrutinized, but until the major lawsuits became prevalent, we were able to take care of things on our own.

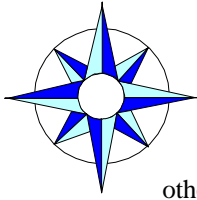
That changed, and so has the amount of attention that the National Organization must pay to risk management issues. As a result, chapters also spend more time focusing on risk management than perhaps ever before. We don’t necessarily like it this way, but it doesn’t appear that the need to do so is going to disappear in the near future. The National Fraternity is in the business of keeping its chapters in business. At the present time, a high emphasis on risk management is one of the ways we can help do that. While each chapter is covered by an insurance policy to help shelter it from some of the risks, the bottom line is that there is no insurance policy that will provide coverage for any accident or incident if it’s determined that the law was being broken. It should be noted that individuals who commit an erroneous act are usually held personally responsible by the law. Recent lawsuits have shown that the court will put blame on the specific individual first, suing their personal or parents’ insurance and only then take on the Fraternity. While there is no such thing as coverage for violating the law, the Fraternity can reduce the likelihood of serious incident through a method of chapter management and instruction. This publication is designed to help the chapter keep itself in business by making responsible decisions and managing risks appropriately.



## OBJECTIVES

With the help of this manual, Triangle Brothers will:

- ❖ Become aware of what risks are.
- ❖ Learn how to manage risks associated with active organizations relating to party planning, sexual abuse and harassment, hazing, and housing.
- ❖ Establish a risk management program.
- ❖ Understand crisis management procedures.
- ❖ Have a thorough understanding of Triangle’s policy regarding risk management.



## WHAT IS RISK?

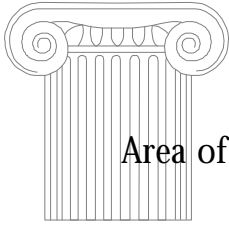
Have you driven a car lately? Did you obey the speed limit the entire time? If not, then you were taking a risk. Depending on how people drive in your city, you might have been taking a risk even if you were obeying the speed limit. Risks are any actions that have a potential to result in negative consequences for others or ourselves. What are some of the negative consequences of speeding? You could get a ticket and pay a fine. You could lose your license if you have previous violations. You could get into an accident and hurt yourself, passengers in your car, or individuals in another car. The accident could cause your insurance rates to increase or your insurance coverage to be canceled. Without insurance you couldn't drive your car. Without your car you might not be able to get to class or to work. Without getting to work you wouldn't have the money to pay for school. You get the idea ... one small risk may have a major domino effect that you might not anticipate at the time you decide to take the risk.

### **Do We Always Decide to Take Risks?**

Do you intentionally decide to speed? To break the law? You probably do sometimes, particularly if you are running late, and calculate how fast you have to drive to get to your desired destination. More often than not, however, you may just do it out of habit. Or you may do it because everyone else around you is doing it and you are just going with the flow of traffic.

That reality is probably fairly true for the chapter and many of the decisions it makes as well. Many of the chapter's social events, new member activities, etc. are simply made out of habit or tradition. No intentional decision is being made to risk a new member's life with a particular activity. Yet, unfortunately, many of the decisions do involve risk, do have unanticipated consequences, and do cause a ripple or domino effect far greater than anyone might ever anticipate.

It is easy to think first of alcohol issues when the notion of risk management in chapters is raised, but risk exists in far more areas than just chapter social events. Further, risk doesn't just mean breaking the law or a university or national policy. Getting a poor chapter GPA is a risk that could result in social probation or other punishments. Not having a designated chapter spokesperson in a crisis is a risk that may result in members making inappropriate statements to the media. There are big risks and there are little risks. To help chapter members understand this, you might have members work in small groups to complete the following worksheet and then discuss it as a chapter.



## Area of Chapter Risk

Think of all aspects of chapter life that involve potential risks. First generate as comprehensive a list as you possibly can. Some examples might be: new member activities, recruitment, social events, intramurals, chapter house, road trips, academic performance, educational programs, etc. List them in the spaces below. For additional risks, continue on another piece of paper. Then for each area, identify 2-3 things the chapter does in that area that pose the highest risk and what are the worst case ramifications of that risk if things work out poorly.

**Exposure to Risk:** \_\_\_\_\_

Risky acts:

- 1.
- 2.
- 3.

Possible ramifications:

- 1.
- 2.
- 3.

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Risky acts:

- 1.
- 2.
- 3.

Possible ramifications:

- 1.
- 2.
- 3.

After the chapter has completed the worksheet in small groups, you can then discuss as a chapter whether or not these risks are worth taking. In most cases, you can identify an alternative activity, procedure, or plan that would at least reduce the level of risk involved and potentially minimize the negative consequences to individuals and/or the chapter. That's what risk management is all about: anticipating risk and taking actions to minimize exposure and possible negative repercussions.

Risk management doesn't mean that the risk will go away. Even the seemingly safest programs or activities can have unanticipated consequences. What risk management is, however, is a proactive effort conducted in advance of an action or event in an effort to minimize the potential for harm or negative results.



### **Helping Members Understand Risk**

The worksheet just described is only one of the many steps you can take to help members understand the risks that are associated with the chapter. Why is it important that each member be aware of such risks? Because each and every member is regularly in the position to generate or reduce risk for the chapter. We need every chapter member to think like a risk management officer: What is the worst possible thing that can happen and how can I minimize that risk?

An excellent exercise to help illustrate that point is one which focuses on a case study that had a sad ending. Again in small groups you can have chapter members review the case and then try to determine who was responsible for the outcome that occurred. What is usually decided is that everyone has some level of responsibility for the end result because individuals in this case all had opportunities to act in a manner that could have reduced the likelihood of problems developing. The case is called Who Killed Jane Doe?



## Who Killed Jane Doe?

Jane Doe, age 20, was dead on arrival. Several fraternity members, concerned by her unconscious vomiting, drove her to the emergency room at 2:30 a.m. But even before they pulled into the emergency drive, her breathing had stopped. Successive attempts by the hospital staff to revive her failed.

The sisters of Mu Epsilon were sorry. She had lived in the chapter house for two years. All her sisters knew about her drinking problem and more than a few had escorted/carried her home from past parties and held her hand as she threw-up all night.

Karen, her best friend and pledge mom was sorry. Jane and Karen had decided to get primed for the Alpha Lambda mixer later that evening. Each had done several shots at their favorite campus bar.

The brothers of Alpha Lambda were sorry. The chapter had successfully dodged their National Fraternity's risk management policy all year. No one else on campus was following it, so why should they? Besides, if they didn't provide alcohol and serve minors, no women would come to their parties.

Joe, an AA pledge and designated bartender, was sorry. Nobody ever told him not to serve people that were already drunk. Jane didn't look any drunker than anyone else at the party. Besides, Jane was hanging all over Mike, and a little more beer might have helped him get lucky.

The IFC was sorry. Twelve of the 15 chapters on campus have national risk management policies specifically prohibiting the purchase and serving of alcoholic beverages. The IFC rep from Beta Rho had brought up the idea of a unified IFC Risk Management Policy earlier in the year, but the idea had been voted down.

The Panhellenic Council was sorry. They voted to send flowers to Mu Epsilon to show their support. Men's fraternities are the source of the campus alcohol problem, so the Panhellenic didn't feel like there was much more they could have done.

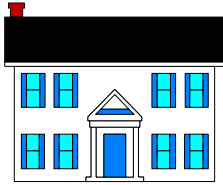
The local bar staff members Jane and Karen had visited were sorry. They had stamped Jane's hand iunderagei but hadn't bothered to monitor bar patrons beyond the front door. Underage dollars made up the largest percentage of their profit and they simply couldn't afford to enforce the drinking age when other bars didn't.

Jane's parents were sorry. She started drinking during her sophomore year of high school. But what could they do? All kids are going to drink with or without their parent's permission.

Who was to blame for the death of Jane Doe? Rank the eight in order of most to last.

- |    |    |
|----|----|
| 1. | 5. |
| 2. | 6. |
| 3. | 7. |
| 4. | 8. |

Then discuss with others in your small group, the decision you reached and the rationale behind your rankings. As a group, decide on the 2-3 things that most likely would have prevented Jane's death from occurring if they had been done in time.



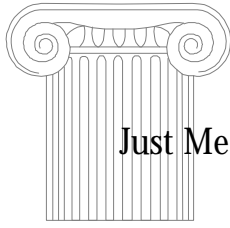
## Bringing the Message Close to Home

One of the most challenging aspects of risk management education is that most people don't believe anything will ever go wrong, and even if it does, it won't go wrong for our chapter or for me. Hopefully, they are right; often they are not. But even when someone experiences the negative consequences from a particular risk, it often fails to have a long-term impact on their decision or their behavior. The same is true for the chapter. It becomes "the exception" rather than "the rule." Trying to change that attitude is an ongoing struggle and one that is likely to never go away.

Several chapters have found the message can be brought closer to home through use of the following types of programs:

1. Personal testimonials from members who have experienced negative consequences from particular risks.
2. Review of an incident from the chapter's past which had negative results that hurt the chapter and/or its members.
3. Presentations by local law enforcement officers or attorneys who are familiar with risk management issues as they apply to the Greek community.
4. Stories about chapters on other campuses who have gotten in trouble for risk management violations.

Yet another approach might be to offer a program that starts with risky decisions that individual members might make. The following worksheet could serve as a springboard for that type of discussion. Individuals should complete the worksheet. Discussion should follow either first in small groups followed by the entire chapter, or by the entire chapter right away. Implications of individual decisions for the chapter should be identified and discussed as well.



## Just Me: Risks Worth Taking?

We often engage in decisions or actions that have levels of risk associated with them. Those actions have potential negative consequences that could have a long-term effect on our ability to pursue particular careers or other goals that are important to us. How much risk are you exposing yourself to by the decisions you are making? Conduct an honest self-assessment by noting responses for yourself in the categories below.

### **Decisions I make/actions I take that are clearly illegal**

- 1.
- 2.
- 3.

Worst possible consequences:

### **Decisions I make/actions I take that are clearly a violation of school policy**

- 1.
- 2.
- 3.

Worst possible consequences:

### **Decisions I make/actions I take that are clearly a violation of Fraternity policy**

- 1.
- 2.
- 3.

Worst possible consequences:

### **Decisions I make/actions I take that are clearly inconsistent with my personal values**

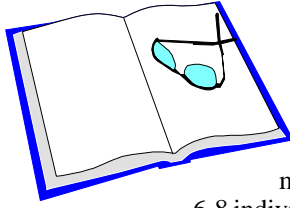
- 1.
- 2.
- 3.

Worst possible consequences:

### **Decisions I make/actions I take that are clearly inconsistent with the image I want others to associate with me**

- 1.
- 2.
- 3.

Worst possible consequences:



## A STRUCTURE FOR CHAPTER RISK MANAGEMENT

While making good decisions is the responsibility of every chapter member, helping people become educated about risk management issues and appropriate decisions is probably better done by a small group of members serving as a Risk Management Committee. The number of members on the committee should reflect the overall size of your chapter, but generally a group of 6-8 individuals is sufficient. The committee's roles and responsibilities should include:

- ❖ Being familiar with all applicable federal, state and local laws, as well as Triangle and college/university policies and regulations.
- ❖ Developing a year-round educational plan or helping members learn about risk management issues.
- ❖ Learning about campus, community, and Fraternity resources for risk management.
- ❖ Making sure chapter policies are consistent with federal, state, and local laws, as well as college or university and Fraternity policies.
- ❖ Helping each individual chapter officer identify the potential areas of risk associated with that position's programs and/or responsibilities and how to minimize such risk.
- ❖ Working with the chapter house corporation and/or the college or university to ensure a safe chapter living facility.
- ❖ Reviewing all relevant Fraternity policies with all members of the chapter at least once per year.
- ❖ Ensuring that every chapter activity is evaluated for potential risks and that all possible actions are taken to manage such risks.
- ❖ Developing a Crisis Management Plan and making sure each chapter member is familiar with the actions contained within the plan.



### Resources for Risk Management Issues

The resources available are almost too numerous to mention, but the lists below represent some of the most significant ones that the Risk Management Committee should consider using to support its efforts:

#### **The Fraternity**

Advice from staff and officers; videotapes and other educational materials; examples of alternative social events; information on chapter house inspections; copies of relevant policies and ability to interpret policies.

#### **The local community**

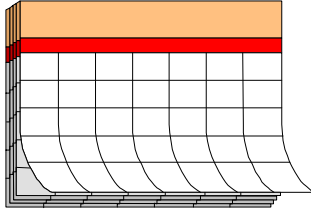
Educational resources include local police, the zoning or code enforcement officer, fire marshals, attorneys, and local alumni.

#### **The college or university**

The Greek life, student activities, and residence life staff will have a variety of educational program materials on relevant risk management topics. Other possible sources for support would be the faculty in selected areas, university legal counsel, and campus security.

#### **National Greek umbrella groups**

Several national resource/governance groups like the National Interfraternity Conference, the National Panhellenic Conference, and FIPG, Inc. are sources for policy information and educational programming support.



## PLANNING CHAPTER ACTIVITIES

Clearly any chapter event that might involve a violation of laws or national policies exposes the chapter and the entire Fraternity to risks that can't really be minimized. This is simply foolish decision-making that fails to recognize the severe consequences that are possible for such actions. Even when policy violations are not involved, however, chapter programs can expose individuals or the organization to risks, that makes risk management necessary for all chapter-sponsored events.

A party brings people together to share a good time. Every party creates its own memories. By taking advantage of these suggestions you can ensure the memories you create are of fun good times. Your Brothers and guests will appreciate your efforts.

Working in conjunction with the social committee, social functions can be held that minimize the risks associated to the Fraternity. In these days of no common or bulk alcohol sources purchased by the chapter, no purchase of alcohol with chapter funds, and the 21 year old drinking age, social event planning proves a bit challenging. This manual provides three options for the types of events considered appropriate and safe. These options provide the best method of avoiding a potential crisis involving alcohol and large groups. Remember that your goal is for all Brothers and guests to have fun without neglecting any procedures consistent with limiting chapter risk.

Three Party Options include:

1. Dry
2. Third Party Vendor
3. BYOB



### THE DRY PARTY

A few years ago the suggestion of conducting a dry party would have been met with ridicule and resistance. Today, the same suggestion may still be met with a certain amount of resistance, but much less so. In fact, many chapters are incorporating dry events in the overall social program each year and finding them to be successful! The advantages of a dry party from a legal standpoint are clear. All the issues connected with the presence of alcohol are of no concern. As well, expectations regarding atmosphere and individual behavior are much different. Other advantages include the opportunity to socialize with fellow Brothers, sorority women, girlfriends, other guests, parents, and alumni in a variety of settings. A dry approach may also be more conducive for events like retreats, some date functions, and out of house functions where members are guests or spectators (i.e., concerts, plays, sporting events).



### THIRD PARTY VENDORS/CATERERS

Many Triangle chapters have inquired about the possibility of contracting with an outside, licensed vendor to host their event and/or serve alcohol. These chapters have successfully used this approach to alleviate some of their liability. The use of an outside vendor may take one or two possible approaches:

- A. Hiring that vendor to work an event hosted at the chapter house. Such responsibilities for this vendor might include checking identification of guests upon entering the house and serving food and alcohol. The benefit of this approach, when done correctly, is that the licensed vendor is usually better at checking ID and not serving intoxicated people than a chapter member would be. This may reduce the possibility that an accident will occur.
- B. Contracting with a vendor that owns its own facility. This might include a restaurant, a hotel, a private club, a golf course, a church facility, or a community center. Although more expensive in some cases, the off-site facility is advantageous in that the vendor assumes responsibility for all operations and liability.

#### General Guidelines to be Followed When Contracting with a Third Party Vendor:

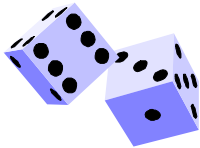
1. The appropriate local and state authority must properly license the vendor. This might involve both a liquor license and a temporary license to sell on the premises where the function is to be held (obtain and keep on file copies of state and local licenses).
2. The vendor must be properly insured with a minimum of \$1,000,000 of general liability insurance, evidenced by a properly completed certificate of insurance prepared by the insurance provider. The "certificate of insurance" must also show evidence that the vendor has, as part of this coverage, "off premise liquor liability coverage and non-owned and hired auto coverage." The certificate of insurance must name as additional insured (at a minimum) the

local chapter of the fraternity hiring the vendor, as well as the National Organization of Triangle with whom the local chapter is affiliated. Be sure to file a copy of the certificate of insurance and highlight the required areas.

3. The vendor must agree in writing to cash sales only, collected by the vendor, during the function. The vendor must assume in writing all the responsibilities that any other purveyor of alcoholic beverages would assume in the normal course of business, including but not limited to:
  - ❖ Checking identification upon entry.
  - ❖ Not serving minors.
  - ❖ Not serving individuals who appear to be intoxicated.
  - ❖ Maintaining absolute control of all alcoholic containers present.
  - ❖ Collecting all remaining alcohol at the end of the function (no excess alcohol—opened or unopened—is to be given, sold, or otherwise furnished to the chapter).
  - ❖ Removing all alcohol from the premise by a designated time.

#### **Advantages of a Cash Bar:**

- ❖ Many sororities encourage their chapters to participate in cash bar events rather than BYOB type. Most national sororities feel that cash bar social events hosted by a fraternity chapter provides a safer environment and less potential for alcohol misuse.
- ❖ With a cash bar a professional, licensed, and insured catering firm monitors the distribution of alcohol making sure the legal drinking age is enforced.
- ❖ Litter and cleanup is minimized because the environment is more controlled.
- ❖ Peer pressure for changing designated event ending time is minimized. The caterer is bound by the contract or laws of the state when deciding to stop the service of alcoholic beverages.
- ❖ The professional bartender will have an ample supply of non-alcoholic beverages available throughout the event (be sure this is in your contract).



#### **BYOB**

For those chapters wanting to make alcohol available to of-age members and guests but not contract with a third party vendor, a BYOB function is its only option. Because responsibility for planning and monitoring rests with the chapter Brothers, careful adherence to suggested guidelines is essential. The following is provided for consideration when planning a BYOB event.

Provide Alternative Beverages and Non-Salty Foods Appropriate to a Theme

- ❖ The percentage of non-alcoholic beverages should at least equal the percentage of underage guests.
- ❖ Many of-age guests will prefer alternative, non-alcoholic beverages.
- ❖ Several non-salty snacks and other food items must be available for all guests throughout the entire social event.
- ❖ Breads, meats, cheeses, vegetables, brownies, pizzas, subs, etc. are all considered appropriate foods.
- ❖ Food, alternative beverages, and BYOB alcohol must be placed in the same centralized area.
- ❖ Water and coin operated vending machines do not qualify as acceptable non-alcoholic beverages.
- ❖ Non-alcoholic beverages must be dispensed from closed containers (cans, plastic bottles, or fountain machines).


Types and Amounts of Alcohol Per Person Guideline (for a typical 4-5 hour event)

- ❖ Recommended: 6, 12 oz. cans of beer per couple
- ❖ Maximum: 6, 12 oz. cans of beer per person, or...
- ❖ Recommended: 4, 12 oz. wine coolers per couple
- ❖ Maximum: 4, 12 oz. wine coolers per person
- ❖ Absolutely no hard liquor
- ❖ No “squeeze bottles”
- ❖ No alcohol in members’ rooms during social functions
- ❖ No bottles, except wine coolers (poured into plastic cups by the bartender before consumption)




### **Invite People Who Care**

A sure way to bore members or ruin a party is to have the wrong people attend. People whom the chapter can't trust to behave can also cause damage and theft of property and irresponsible behavior that causes neighborhood relationship or campus problems. There is one sure way to try to avoid these problems. Do not hold any open parties. Hold parties by invitation only to a pre-determined number of guests. A ratio of 2-3 guests per member (or fire code capacity, whichever is smaller) is suggested. The assumption here is that members and their personal guests will be responsible to the chapter leadership and that poor behavior can be controlled.



### **Where to Party**

Pick a place that allows everyone to move around and mingle, but not so large that you are lost in the room. Make sure adequate seating is available. If your chapter house does not meet your needs, look for rented space. Make a check for basic safety considerations. Are there potentially dangerous areas that should be secured, or equipment and other items to remove, or that require close supervision? Are interior and external lighting satisfactory? Is there safe and adequate parking? When your party is held at a distance from campus or in an out-of-the-way or unusual place, it is strongly recommended that you provide group transportation. At least have volunteers to assist guests and members, and provide designated drives or a shuttle service.



### **When to Party**

Avoid scheduling parties when you don't have time to make proper plans or your members and guests really shouldn't take the time to attend (i.e., during exam time). Be sure you are aware of campus party planning policies before you begin to plan. Check with the Interfraternity Council.

Certain occasions call for celebrations and the events speak for themselves—Homecoming, Founders' Day, holidays, etc. What they have in common is a theme. For other parties, choose a theme (being aware of sensitivity issues). Decorate and plan activities around your chosen theme. Once the party date has been chosen, set a reasonable starting and ending time. If there is a bar, close it an hour before the party is scheduled to end. Do not allow over enthusiastic members or guests to extend the ending time.



### **Enforce Your Party Rules**

Plan activities for your party. The more there is to do other than drink, the less people will focus on drinking—and your party will be a success. Assign monitors who will not drink and who will be responsible for making decisions at the party. No one should have the authority to override their judgement. The monitors will deal with those whose behavior deteriorates. Party monitors will check ID (unless a third party vendor is doing so), mark of-age drinkers in some distinctive manner, watch entrances and exits, check car and other motor vehicle keys at the door, and be responsible for maintaining a degree of decorum at the party. They will be available to assist bartenders who need to refuse serving members or guests and to make sure the bar is closed on time. Members and guests should not be allowed to re-enter the party after leaving.



### **Pre-Parties**

Pre-parties and “spontaneous events” will likely fall under the rules of a Fraternity function. Here are some questions to ask. If you answered “yes” to any of these questions, then you must follow the Fraternity policy for social events.

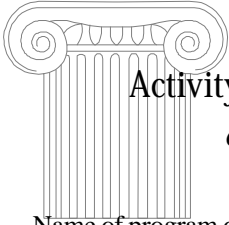
1. Is the pre-party on chapter premises or the location of the actual party?
2. Is the pre-party hosted by a member of the Fraternity?
3. Are half of the people in attendance members of the chapter?
4. Is half of the active organization in attendance?
5. Was the pre-party discussed at a chapter meeting?



### **Your Responsibility as a Host**

When you and your chapter decide to hold a party, you assume responsibility for the safety and welfare of your members and guests. (Some courts have determined that once inside, even uninvited people become your responsibility.) Party awareness is no longer an option or luxury, it may well be a determining factor in the continuing long-term existence of Triangle.

The Risk Management Committee can help individual officers and committees make sure they have considered the possibility of such risks by asking them to complete a form containing the following information for any of their efforts.



## Activity Form

*One form should be completed for each social event. Be sure to keep a copy for your chapter records.*

Name of program or activity: \_\_\_\_\_

Starting Date/Time: \_\_\_\_\_ Ending Date/Time: \_\_\_\_\_

Location of event: \_\_\_\_\_

Person(s) responsible for monitoring event: \_\_\_\_\_

Possible risks associated with event:

- 1.
- 2.
- 3.
- 4.
- 5.

For each risk noted above, describe the precautions that will be taken and the response that will be implemented in the event a problem develops:

- 1.
- 2.
- 3.
- 4.
- 5.

## Q and A SOME GENERAL QUESTIONS ABOUT RISK MANAGEMENT

### Q *Why are insurance rates expensive for Greeks?*

A Each year, there are more and more lawsuits stemming from activities occurring in conjunction with chapter functions. Settlements from these lawsuits are growing larger and larger. One large lawsuit could put any national organization and its chapters out of business. Insurance companies charge premiums based on the level of perceived risk, the past track record of the organization, and the potential payouts. These companies want to make money, not lose it.

### Q *Why is everyone cracking down on us?*

A Since the Animal House era of the 1970s the tolerance level of the general public and colleges and universities for inappropriate behavior has decreased rapidly. Enough is enough is their cry. Colleges and universities are concerned about anything that interferes with student learning; parties and other risky activities fall into that category.

### Q *Why have a risk management program?*

A Because today's insurance market demands it. By having strong and enforced policy statements, coupled with solid risk management education, the National Organization is (1) able to even obtain insurance coverage, and (2) able to get the lowest premiums possible.

### Q *If we have insurance, there's nothing to worry about, right?*

A Wrong. Think about it from the perspective of you and your car insurance. Yes, having coverage makes driving a bit safer for you, but you still have potential risks and problems associated with being in an auto accident. The same is true for Greek organizations. Also, claims cause increased premiums. *Remember, individuals aren't insured for illegal acts or wrong doing.*

### Q *What constitutes a Triangle Function?*

A The general "rule of thumb" is that anytime 25 percent or more of the active organization is present, the gathering could be considered a Fraternity function. Of course, the possibility always exists that a gathering or event with less than 25 percent of the active organization could also be considered a Triangle function. In fact, some universities define a fraternity function as having as few as two active members present. Some of the variables to consider include the location, the purpose or intent of the event or gathering, the number and variety of other students present, and the presence and distribution of alcohol. The event itself may not initially be a Triangle function, but as the night goes on it may quickly appear as one. If it looks like a Triangle function, sounds like a Triangle function, then you should treat it as a Triangle function.

### Q *How can such circumstances (location and purpose, number and variety of students, presence and distribution of alcohol) affect whether or not our gathering could be considered a Triangle function?*

A Consider the following example. Let's say that a small group of Brothers has a party at an off-campus apartment. This party might look like a Triangle function if the chapter has just won the intramural football championship. Likewise, if most of the people who eventually show up at this party were Triangle Brothers, then it would very easily seem that the party was held on behalf of the active organization.

Also, if the party is talked about in a meeting, organized by the social chairman, or if signs appear in the chapter house, then the party could very well be considered a Triangle function. Again, if the chapter is used as a vehicle for promoting this function, then it is likely to be considered a Triangle function. Remember that when it comes to having a party, the only difference between perception and reality is the spelling. Always take into consideration what an outsider would think if he or she saw a large number of Triangle Brothers socializing together.

### Q *Can each member bring in a case of beer to a BYOB party?*

A Short answer, NO! Long answer: do you honestly believe that each of these members is going to drink a case of beer? Personal consumption (BYOB) means what you will consume by yourself. Most people will not and the excess winds

up in a beer drop where anyone else can consume. This then becomes a central source at the chapter function with the chapter's funds, and the chapter will be liable.

**Q** *When is it considered purchasing alcohol with chapter funds?*

**A** Any type of collection taken by members, and/or so called "social dues," for the purpose of purchasing alcohol is considered to be a chapter function with chapter funds. Also, any time members are required or requested to bring certain amounts of alcohol to a function, then they are providing alcohol on behalf of the chapter.

**Q** *What is an open party and can we have them?*

**A** An open party is any event where anyone can be admitted. This prohibits us from monitoring numbers and preventing problems. We are in the fraternity business, not the bar business. You can more easily control your members and their guests then you can control John Q. Public. This is where the majority of problems arise. He doesn't care about the chapter, your Brothers, or your reputation, all he wants to do is party. Therefore, open parties are not allowed.

**Q** *How is alcohol to be distributed at a BYOB function?*

**A** Each guest will check in his/her alcohol with a "bartender." The bartender is preferably a third party vendor, i.e. not a member of Triangle, hired by the chapter. If this is not possible, then he must be of legal drinking age. He will, in turn, provide the guest with a punch card with the name and amount of alcohol brought by the guest. (These can be created using any desktop publishing software.) When a guest wishes to retrieve his/her alcohol, he/she simply presents the punch card to the bartender, who punches the card accordingly, and provides the guest with a drink. Guests are limited to one beer or wine cooler at a time and must produce their empty container in order to retrieve another drink. Prior to admittance to the function, all guests must be carded for proof of legal drinking age. Also, only allow those of legal drinking age to bring alcohol into a function.

**Q** *What is the best way to keep the event under control?*

**A** The chapter should employ a system of sober monitors, i.e. Brothers whose job it is to maintain order during the event. Their responsibilities include monitoring for underage drinking, offering to drive guests home, clearing the facility when the event ends, etc. Each chapter should have one sober monitor for each 15 to 20 guests. Likewise, one member of the executive committee should remain sober during each event. You might also explore the possibility of hiring an off-duty police officer to assist with the monitoring of the function. Many chapters also employ the services of a local security company to aid in crowd control. Oftentimes this official presence is enough to remind your guests that proper behavior is expected.

**Q** *What about other fraternities on campus, do they have the same alcohol policy as Triangle?*

**A** Yes, but just called a different name. The majority of fraternities on campuses across the county utilize the risk management policy developed by the Fraternity Insurance Purchasing Group (FIPG). Triangle's policy shares most of the basic tenets of FIPG.



## OUR CHAPTER IMAGE: HOW TO KEEP THE ONE WE WANT

One area of chapter life likely to be affected by poor decision-making is the image of the chapter in the eyes of its publics or stakeholders. These publics include: other Greeks on campus, unaffiliated students (potential members), faculty and staff, alumni, the community, and the Fraternity. Perception is in the eye of the beholder and changing others' perceptions is very difficult, but it begins by always behaving in a manner that supports Triangle's principles. All members should behave like men of character and then Triangle's image will be one of which we can and will be proud. Helping the chapter understand the impact of risk management on the chapter's image can be another important educational role of the Risk Management Committee.

The committee could pick any chapter area of operation (i.e., service) and lead the chapter through a brief discussion of the following questions during a regular chapter meeting:

- ❖ For this area what is the desired image that we wish to project?
- ❖ How will we know when we have achieved that image?
- ❖ What is our present image in relation to our desired image?
- ❖ What risks involved in this area could inhibit our ability to reach that image? Could it result in a negative or unfavorable image?
- ❖ What options do we have to eliminate, avoid, or minimize those risks?
- ❖ What actions are individuals willing to commit to in an effort to help minimize risks and project the desired image?
- ❖ What actions is the chapter as a whole willing to commit to in an effort to help minimize risks and project its desired image?

Public relations is another significant element of image and risk management. Your crisis management plan should designate a chapter spokesperson and describe how to handle any requests from the media for comments about a particular incident. It can even be useful to anticipate possible scenarios and how the chapter would address them if they would arrive.

### What Would You Do If?

- ❖ A chapter member commits rape?
- ❖ A few members take some new members off on their own and haze them?
- ❖ Your chapter house was destroyed by a fire?
- ❖ A tornado passes through town while the house was almost fully occupied?
- ❖ One or more members are heard making racially insensitive remarks?
- ❖ Several members are caught stealing an exam?
- ❖ The chapter treasurer embezzles funds?
- ❖ A fight breaks out at one of your social events?
- ❖ Members damage property of a hotel during a formal?
- ❖ A chapter presses charges against your chapter for stealing its composite and other items from the house?
- ❖ Members are known to be smoking marijuana outside the chapter house?
- ❖ A member is caught dealing drugs?
- ❖ Members are seriously injured driving home from winter break?
- ❖ A visitor to the chapter house falls on the steps and breaks her leg?
- ❖ Some members are caught vandalizing or stealing university property?
- ❖ Members are caught using fake IDs at a bar?



## SEXUAL ABUSE AND HARASSMENT

Why should we be concerned about sexual abuse? Because legal liability is a reality in sexual abuse incidents. It is possible that a victim of sexual abuse or rape may be able to sue the perpetrator, even though criminal charges are not filed or dismissed. The active organization, active organization officers, and others may be sued if an incident of sexual abuse occurs at a chapter function.

### What Can We Do As A Group To Prevent Sexual Abuse?

- ❖ Review chapter and system “traditions” and eliminate sexist, degrading practices that signal to members that it is okay to demean and not respect others.
- ❖ Host educational programs for the chapter. Hold a program on human sexuality. Hold another program on alcohol and other drugs. Aggressively address problems of substance abuse that leads to other problems.
- ❖ Invite a campus counselor to conduct a program on male-female relationships and assertiveness communication.
- ❖ Take a leadership role in the Greek system to condemn sexual harassment and abuse and to promote a safe environment for all.

### What Can You Do As An Individual To Minimize Sexual Abuse?

- ❖ Understand that you are responsible for your own actions as an individual and as a member of Triangle Fraternity. Understand your own sexuality and be aware of social pressures.
- ❖ Don’t assume that previous permission for sexual activity applies to the current situation.
- ❖ Don’t assume that just because someone is dressed in a “sexy” manner or flirts that she wants to engage in sexual activity. However, know these actions may be misinterpreted.
- ❖ Don’t get into a vulnerable situation with someone you don’t know or trust.
- ❖ Don’t participate in or allow “less severe rapes” to happen. Verbal harassment of women, whistles, snide comments and stares are all assaults on any woman’s sense of well being. The underlying intention is to intimidate the person.
- ❖ Take an equal role in your relationships. Always take account of the woman’s wishes.
- ❖ Reject sexual stereotypes that define women as passive, weak, and irrational, and men as aggressive, macho, and dominating.
- ❖ Avoid excessive use of alcohol and other drugs that will impair your judgement and interfere with effective communication.
- ❖ Don’t rape. Sexual intimacy is a free exchange between free people. Intimidation, coercion, and force have no place.

### How Men Can Tell If Their Behavior Is Sexual Harassment

*Some men (and women) are confused as to what behaviors constitute sexual harassment. The following questions may be especially helpful in assessing one’s own behavior. (Compiled by Bernice Sandler.)*

- ❖ Would I mind if someone treated my girlfriend, partner, mother, or sister this way?
- ❖ Would I mind if this person told my girlfriend, partner, mother, or sister about what I was saying or doing?
- ❖ Would I do this if my girlfriend, partner, mother, or sister was present?
- ❖ Would I mind if a reporter wanted to write about what I was doing?
- ❖ If I asked someone for a date and the answer was “no,” do I keep asking?
- ❖ If someone asks me to stop a particular behavior, do I get angry and do more of the same instead of apologizing and stopping?
- ❖ Do I tell jokes or make “funny” remarks involving women and/or sexuality?

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



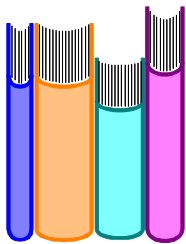
## HAZING

The purpose of fraternity education is just that—education about the Fraternity, about the chapter, the active organization, and the college/university. It is education about past and present Brothers, and it is education about what makes a good member. The senseless act of hazing not only creates liability risk for the chapter and the Fraternity, but also hinders the development of the friendships that are the basis of Brotherhood.

The majority of states consider hazing to be a felony. This means that, in those states, a lawsuit resulting from a hazing activity might exclude insurance coverage for members who were aware of or condoned a hazing activity. Remember back to the beginning of this manual where it stated that insurance cannot protect an individual from an illegal act.

Therefore, hazing carries a number of risks, including:

1. A civil lawsuit
2. Criminal prosecution for an illegal act
3. Discipline by the Fraternity
4. Discipline by the college/university
5. Possible loss of insurance coverage.



### What New Members Expect From Their Education

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

- ❖ To make friends
- ❖ To have a positive experience with their chapter
- ❖ To learn about the Fraternity
- ❖ To feel wanted and needed
- ❖ To be informed as to what the chapter expects from them
- ❖ To join an organization, not a disorganization
- ❖ To be respected as individuals and Brothers
- ❖ To be helped in adjusting to campus life, college classes, and chapter responsibilities
- ❖ To have fair treatment and not be subservient to initiated members
- ❖ To work with initiated members at tasks commensurate with their experience and knowledge.
- ❖ To respect older members
- ❖ To have initiation requirements, but not to have to earn active status through personal favors, competition or juvenile activities
- ❖ To have lots of fun

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



## HOUSING

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

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



### Fire Safety Suggestions

Managing our risks requires all chapter members to set high standards for the safety of our houses. In no areas of house operations is this more important than in the area of fire safety. An analysis of 260 fraternity and sorority house fires conducted by the National Fire Association determined the two leading causes of these fires were careless smoking and match disposal (24.9%) and electrical system misuse and overfusing (22.7%).

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

1. Establish a “no smoking” policy that bans smoking in bed and establishes other non-smoking areas. Provide plenty of ashtrays in designated smoking areas.
2. Don’t overload circuits. Prohibit the use of extension cords, multi-outlet devices, etc. Do not permit members to install their own custom wiring.
3. Install alarm systems. Consult with local fire officials to determine the number and preferred location of smoke and heat detectors in sleeping rooms and common areas. Also consider installing an alarm system wired to a central location.
4. Provide and maintain fire extinguishers. Extinguishers should be well marked and readily available throughout the house. Establish penalties for tampering with fire extinguishers. Make sure extinguishers are checked and serviced regularly.
5. Hold regular fire drills. Plan, design, and post your emergency evacuation plan inside each bedroom door. Quarterly fire drills are recommended, with evacuation leaders and a post-evacuation roll call procedure established. Have emergency telephone numbers posted at all house phones.
6. Keep the chapter house clean. Avoid keeping flammable materials in the house. Extra clutter, such as paper, boxes, and clothing, provide fuel for a fire. Trash removal is especially important.
7. Comply with fire codes and regulations. Local fire department officials and insurance investigators will be willing to provide regular inspection and answer your questions, usually without cost.
8. Install a sprinkler system. While this can be a great expense, it will save lives in the event of a fire.

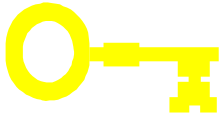


### House Maintenance Suggestions

Listed below are some basic suggestions that any chapter can follow to develop its own local house maintenance risk management policy:

1. Schedule regular inspections. Thoroughly inspect the chapter house every three months, with the active organization president, house manager, and specified alumni board member doing the inspection together and completing a written checklist.
2. Pay attention to traffic areas. Particular maintenance attention should be directed toward doorways, railings, stairways, carpet, floors, and windows. Outside, regular inspection of fire escapes should be scheduled to check their operation and to make sure they are clear of obstacles.
3. Develop a written maintenance program. Have a written schedule to replace or change furnace filters, light bulbs, exit lights, etc. when needed.
4. Keep halls and stairways cleared. All halls, stairways, and exits should be kept clear and well lighted at all times.
5. Service heating and air conditioning equipment. Schedule annual service and inspection of these major mechanical systems.
6. Service kitchen equipment. Schedule regular cleaning, service, and inspections of all kitchen equipment, paying particular attention to stoves, deep fryers, exhaust hood filters, and fire extinguishing systems.

7. Restrict access to dangerous areas. As appropriate, limit or prohibit access to certain areas of the house such as roofs, furnace rooms, fuse boxes, etc.



### House Security

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

1. A locked house is a safer house. The minor inconvenience of maintaining a locked house is justified by the safety benefits to the members and physical structure. Give only members a key.
2. Install deadbolts on all doors and lock windows. Consider installing a timer that automatically sets deadbolts from midnight to 7:00 a.m. Lock all ground access windows during the same hours.
3. Let people knock. No one enters your family home without knocking. Keep it that way at your chapter house. The only exception should be during social events with door monitors greeting guests.
4. Designate “key alumni.” Give keys to alumni, such as the chapter advisor and corporation board officers, who require access to the house.
5. Have “key alumni” check the house during breaks. Whenever the house closes for holidays, term breaks, etc. establish a schedule of “key alumni” who will regularly check house security and make sure all mechanical systems function.
6. Install outdoor lighting. Floodlights in front and security lights in back are the best way to deter chapter house vandalism and arson.
7. Greet unescorted strangers. Don’t let strangers roam the house. Confront them, student or not, and ask if you can help them.



### How to Survive a Fraternity House Fire

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

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

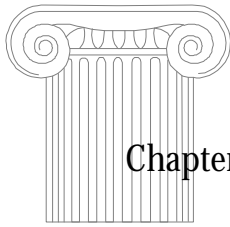
1. Make for the door. If there is smoke in the room, roll out of your bed, with your pillow over your mouth and crawl to the door. Don’t stand—smoke and deadly gases rise. You can die from smoke inhalation.
2. Feel the door with the palm of your hand. If the door or knob is hot, don’t open it. If the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

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

1. Open window to vent room if there is any smoke. If you are on the first or second floor, you may be able to drop to the ground safely. If you are up any higher, you usually are better off staying put. Although some people survive jumps from 35 feet or more, they are usually seriously injured.
2. Let someone know you are in the room. If the phone works, call for help. Hang a bed sheet out the window to signal fire fighters, but don’t try to climb down.
3. Fill the sink with water. It might be needed for fire fighting. Turn on the bathroom fan if it helps to clear your room of smoke.
4. Wet towels and sheets. You’ll need them to put around doors and cracks if smoke seeps in.

5. Get fresh air. Make a tent over your head with a blanket at a slightly opened window to get fresh air. If the windows do not open, break out one with a chair or drawer. If heat and flames are rising outside from a lower floor, don't breathe smoke-laden air.
6. As a last resort. If your room becomes untenable, you may be forced to make for the best exit, but remember to keep low.

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



## Chapter House Safety Checklist

<b>Fire Detection/Alarm Systems</b>	Yes	No	NA
1. Smoke detectors present throughout the entire facility?	Yes	No	NA
2. Facility fully protected by a hard wired, automatic fire detection/alarm system	Yes	No	NA
3. Fire detection/alarm system sounds at a central monitoring service system?	Yes	No	NA
4. Facility fully protected by manual or pull station alarms?	Yes	No	NA
5. Fire detection/alarm system regularly serviced by a qualified company?	Yes	No	NA
6. Are all fire detection/alarm systems and smoke detectors tested regularly? (Automatic-annually; Manual-monthly; Battery smoke detectors-weekly)	Yes	No	NA
 <b>Exits and Emergency Escape Routes</b>			
1. Exits and escape routes clearly marked with lighted exit signs?	Yes	No	NA
2. Emergency escape ladders available on the upper floors?	Yes	No	NA
3. Exits easily opened from the inside without keys or special devices?	Yes	No	NA
4. Exits and escape routes (doors, hallways, stairways) well lighted and kept clear?	Yes	No	NA
5. Exterior fire escapes adequate, easily accessible, and safely maintained?	Yes	No	NA
 <b>Emergency Lighting Systems/Portable Fire Extinguishers</b>			
1. Facility fully protected by an automatic emergency lighting system?	Yes	No	NA
2. Emergency lighting tested monthly and repaired promptly?	Yes	No	NA
3. Fire extinguishers present throughout the facility and regularly serviced?	Yes	No	NA
 <b>Fire Safety Emergency Planning Measures</b>			
1. Written fire emergency plan established, reviewed by members, and posted?	Yes	No	NA
2. Self-closing fire doors present to reduce potential for rapid fire spread?	Yes	No	NA
3. Fire doors and emergency exits kept free of any doorstops or other obstructions?	Yes	No	NA
4. Emergency evacuation plans and escape routes currently posted in all rooms?	Yes	No	NA
5. Emergency phone numbers (fire, police, medical) posted at each telephone?	Yes	No	NA
6. Members instructed in operation of fire alarm system, fire extinguishers, and emergency procedures?	Yes	No	NA
7. Chapter members required to participate in regular fire drills?	Yes	No	NA
 <b>Property Security and Supervision</b>			
1. Facility secured with restricted keys (or keypad lock) issued only to members?	Yes	No	NA
2. Specific person (house manager) designated to lock/secure facility nightly and conduct a fire/security inspection?	Yes	No	NA
3. After each chapter hosted event, facility is properly cleaned and secured?	Yes	No	NA
4. Property is secured and supervised when vacant (i.e. school breaks)?	Yes	No	NA
 <b>Electric Systems</b>			
1. Wiring and lighting fixtures are in good and safe condition?	Yes	No	NA
2. Electrical covers in place and untampered with?	Yes	No	NA
3. Any/all electrical strips must have surge protectors?	Yes	No	NA
4. Ground fault interrupters in bathrooms and kitchens?	Yes	No	NA

**Kitchen Facilities and Equipment**

- |   |     |    |    |
|---|-----|----|----|
| 1. All cooking areas fully protected by a hood extinguishing system?          | Yes | No | NA |
| 2. Extinguishing system serviced twice a year by an outside contractor?       | Yes | No | NA |
| 3. Removable grease filters cleaned regularly?                                | Yes | No | NA |
| 4. Kitchen well supervised, cleaned daily, and operated in a sanitary manner? | Yes | No | NA |

**Heating, Refrigeration, and Air Conditioning**

- |  |     |    |    |
|--|-----|----|----|
| 1. All systems serviced by a qualified contractor within the last year?  | Yes | No | NA |
| 2. Boiler/furnace room kept clean and free of combustibles and trash?    | Yes | No | NA |
| 3. Boiler/furnace room in a separate fully enclosed fire resistive room? | Yes | No | NA |
| 4. All doors to separate rooms closed completely?                        | Yes | No | NA |

**Fire Extinguisher Sprinkler System**

- |   |     |    |    |
|---|-----|----|----|
| 1. Sprinkler system serviced at beginning of academic year? | Yes | No | NA |
| 2. Sprinkler heads clean and unobstructed?                  | Yes | No | NA |

**General Exterior Facility Conditions**

- |   |     |    |    |
|---|-----|----|----|
| 1. Parking areas, sidewalks, stairways, porches, and fire escapes properly maintained and free of hazards, debris, or obstructions? | Yes | No | NA |
| 2. Gutters securely attached and unobstructed to discharge away from facility?  | Yes | No | NA |
| 3. Chapter facility grounds well maintained?  | Yes | No | NA |
| 4. Adequate exterior lighting for entire facility including parking and doorways?   | Yes | No | NA |
| 5. Roof access strictly prohibited?   | Yes | No | NA |
| 6. All windows and exterior doors in good condition?  | Yes | No | NA |

**General Interior Facility Conditions**

- |  |     |    |    |
|--|-----|----|----|
| 1. Floor surfaces and carpeted areas free of slip/trip/fall hazards?   | Yes | No | NA |
| 2. Stairways equipped with secured handrails?  | Yes | No | NA |
| 3. Non-slip surfaces provided in areas such as bathrooms, stairs, exits, escapes?  | Yes | No | NA |
| 4. Smoking controlled and confined to designated smoking areas only?   | Yes | No | NA |
| 5. All cleaners/paints stored in a secured well-vented area in enclosed metal cabinets, with flammable liquids prohibited in the building? | Yes | No | NA |

**General Housekeeping and Special Hazards**

- |  |     |    |    |
|--|-----|----|----|
| 1. General interior and exterior housekeeping good?                      | Yes | No | NA |
| 2. Clean-up and trash removal done promptly?                             | Yes | No | NA |
| 3. Fireplaces and chimneys cleaned annually by a qualified professional? | Yes | No | NA |
| 4. Firearms prohibited in the chapter facility?                          | Yes | No | NA |

Notes/Comments:

Inspection Date: \_\_\_\_\_

Signatures: \_\_\_\_\_  
Chapter President

\_\_\_\_\_  
Chapter Advisor



### Tips for Vacations and Winterizing

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



## CRISIS MANAGEMENT

There are several steps to follow in the event of a tragedy, with additional steps and consideration dependent on each case or situation. Below is a general listing of those steps. Notes regarding possible tragedy or crisis other than injury or death follow it.



### Procedures for a Tragedy or a Crisis

1. **Who's in Charge**—Be sure every person in your chapter knows that the Active Organization President is in charge of every emergency situation involving serious alarm, injury or death. In his absence, a rank order of officers should be established, with each knowing where to find a copy of this policy.
2. **Close the House**—If a tragedy has occurred within the house, close it immediately. You cannot offer instructions if your members are leaving and outsiders are entering. Permit only your members and appropriate officials to enter.
3. **Call for Assistance**—Your first phone call should be to the appropriate emergency number for ambulance or police assistance. In the case of a fire, contact the nearest fire station (911, if applicable, for any emergency situation). Where installed, alarms will automatically bring the fire truck.

Before leaving the phone, your second call must go to your chapter advisor and the third call to your faculty advisor. Also, be sure to call National Headquarters. All will discuss the situation with you and, in all serious cases, be at the chapter house in a matter of minutes. If you are in doubt as to whether a situation is serious or not, call!

In the case of a suicide attempt, with or without serious injury, do not assemble your members or call parents. Your advisors will quietly discuss further steps to take in this instance.

4. **Assemble Your Membership**—As soon as possible, assemble your membership in a group. Explain to them there is an emergency situation and that the chapter house is closed. Ask them to cooperate in halting outgoing phone calls until further instructed. Do not discuss specifics of the situation until the advisor(s) arrive.

Depending upon the situation, out-of-house pledges and members may need to be called in. No Brother should make statements to anyone other than university or college officials. Your Active Organization President will make appropriate statements to the media after the situation is under control and a response plan is established.

5. **Do Not Notify Parents**—In the event of a serious accident or illness, the medical personnel will notify parents and advise them of the student's physical situation. In the event of a death, university or college officials will notify parents.
6. **Follow Up**—In the case of a Brother's death, do not announce it until a university or college staff member has arrived to help. Be very careful with this information, as they will call the university or college media office to release an official statement only after all members of the immediate family have been notified. If the deceased Brother lived in the chapter house, do not move any of his personal possessions. Perhaps you will want to move his roommate somewhere else temporarily. You should call the family to offer sympathy on behalf of the chapter; ask what their wishes are in regards to his possessions.

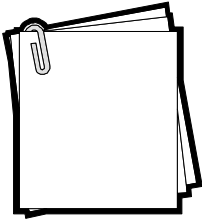
It is, of course, proper to send sympathy cards, flowers, etc. If a funeral is within driving distance, the active organization should consider sending a delegate.

### Other Possible Tragedies or Crisis



1. **Significant Property Damage**—A fire or other natural phenomena may cause damage to the chapter house or grounds. Depending on the severity of damage and related accidents, steps 1-4 should be followed.

2. Death of a Member of a Brother's Immediate Family—The active organization's reaction will likely be influenced by how the individual himself reacts. Flowers and a delegation to the funeral are certainly appropriate. The Brother will be shaken for some time following his loss. The active organization must remain sensitive to this and assist in any way possible.
3. A Brother is Arrested—As much as possible, the active organization should stand clear of any involvement. In the case of the arresting crime was committed in the chapter house or at a chapter-sponsored event, steps 1-4 should be followed. Only the Active Organization President should make comments to the public or media after adequate consultation with an advisor. In no case should chapter funds be used as bail money.
4. A Brother is Diagnosed with AIDS—Should a Brother be diagnosed with AIDS and it comes to the chapter's attention, your Greek Advisor, chapter advisor, and National Headquarters should be contacted immediately. The potential for alarm and mixed reaction is great; the chapter will need professional assistance. At all costs, the dignity of each member, especially the Brother diagnosed with the disease, must be preserved. The issue must remain private as long as deemed necessary.



## RISK MANAGEMENT POLICY OUTLINE

### Alcohol and Drugs

1. The possession, use, and/or consumption of Alcoholic Beverages, while on chapter premises, during an official Fraternity event, or in any situation sponsored or endorsed by the chapter, must be in compliance with any and all applicable laws of the state, county, city and university.
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.
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 alcoholic distributor, charitable organization, or tavern (tavern defined as an establishment generating more than half of its annual gross sales from alcohol) where alcohol is given away, sold or otherwise provided to those present unless it is a university sponsored event.
6. No chapter may co-sponsor or co-finance a function where alcohol is purchased by any of the host chapters, groups, or organizations unless it is a university sponsored event or covered by event-specific liability insurance.
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, shall be prohibited.
9. 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; quest, 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 or policy or the regulations and policies of the educational institution.”

### Sexual Abuse

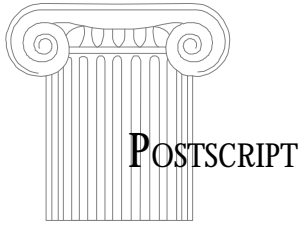
The Fraternity will not tolerate or condone any form of sexually abusive behavior on the part of its members, whether physical, mental or emotional. This is to include any actions which are demeaning to women including but not limited to date rape, gang rape, or verbal harassment.

### 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 from the chapter house in all common areas as well as posted 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 strictly prohibited.

### Education

Each student member, associate member and pledge shall be instructed annually on the Risk Management Policy of Triangle Fraternity.



Information in this edition of the Triangle Risk Management Manual was generated from a variety of sources including: Like Minded People: Risk Management Manual, the FIPG Risk Management Manual, 1996; and Delta Tau Delta's Director of Risk Management Guide.