

Risk Management

Risk management and liability policies



ACACIA FRATERNITY
GOLD BOOK SERIES

Acacia Fraternity Risk Management / Liability Gold Book Intro

Brother,

On the following pages you will find the details that you will need in order to be informed and equipped with information about how to provide a safe environment for members and guests.

The layout of this document has 2 main parts:

- 1) Acacia Fraternity Risk Management Program & Policy - guidelines for all Acacia chapters
- 2) Acacia Fraternity Liability Insurance & Claim Manual - information regarding Acacia Fraternity's liability insurance program

There are many helpful forms and guidelines contained within this manual, and it is your responsibility to familiarize yourself with the contents, and ask any questions that you may have.

In order for future generations to enjoy the fraternal, educational experience that we are enjoying, we must be diligent and cautious caretakers of the Acacia Experience.

Should you have any questions, please contact Assistant Executive Director Michael Weber at (317)-872-8210 or mweber@acacai.org.

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RISK MANAGEMENT PROGRAM

ACACIA FRATERNITY

PURPOSE: To educate chapter members, officers and alumni advisors in the implementation of the risk management policy, emergency/ crisis procedures and the handling of personal injury, property damage and litigation involving members and guests of Acacia Fraternity.

OVERVIEW

Fraternities and fraternity activities are receiving increased attention in today's society. Part of this attention is a result of the increased tendencies to litigate personal injury or civil claims against individuals and organizations. However, more importantly, fraternity membership is more frequently being associated with physical and sexual abuse, alcohol abuse and inappropriate public behavior. Consequently, fraternity operations are being object to more stringent institutional regulation and due to litigation, increased financial losses.

It has become, therefore, critical to the existence of Acacia Fraternity and each chapter and fraternity members and their leaders gain a greater awareness of the management of the risks that are present in fraternity operations. With this awareness, the members and leaders can develop better procedures and practices within the organization to reduce and/ or eliminate the opportunities for injury to members and guests of the fraternity and damage to property. This publication is a valuable resource to achieve the goal of improved management.

CHAPTER ORGANIZATION

The success of a chapter's implementation of a risk management program lies with the Risk Manager and President. If the Risk Manager and President are not truly interested in the prevention of injuries and accidents to the brothers and guests, and in decreasing the exposure of a chapter to financial loss, then the chapter will not become focused on its importance. In a somewhat selfish way, the President should be the most interested member in risk awareness, for it is frequently the chapter President who is individually included in litigation proceedings as the person of first responsibility.

The office of Risk Manager should be a regularly elected position in the chapter and should be an active member of the Executive Council. The President should designate a Risk Management Task Force, which, should become a permanent sub-group of the Executive Council. The Risk Management Task Force should be composed of those chapter officers most critically involved in the risk areas of chapter operations:

Risk Manager
President
Social Chairman
Pledge Trainer
House Manager
Ritual Chairman
Chapter Advisor

The areas of responsibility and suggestions for program implementation are provided:

RISK MANAGER

- Coordinate Risk Management Task Force activities
- Implement risk management education program for all members
- Develop a written chapter policy on risk management
- Enforce Acacia Fraternity's Risk Management Policy
- Hold Risk Management Task Force meetings weekly to review upcoming chapter activities and review areas of liability
- Implementation of Chapter Standards for Risk Management
- Implement Emergency/ Crisis Management procedures at the chapter level and execute when needed
- Coordinate preparation of accident report
- Inform all necessary parties should litigation occur
- Actively represent the chapter in risk management and identification with advisor, house corporation, university and fraternity headquarters representatives

PRESIDENT

- Take charge in any crisis situation
- Support Risk Manager, his plans, goals and programs
- Understand and execute the Crisis Management plan at the chapter level, making sure to be the only chapter spokesman in a crisis situation
- Assist the Risk Manager with all accident investigation, reporting and communication

SOCIAL CHAIRMAN

- Identify areas of liability and exposed risk associated with all social functions
- Enforce Acacia Fraternity's policies on alcohol and open parties
- Develop a social education and awareness program, with emphasis on prevention of sexual abuse
- Develop and implement an education program for all members on personal safety and the prevention of alcohol abuse and drunk driving
- Assist the President in the Emergency/ Crisis Management procedures and accident reporting requirements
- Represent the chapter in any university-coordinated risk reduction program involving social activities

HOUSE MANAGER

- Develop and implement a comprehensive fire safety program utilizing the guidelines provided in this manual, including, but not limited to, the following measures:
 - Weekly inspection of all fire systems
 - Unannounced fire drills to evacuate the premises, preferably at night
 - Conduct regular house inspection, with coordination of house corporation
 - Maintain compliance with applicable fire safety laws and codes as they apply to the chapter house and fraternity functions
 - Evacuation routes and emergency phone numbers posted
- Enforce daily chapter house cleaning duties
- Prepare monthly report for the house corporation regarding condition of chapter house
- Enforce the Risk Management Policy and chapter regulations regarding hazard areas
- Develop program to educate members on fire safety requirements, safety regulations concerning electricity and hazard areas

PLEDGE EDUCATOR

- Strictly comply with Acacia Fraternity Risk Management Policy, as well as the Laws of Acacia state laws and university regulations regarding hazing
- Coordinate with other task force members for education presentations to pledges as part of overall pledge program, outlining chapter's risk management program
- Educate pledges concerning prohibition of sexual abuse
- Coordinate with Social Chairman to develop program for pledges on responsible use of alcohol and personal safety
- Identify for task force areas of risk and liability for all pledge function

EMERGENCY/CRISIS MANAGEMENT PROCEDURES

GENERAL LIABILITY

Liability claims generally arise out of conditions of your premises general operations. They more than likely will involve injury or damage to someone other than a member, employee or officer of the fraternity.

WHAT SHOULD BE REPORTED

Any bodily injury to anyone (even an employee) and any property damage for which there is a possibility that a claim may be made against Acacia should be reported.

PROCEDURE FOR REPORTING ACCIDENTS

In the event of an accident, the following procedures should be followed:

1. Immediately notify your chapter advisor, house corporation president & the Executive Director.
2. If the accident involves serious bodily injury, make sure the individual receives appropriate emergency treatment. It is important that any individual injured or physical impaired not be left alone and be kept under constant supervision until the situation is corrected.
3. Notify appropriate campus authorities.
4. Get the names, addresses and phone numbers of all parties involved as well as any witness; while on the scene of an accident or occurrence.
5. Do not acknowledge responsibility or admit liability in any accident or occurrence. Only your insurance company has the right to accept responsibility or agree to make any payment or repair damage.
6. Follow established procedures with your advisor/house corporation regarding notification of your insurance carrier. The fraternity has an obligation to notify the carrier as soon as possible.
7. An Incident Report must be prepared within 48 hours of the occurrence. The written report should provide information regarding the circumstances of the accident and all other associated data. Do this early in order to get as many facts on paper while the incident is still fresh in everyone's mind.

The report should include:

Date of Incident	House Corporation President
Chapter Name	Address and Telephone
Venerable Dean	Injured Party
Address	Address and Telephone
Telephone number	Witnesses and Telephone Numbers
Chapter Advisor	Description of what happened (what, when,
Address and Telephone	where, how, why, etc.)

A form has been included in the Insurance & Claim Manual for you to use if an incident occurs.

PROCEDURE FOR HANDLING LAWSUITS

There may be occasions when a lawsuit is served on a member of the chapter or colony, or on the chapter, colony, or house corporation itself. The following procedure is recommended should such a circumstance occur:

1. Treat a lawsuit as a high priority item. Most states have a statutory limit to respond to a lawsuit. Give immediate notification to your Alumni/ House Corporation President and to your Chapter Advisor.
2. Note the date served, upon whom and how the suit was served.
3. Contact the Executive Director at Acacia International Headquarters immediately for instructions.
4. Do not make any statements to any individual regarding the basis of the lawsuit unless directed to by the house corporation president, chapter advisor or fraternity legal counsel.
5. Always contact the fraternity headquarters should you have any questions. The Judge Advocate is available at no cost for legal guidance. Remember, following correct procedures in handling lawsuits in an intelligent and responsible manner can frequently result in a successful final determination.

CRISIS MANAGEMENT PROCEDURES

The following procedures are to be used in the event of a tragedy or crisis either on or off chapter property. Examples of such situations include but are not limited to:

- Death or serious injury of a member
- Fire in the chapter house
- Injury or incident involving alcohol and social events
- Injury or incident involving a member and/ or a non-member at or during a chapter event or on chapter property

These procedures are provided to supplement crisis management procedures developed by the house corporation or the chapter itself, if available.

MEMBER EDUCATION

1. Be certain that all members know that the President is in charge of every emergency situation. The President should consult with other fraternity members who possess more expertise or insight. Final decisions rest with the President.
2. In the event the President is absent, the next ranking officer assumes control. All officers should be familiar with the chapter's crisis management procedures.
3. All members must know who is in charge and be prepared to follow instructions. Include a review of the chapter's crisis procedures in your fraternity education program each term.

GENERAL PROCEDURE

1. If the crisis occurs, close the chapter house at once. The President cannot give instructions and maintain control if members are leaving and strangers are entering. Permit only your members, alumni and appropriate officials to enter. Assign a few responsible members to calmly control access to the chapter house.
2. If the situation warrants, call the appropriate emergency agency (police, fire, EMS, etc.). Next, notify the chapter advisor and house corporation president. Notify the Executive Director. Notify university officials.
3. Assemble all members for a chapter meeting. Explain that there is an emergency and that the chapter house is closed. They are not to speak to anyone outside of the chapter – the President will be the official spokesman for the chapter. Do not discuss details, speculate on events or otherwise project consequences until police, your advisor and proper university officials have arrived. To do so would only create unrest and unnecessary upheaval. It is important that the chapter remain calm.
4. If the news media should contact the chapter, only the President, the advisor or a representative of the International Fraternity should speak for the chapter. With the help and approval of the chapter's legal counsel, the advisor, the house corporation president and the Executive Director, a careful statement should be issued by the chapter. Do not release any names until an investigation has been completed and the timing is appropriate.
5. The President is to appoint an investigation team. The team will consist of chapter members, the chapter advisor, the chapter's legal counsel and the house corporation president. The investigation should follow the procedures outlined previously. All members are to cooperate fully with the investigation. Members refusing must state reasons for not cooperating.
6. A written report of the investigation should be submitted to the Executive Director of Acacia within 48 hours of the event.

SERIOUS INJURY OR DEATH OF A MEMBER

1. In the event of death, do not notify the parents. Trained medical or police personnel are better prepared to notify the family in these circumstances. In the event of serious injury, consult with the police or other emergency specialists prior to contacting the parents. Parent/ guardian information should always be readily available for proper authorities. After you know the family has been notified, it is proper for the President or advisor to call and share your concerns on behalf of the chapter. Judgment should always be used in these situations.
2. In the event of a death, do not remove any personal items from the deceased member's room. Do not let members enter the room. Temporarily move the deceased member's roommate to another room in the house and allow only authorized personnel to enter. If possible, keep the door locked. Ask the family what their wishes are with regard to the member's possessions. Before the family

arrives, have the empty boxes available and offer to help. Understand that this is a difficult time for them and they may desire privacy.

3. You will want to coordinate member attendance at the funeral or memorial service.
4. In the case of serious injury or illness, find out the visitation wishes of the family and coordinate this with chapter members.

In an emergency use extreme tact and caution in your actions and statements to members, media and others. Where possible litigation may follow, be extremely cautious about jumping to conclusions or speculations.

Remember, the Executive Director, staff and International Council are always available for counseling and other assistance. Do not hesitate to call for help or guidance. No matter how well things appear to be going, counseling and other support services are both wise and appropriate.

These guidelines should be reviewed by you and all chapter members. They are provided in an effort to ease shock and provide a logical framework in the event of a crisis. It is hoped that they will never have to be used by your chapter. Appropriate preventive measures – fire safety, risk management and others – could help you avoid many potential crises. You could save a brother's life and your chapter's.

INCIDENT/ CLAIM REPORTING CONTACT INFORMATION

Acacia Fraternity
12721 Meeting House Road
Carmel, IN 46032

Michael Weber, Assistant Executive Director
Phone: 317-872-8210
Emergency: 515-291-8718 (after hours)
Email: mweber@acacia.org

Creative Risk Solutions
PO Box 9207
Des Moines, IA 50306

Linda Wright, Liability Manager
Phone: 877-544-7843 Ext. 5977
Email: lwright@creativerisksolutions.com

Jody Wender, Liability Claim Specialist III
Phone: 877-544-7843 Ext. 5938
Email: jwender@creativerisksolutions.com

ACACA FRATERNITY RISK MANAGEMENT POLICY

PURPOSE: To provide guidelines for group and personal behavior to promote a safe, healthy and responsible fraternity experience and to provide for the respect of individual rights, personal dignity and positive social development.

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

ALCOHOL AND DRUGS

1. The possession, use, and/ or consumption of ALCOHOLIC BEVERAGES by any fraternity member or guest, while on chapter premises, or in any situation sponsored or endorsed by the chapter, must be in compliance with any and all applicable laws of the state, province, county, city, and university.
2. No alcoholic beverages may be purchased through the chapter treasury.
3. No chapter members, collectively or individually, shall purchase for, serve to or sell alcoholic beverages to an individual under legal drinking age.
4. No chapter shall co-sponsor an event with an alcohol distributor, charitable organization or tavern (tavern defined as an establishment generating more than half its annual gross sales from alcohol) where alcohol is given away, sold or otherwise provided to those present.
5. No chapter shall co-sponsor or co-finance a function where alcohol is purchased by any of the host chapter, groups or organizations.
6. All rush activities associated with any chapter shall be DRY rush functions.
7. OPEN PARTIES, meaning those with unrestricted access by non-members of the fraternity without specific invitation, shall be prohibited.
8. No member shall permit, tolerate, encourage or participate in “drinking games”.
9. No alcohol shall be present at any pledge/ associate member/ novice program or activity of the chapter.
10. The possession, sale, and/ or use of any ILLEGAL DRUGS or CONTROLLED SUBSTANCES on the premises of the chapter house, at any sponsored event or at any event that an observer would associate with the fraternity, is strictly prohibited.
11. As a condition of obtaining recognition by the International Council of Acacia Fraternity, it is required that all new colonies, including reinstated former chapters, adopt and implement a written policy on substance free housing and living, that is acceptable to the Council.
12. As a condition for reinstatement, a chapter or colony that is suspended by the International Council for alcohol or drug-related problems, is required to adopt and implement a written policy on substance free housing and living that is acceptable to the Council.
13. It is strongly recommended that all Acacia Chapters, in cooperation with house corporations and alumni, carefully review their current policy on alcohol and drugs and make revisions as needed.
14. For those chapters that do not have a policy, it is strongly recommended by the Council that a written policy on alcohol and drugs be adopted and implemented.

Amended Council Policy on Alcohol and Drugs (July, 2000)

1. Effective immediately, as a condition of obtaining recognition by the International Council of Acacia Fraternity, it is required that all new colonies, including reinstated former chapters, adopt and implement a written policy on substance free housing and living that is acceptable to the Council.
2. Effective immediately, as a condition for reinstatement, any chapter or colony that is suspended by the International Council for alcohol or drug-related problems, is required to adopt and implement a written policy on substance free housing and living that is acceptable to the Council.

(See Acacia Fraternity Risk Management Policy on Alcohol and Drugs, Page 11)

New Recommendations for Chapters

1. It is strongly recommended that all Acacia Chapters, in cooperation with house corporations and alumni, carefully review their current policy on alcohol and drugs and make revisions as needed.
2. For those chapters that do not have a policy, it is strongly recommended by the Council that a written policy on alcohol and drugs be adopted and implemented.

HAZING

No chapter shall conduct hazing activities. No member shall permit, condone or participate in any hazing activity. Hazing activities are defined as:

“Any action 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 or 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 regulations and policies with the education institution.”

SEXUAL ABUSE

The fraternity will not tolerate or condone any form of sexual 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 or physical harassment.

(UPDATE 8/1/15): Any member of the fraternity who has knowledge of sexually abusive behavior on the part of any of our own members has an obligation to report that information to the proper authorities. When in question, begin by reporting the behavior to your Chapter Advisor, who must then inform the Executive Director.

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 chapter houses, common areas as well, posted on the back of the door of each sleeping room.
3. All chapters shall review the fire safety program at the beginning of each academic session, with particular attention being paid to emergency procedures, hazard identification and the maintenance of all fire extinguishers and alarm systems in working order.

LIABILITY AND RESPONSIBILITY

In today's environment of litigation and injury lawsuits, chapters and each fraternity member must give particular attention to loss control practices and be aware of the aspects of their activities and inherent tendencies which could result in personal injury, property damage or litigation.

1. The chapter shall not sponsor or condone, nor any member participate in, any activity which places the physical well-being of any person(s) in jeopardy. Members shall maintain an awareness of possible risks to themselves and others caused by their personal behavior or the behavior of others and make every effort to prevent the occurrence of unnecessary accidents and injuries.
2. The chapter shall maintain and make known to all members, emergency/ crisis management procedures and utilize these procedures when necessary.

3. Handguns are strictly prohibited in the chapter house. The possession and presence of other firearms (shotguns and rifles) must be in compliance with all local and university ordinances. If permitted, rifles and shotguns may not be stored in individual rooms and only in locked/ secured areas. Firearms must be unloaded and disassembled. Ammunition may only be stored in separate locked/secured areas.
4. Each chapter and house corporation should implement specific rules restricting access to roofs and other premises hazard areas at all times. House rules should be established to protect individuals from injury and danger, with particular focus on behavior in proximity to decks, windows and porches. These rules should be especially enforced during social activities.
5. Chapters should be aware of the risks associated with transportation and use of vehicles for fraternity business with transportation and use of vehicles for fraternity business and/ or social activities. Prudent measures should be followed to determine that drivers are licensed, insured and responsible.

Acacia Fraternity Health & Safety Standards – Spring 2018

1. Alcohol is only permitted in private living quarters of chapter facilities for residents above the legal drinking age, and must be below 15% alcohol by volume (ABV).
2. During a registered event, alcohol possession and distribution must be restricted to common spaces of a chapter facility for the duration of the event.
3. Alcohol above 15% ABV may only be served by a licensed and insured third-part vendor (regardless of event location) at registered events.
4. Each chapter of Acacia will comply with its local campus community's standard or cap on number of events with alcohol (regardless of event location).
5. Each fraternity will utilize a standardized event management and guest registration procedure (regardless of event location).
6. Events must be limited to a guest-to-member ratio of no more than 3:1 for events with alcohol and may not exceed the campus standard or fire code (whichever is lower).

**These policies serve as a minimum standard for all chapters. Facility and Institution rules that are stricter will not be replaced by these policies.*

The standards above further the efforts to protect our members and guests and are an extension of other policies, listed below, that Acacia follows as a member of the North American Interfraternity Conference (NIC).

- Have specific health and safety policies for our membership.
- Follow up with our chapters on compliance with such policies.
- Provide proactive harm reduction education related to such policies to its individual chapters.
- Provide documentation of such policies, organizational protocols and educational programs to the Conference; that address, at a minimum, the following topics:
 - Alcohol and drugs (inclusive of prohibition on the use of alcohol and drugs in new member education and recruitment activities)
 - Hazing
 - Sexual abuse and harassment
 - Fire, health and safety
- Carry Commercial General Liability Insurance.
- Have and enforce a policy prohibiting women's auxiliary groups (i.e. "little sisters") associated with their undergraduate chapters.
- Provide ongoing education to its undergraduate chapters on its risk management policies.

Acacia

Medical Good Samaritan Policy

If a member assists another person or himself in obtaining immediate and appropriate medical care related to the use or consumption of alcohol, drugs, or to another medical emergency, then that member, as well as those who are assisted, will not be subject to individual disciplinary action from the International Fraternity with respect to the incident. This is the case even if the member who is assisting was a contributing factor to that emergency. An individual may benefit from this policy more than once, though repeated use of the policy may receive stricter scrutiny.

Should a situation arise in which a member or guest needs medical help, a member should IMMEDIATELY call 911 and get them the help that is needed. Immediately after calling 911, Venerable Deans should call the Assistant Executive Director Michael Weber at (515) 291-8718 and their Chapter Advisor.

Who to Contact:

Michael Weber
Assistant Executive Director
P: (515) 291-8718
E: mweber@acacia.org



ACACIA FRATERNITY

INSURANCE AND CLAIM MANUAL



ACACIA FRATERNITY

**EFFECTIVE FOR THE ANNUAL TERM:
2018 - 2019**

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INTRODUCTION

The purpose of this manual is to give you an understanding of insurance coverages and information to properly report all actual and potential liability and property claims with which you may become involved. The final responsibility for the success of the insurance program rests with our fraternity and chapters. It is always important to remember our first line of defense in liability matters is loss prevention, next is loss control, and the insurance contract is the final line of defense. The undergraduate and alumni members' willingness to understand and assume the responsibility of sound risk management practices is a cornerstone of our program.

In the event an incident or claim does arise, the Acacia Fraternity Headquarters Staff and Creative Risk Solutions (CRS), will oversee the effective handling of incident and claim investigation that arises during the policy year. Included within this manual you will find an incident reporting form that must be completed and submitted at the time of any incident that results in bodily injury or property damage.

Holmes Murphy strives to provide risk management resources to complement the loss prevention and control efforts of its clients. Please visit www.holmesmurphyfraternal.com to review the Holmes Murphy web site. You will find Many risk management resources that can assist you in your daily fraternal lives as well as information on your insurance protection, and online forms for purchasing property coverage, liability and property claim reporting and making requests for additional insured protection.

ACACIA FRATERNITY

THE GENERAL LIABILITY INSURANCE PROGRAM

The following description is a summary only and is not intended to serve as a substitute for the actual insurance contract.

The Acacia Fraternity insurance program provides Blanket Public General Liability Coverage with the following carrier, policy period and limits of coverage.

Primary Insurer: Landmark American Insurance Company
Policy Period: October 1, 2018 to October 1, 2019

Insured Group

Undergraduate Chapters, Alumni Associations,
House Corporations and all other insured
affiliate organizations of the fraternity

Limits of Coverage

\$250,000 per occurrence
\$500,000 Aggregate per location

(Types of coverage are included at the end of this section).

Note: Cost of legal defense continues to be paid for policy insureds involved in litigation even after erosion of the per occurrence limit shown above. Cost of legal defense is unlimited. Individual policy insureds (e.g. Chapter Advisors or House Corporation officers) who are named in litigation due to no fault of their own are customarily dismissed quickly from litigation. In the unusual case where the individual insured would not be dismissed, the fraternity insurance policy continues to pay their defense until their dismissal or settlement of the case.

The General Liability coverage is for bodily injury, property damage and personal injury. This protects the local undergraduate chapter, its officers and members, house corporations, alumni associations and chapter related educational foundations including appointed volunteers, from claims arising out of bodily injury and property damage occurring out of chapter operations. It also protects against claims arising out of libel, slander, false arrest, invasion of privacy, eviction from the premises, and consumption of food and beverages and incidental

It must be understood that our coverage is for general liability. **It is not accident insurance covering members and membership selection candidates for injuries sustained on the chapter premises and/or in chapter activities.** Liability insurance is not a substitute for medical insurance. Furthermore, it is not Workers' Compensation insurance which may be required for Fraternity employees.

Acacia Fraternity Coverage includes:

1. COMMERCIAL GENERAL LIABILITY

Covers liability arising out of Fraternity premises and operations.

2. HIRED & NON-OWNED AUTOMOBILE LIABILITY COVERAGE

Applies to the situation when a chapter member, chapter employee or volunteer alumnus driving his own car on fraternity business is involved in an accident. Intended to only cover entities of Acacia Fraternity and individuals not involved in the accident. Intent is not to provide auto liability coverage to those who are not prudent enough to purchase their own auto liability policy or ensure the vehicle they are operating has ample coverage to protect their interest. The auto insurance of the driver or auto owner will be the primary insurance coverage.

3. PRODUCTS/COMPLETED OPERATIONS LIABILITY

Covers preparation and consumption of food and beverages.

4. PERSONAL INJURY & ADVERTISING INJURY

Covers libel, slander, defamation of character, false arrest, detention, malicious prosecution, wrongful entry or eviction, invasion of privacy.



5. CONTRACTUAL LIABILITY COVERAGE

Effective 10.1.2015, the contractual liability protection provided under the Acacia insurance program, limits contractual liability protection to the vicarious liability of any third party with whom an Acacia entity executes a contract. Any liabilities assumed for the actions of a third party that would not exist in the absence of the contract, will not be indemnified by the insurance program and are now self-insured by the Acacia entity who executed the agreement. All in place contracts between an Acacia entity and any third parties should be reviewed immediately. The insurance coverage provides the opportunity to purchase additional coverage to potentially insure your responsibility for a third party's negligence that cannot be eliminated via contract negotiations. Please provide any contract of concern to ebaker@holmesmurphy.com. A phone call to Holmes Murphy should also be made if 3 work days pass without a reply. No contract should ever be signed by any entity/chapter of Acacia Fraternity, without complete understanding of liabilities being assumed and insurance coverage, if any, that is provided. When any questions arise, please contact your chapter advisor or the National Headquarters of Acacia Fraternity.

6. WATERCRAFT LIABILITY

Covers hired and non-owned boats/watercraft providing it is less than 52 feet in length.

7. INCIDENTAL MEDICAL MALPRACTICE

Covers liability that arises against an insured chapter or an individual who provides emergency medical care for injuries on or off our premises.

8. DAMAGE TO PREMISES YOU RENT

This is not a substitute for property insurance. Damage to premises you rent liability coverage provides coverage for liability arising against your Fraternity out of fire damage to a non-owned premise rented for any period as well as other damage to a premise you rent for 7 or less days.

9. WORLDWIDE COVERAGE

Coverage worldwide for suits brought in the United States.

10. HOST LIQUOR LIABILITY

Provides coverage when providing alcoholic beverages at no charge to those of legal drinking age. If you are found to be in the practice of manufacturing, distributing, selling, serving or furnishing alcoholic beverages, or if minors are involved, your coverage and protection is jeopardized.

11. HAZING LIABILITY

Hazing in any form is against the law. It is believed that Hazing does not happen as an isolated incident but instead results are due to a cultural condition of an undergraduate chapter and its alumni members. The Acacia liability insurance program excludes insurance protection for all perpetrators of Hazing as well as the undergraduate chapter of the involved members. Being a bystander is not acceptable, all members must do everything in their power to eradicate hazing or endanger their undergraduate chapter of being uninsured should a hazing claim arise.

Limits of Coverage

Insured Entity	Insurer	Bodily Injury & Property Damage Per Occurrence Limit	Policy Aggregate	Policy Aggregate Applies Per Location?
Undergraduate Chapters, Alumni Associations House Corporations & all other insured affiliate organizations of the Fraternity	Landmark American Insurance Company	\$250,000	\$500,000	Yes

Who is an insured?

The insurance coverage will pay claims for the following organizations and/or people:

- A. The local undergraduate chapter that is chartered and recognized by the Fraternity **when it obeys the laws** of the institution, city, county, state and country in which it operates and the policies of Acacia Fraternity. Undergraduate chapter officers, executive committee, committee chairman and members while performing the duties of elected or appointed positions within the organization and in compliance with Acacia policies.
- B. House Corporations, Householding Corporations, Chapter Education Foundations, House Associations, Alumni Control Boards, Alumni Advisory Boards, Alumni Associations, Alumni Corporations, Alumni Chapters, Board of Advisors, Board of Governors, executive Councils and Parent Clubs, but only while acting within the scope of their duties, are in compliance with Risk Management policies and on behalf of Acacia Fraternity.
- C. Officers, Directors, Trustees, Partners, Coordinators, Custodians, Committee Members, Council Members, Volunteers, Housemothers, Resident Advisors, Faculty Advisors, Fraternity Members, Member Candidates (Pledges) and Employees but only while acting within the scope of their duties, are in compliance with Risk Management policies and on behalf of Acacia Fraternity.

Who is *not* an insured?

- A. Any individual member, alumnus, trustee or advisor who is performing tasks outside of his responsibility (i.e. spontaneous social function planned by an individual member, chapter advisor consuming alcohol with undergraduates, hazing of members, etc.)
- B. Any member whose illegal or intentional actions result in death or injury to an individual or property damage.
- C. Any insured(s) that participate, supervise or direct others to participate in the excluded acts of Assault and Battery, Sexual Abuse or Molestation, or Hazing. "Participate" means to take part in an excluded activity, whether as a direct perpetrator of the excluded activity or as an observer of such activity. "Participate" also means to have knowledge of the excluded activity and fail to aid or respond to the care of anyone injured as a result of the excluded activity.
- D. Members' parents or family members and guests of chapter members.
- E. College/University administration (see Adding Additional Insureds below).

Adding Additional Insureds

Additional Insureds may be added to this policy. Such Additional Insureds may be your landlord, college, university and/or proprietor from whom the chapter may be renting property for a special event.

Please submit the Additional Insured Request Form found in the Appendix to: mweber@acacia.org at least (30) thirty days prior to the date it is needed.

Upon review and approval of the Additional Insured request by Acacia Fraternity and the insurance carrier, a certificate of insurance will be issued by Holmes Murphy, with the original forwarded to the Additional Insured and a copy to the National Headquarters.

Proper function planning is critical to completing any Special Event in a safe manner! Please utilize the enclosed Special Event Checklist to assist with your event planning.

What Does Our Coverage *Not* Include?

- A. Any claim of bodily injury and/or property damage from an incident resulting when:
1. An illegal act was performed.
 2. An intentional act was performed.
 3. A contract made by the chapter is broken.
 4. There is any discharge, release or escape of smoke, vapors, soot, fume, acids, toxic chemicals, etc. upon land, the atmosphere or any water course or body of water.
 5. An employee is hurt on the job. Workers' Compensation coverage must be purchased.
- B. Any claim of property damage to property owned by, rented by, used by or cared for by the chapter. For example, the chapter rents a portable generator for an outdoor function, and while it is in the care, custody and control of the chapter, it is damaged and the lessor holds the chapter responsible and liable. No coverage is available under the Acacia Fraternity liability insurance contract. The only exception would be a premise rented for 7 or less days in which the Damage to Premises You Rent limit would apply.

Legal and Illegal Activity

Simply stated, no insurance policy in the world provides coverage for violations of the law. The Acacia Fraternity insurance program is no exception to this rule. The key points to understand are:

- Compliance with federal, state, local and institutional (college or university) laws and regulations is required.
- Compliance with all regulations and policies of Acacia Fraternity is required.

Those individuals who choose to violate these rules may void the protection for themselves under Acacia Fraternity insurance program. Every effort has been made to avoid their actions from jeopardizing the other members, protected by Acacia Fraternity program. The following brief examples are intended to provide illustration and do not represent legal advice.

- A. With the broad awareness of its membership, the chapter serves alcohol to a minor in violation of the law at a chapter sponsored function. In the event of an injury, claim or lawsuit, those persons found to be in violation of the law and/or Acacia Fraternity Risk Management policies (in this case the entire chapter) most likely would be without insurance protection. The other named insureds would be protected (i.e. International Fraternity, or volunteer alumni).
- B. A few members of a 65-man chapter cause injury to someone relating to a hazing incident. In the event of an injury, claim or lawsuit, those persons (in this case, the few members) found to be in violation of the law and Acacia Fraternity policy as well as the undergraduate chapter would be without insurance protection. The House Corporation and other volunteers would be protected so long as they did not violate fraternity policy or the law.

Great effort has been made to ensure coverage will be provided to those individuals and entities exposed to claims due to no fault of their own. The intent is to provide coverage for claims that arise from ordinary negligence. Chapters and chapter officers are protected from the unauthorized actions of individuals. Chapter advisors are protected from the unauthorized actions of their individual chapter members and the chapter, as are the chapter foundations and all other appointed alumni volunteers involved with the Fraternity.

All questions regarding insurance interpretation and coverage should be directed to:

Holmes Murphy
13810 FNB Parkway, Ste. 300
Omaha, NE 68154

Emily (Toupalik) Baker, Client Service Consultant
Phone: 402.898.4180 or 800.736.4327 Ext.4180
Fax: 800.328.0522
Email: ebaker@holmesmurphy.com

Rohnda Roehrs, VP Client Services
Phone: 402.898.4185 or 800.736.4327 Ext.4185
Fax: 800.328.0522
E-Mail: rroehrs@holmesmurphy.com

SPECIAL EVENTS

In general, Special Events sponsored by a Chapter are covered under the general liability policy.

Poorly planned Special Events (e.g. social functions) are the usual cause of injury to our members and their guests. Proper planning is critical to the success of the event, avoiding injuries and controlling the costs of insurance protection.

We encourage volunteers to be engaged with the undergraduate chapters in the proper planning of Special Events. A Special Event Checklist is included in the Appendix, if the form is utilized and all sections are addressed, the guidance provided by the Checklist can do a great deal to help avoid an injury from occurring.

Special Note:

Whenever chapters or members are transporting special event attendees, **personal vehicles should not be used**. Chapters should be encouraged to engage a licensed third-party transportation vendor who will provide professional drivers. The transportation company assumes liability during the ride and removes the responsibility and risk from Acacia Fraternity.

SAFE TRANSPORTATION RECOMMENDATION FOR CHAPTER FUNCTIONS

Liability exposure continues to be one of the biggest challenges facing men's general fraternal organizations. In fact, the exposure threatens the continued existence of many organizations. Acacia Fraternity recognizes this and is attempting to provide the broadest general liability coverage available to us; however, we cannot do it without the support of the entire organization. It is important that sound risk management practices endorsed at the International level are implemented and strictly followed at the chapter level.

The safe use of automobiles is critical to the well-being of all Acacia members.

We request each local chapter and/or colony implement a policy eliminating the use of:

1. Members' vehicles for transportation of members and guests from fraternity functions in programs such as the designated driver.
2. Leased or rented vehicles operated by members to transport members and guest from fraternity functions.

We understand that each of the above referenced precautions is done with the best intentions, however, for numerous reasons they have not produced the intended results. The only acceptable and safe alternative is using professional transportation services.

Outlined below is one of many examples of how a good intention can turn into a tragedy:

A local chapter of a national fraternity in Oregon held an off-premise social event. To provide a safe and fun environment, the chapter rented a 15-passenger van to transport members and guests to and from the location of the event. During one of the return trips, the sober member who was driving the van lost control and struck a telephone pole. The result was one passenger fatally injured and one seriously injured. Litigation soon followed and, ultimately, a substantial settlement was paid out on the claim.

From the description of the measures taken it would appear everything was done correctly. What went wrong?

- The driver of the vehicle was unfamiliar with the van. Think about the times you jumped into a friend or family member's vehicle and searched for the lights switch, the air conditioning controls or how to dim the lights
- The driver was not a professional driver; while he might have been sober, his passengers were not. Dealing with the distraction of passengers can be difficult, even for professional drivers.

The General Liability Hired and Non-Owned Auto Coverage afforded under the national fraternity's liability policy was immediately put into play due to the rental company and driver's insurance having insufficient limits to pay the entire amount of damages.



Because of situations such as this, we are requesting only professional drivers and transportation be utilized. This is just one example. Unfortunately, we could fill page after page with similar tragedies. We recommend the following requirements for any selected vendor employed to provide transportation to members and guest:

- Commercial Auto Insurance that provides coverage for transporting people and property for a fee.
- Commercial Auto Insurance that provides, at a minimum, primary coverage of \$1,000,000 combined single limit for bodily injury and property damage.
- A professional driver who has a valid commercial vehicle operator's license in the state in which the driver is located.

The standards set forth should be addressed in a formal undergraduate chapter business meeting. By working together to consistently meet these standards, we will be providing safe transportation that all previous measures had failed to accomplish and, together, we will be reducing the exposure to our brothers, chapters and the International Fraternity. This is an ultimate win-win situation we all want to achieve.

LAWSUITS

There will be occasions when lawsuits may be served on a member of your chapter. As there is only a limited time to answer a lawsuit, the following procedure applies:

- a. Treat any potential or actual claim or lawsuit as a high priority item and immediately notify International Headquarters by phone.
- b. Utilizing the enclosed incident reporting form, note all relevant information.
- c. Forward the suit or incident report via email to: pmcgovern@acacia.org or mail to Executive Director, Acacia Fraternity, International Headquarters, 12721 Meeting House Road, Carmel, IN 46032. It is very important the claim or lawsuit be sent immediately.

GENERAL LIABILITY CLAIMS

General Liability claims can be numerous and usually arise out of activities of a chapter which cause bodily injury, property damage or personal injury to an individual. They will more than likely involve damage or injury to someone other than an employee or an officer of the Fraternity.

While on the scene, if possible, get names, addresses and phone numbers of all parties involved, as well as any witnesses to the accident. Immediately complete the attached incident reporting form and submit.

What should be reported?

Report bodily injury of anyone other than an employee and any property damage for which there is the possibility a claim may be made against Acacia Fraternity. Complete the enclosed incident reporting form which will provide the needed information regarding the claim. If you question whether to report a potential claim, ***report it!***

It is imperative all losses or incidents be reported immediately to Acacia Fraternity (see phone numbers and address below). The Executive Director of Acacia Fraternity is responsible for providing the initial report of the claim to Creative Risk Solutions (CRS). (See phone numbers and address below). Once the claim report is sent to CRS you will likely be contacted directly by them or an insurance company representative to discuss the incident. If you are unable to obtain all necessary details when first notified of any incident, still report any known facts.

Success or failure of Acacia Fraternity, our insurance program and our ability to obtain reasonably priced insurance is contingent upon accurate and timely reporting. It is incumbent upon you as a member of Acacia Fraternity to report all known facts regarding bodily injury, property damage, or personal injury arising out of Acacia Fraternity activities in a timely manner.

Incident Reports can be submitted to Acacia Fraternity at: www.acacia.org/incidentreport

ACACIA INCIDENT/CLAIM REPORTING

Acacia Fraternity
12721 Meeting House Road
Carmel, IN 46032

Michael Weber, Assistant Executive Director
Phone: 317.872.8210
Emergency: 515.291.8718 (after hours)
Email: mweber@acacia.org

Creative Risk Solutions
PO Box 9207
Des Moines, Iowa 50306

Linda Wright, Liability Manager
Phone: 877.544.7843 Ext. 5977
Email: LWright@creativerisksolutions.com

Jody Wender, Liability Claims Specialist III
Phone: 877.544.7843 Ext. 5938
Email: JWender@creativerisksolutions.com



OTHER INSURANCE COVERAGE

Directors' & Officers' Liability Coverage

The International Insurance Program of Acacia offers Directors' and Officers' Coverage to all Undergraduate Chapters, House Corporations, Alumni Associations and Chapter Educational Foundations. Directors' and Officers' Coverage protects all Directors, Officers, Volunteers and the Entity for claims arising out of the failure or negligence in carrying out your fiduciary duties of diligence, obedience and loyalty to the organization that you serve as a Director and/or Officer. Claims covered under a Directors' and Officers' Liability Contract are claims for financial injury and not bodily injury or property damage of a third party that are insured by the General Liability Coverage of the Fraternity. In addition, the Directors' and Officers' Liability Coverage of the Fraternity provides Employment Practices Liability Coverage that protects the Undergraduate Chapter, House Corporations, Alumni Associations and Chapter Educational Foundations from claims arising out of allegations of Discrimination, Harassment or Wrongful Termination arising in an employer/employee relationship. These claims are not insured by the General Liability or Workers' Compensation Coverage of the Chapter/Alumni and Volunteer Corporations.

Overview of the coverage is as follows;

Insurance Carrier:	RSUI Indemnity Company
Policy Term:	October 1, 2018– October 1, 2021
Limit of Coverage:	\$ 1,000,000 per Claim/Aggregate
Retention/Deductible:	\$ 2,500 Affiliates \$ 0 Individual D&O Each Claim \$ 0 Individual D&O Aggregate \$ 5,000 Co. Reimbursement Entity and Employment Practices Claim

- **Please make certain to report any potential claim immediately as the D&O policy is a claims-made policy. Also, according to the provisions of the Directors & Officers Liability policy, defense cost incurred by the insured or settlements made without the prior written consent of the Insurer will NOT be covered under the policy. If defense counsel is hired by an insured without prior approval from the insurance carrier, there is no guarantee all charged fees will be paid as part of the claim.**
- Only one Retention/Deductible will need to be satisfied for a claim involving the International Fraternity and any Undergraduate Chapter, House Corporation, Alumni Association or Chapter Educational Foundation.

Commercial Crime Coverage

The Insurance Program of Acacia Fraternity provides coverage for employee theft and forgery and alteration of checks by House Corporation, alumni chapter, chapter educational foundation or undergraduate chapter officers. To avoid the opportunity for crime claims all chapters and house corporations should be certain that all checks require signature of two parties and that the bank statements are balanced by someone other than the individual who has check writing authority.

Overview of the coverage is as follows;

Insurance Carrier:	Fidelity and Deposit Company of Maryland
Policy Term:	October 1, 2016 – October 1, 2019
Limit of Coverage:	Employee Theft: \$ 25,000 per Occurrence Forgery or Alteration: \$ 25,000 per Occurrence
Deductible:	\$1,000 per Occurrence

Member Accident Protection Program

The Fraternity's insurance program includes member accident protection as a benefit of membership. This covers *all U.S. undergraduate members* of Acacia that meet the following criteria:

- In good standing with the Fraternity
- Membership has been reported to Acacia Headquarters Office
- All pledge initiation, undergraduate and risk management/insurance dues have been paid
- Currently enrolled at the college or university where your chapter is located.

If the accident occurs during summer or holiday break, you must have been enrolled during the prior school term and be enrolled for the next term.

This coverage is intended to complement health insurance you should already have through your parents or other arrangements and is not a substitute for primary health insurance. This is a supplemental ACCIDENT ONLY protection and does not provide any protection for medical costs arising out of a SICKNESS. The policy pays eligible medical expense that is not recoverable from any other insurance policy, service contract, or workers' compensation policy. This policy will reimburse deductibles and co-pays of health insurance programs.

An overview of the coverage is as follows:

Insurance Carrier: Markel Insurance Company
Policy Term: October 1, 2018 to October 1, 2019
Limits of Coverage: \$100,000 Accidental Medical Expense and/or Dental Injury-
Accident Maximum
\$5,000 Accidental Dismemberment and/or Accidental Death Benefit
52 Week Benefit Period

The Policy does not cover Loss nor provide benefits for:

- Expenses for treatment on or to the teeth, except for treatment resulting from injury to natural teeth
- Eyeglasses, hearing aids, and examination for the prescription or fitting there of
- Suicide, attempted suicide or intentionally self-inflicted injury
- Injury due to participation in a riot
- Cosmetic surgery
- Loss resulting from air travel, except as a fare-paying passenger on a commercial airline
- Injury or sickness resulting from any declared or undeclared war
- Injury or sickness while in the armed forces of any country
- Injury or sickness covered by any worker's comp or occupational disease law
- Treatment provided in a government Hospital unless the Insured is legally obligated to pay such charges
- Infections except pyogenic or bacterial infections caused wholly by a covered injury or sickness
- Claims occurring while parachuting or hang-gliding
- Expenses covered by any other policy
- Hernia in any form
- Sickness or disease, in any form
- Fighting, unless an innocent victim
- Injuries due to intramural tackle football, hockey or rugby. All other intramural activities are covered
- All intercollegiate sport participation including off-season conditioning

OPTIONAL INSURANCE COVERAGE

Chapter Property Insurance Program

If a chapter of Acacia Fraternity owns a physical plant or building, there is no coverage for damage to the building under the general liability policy for Acacia Fraternity. The Fraternal Property Management Association Insurance Program is voluntary and open for participation of any chapter of Acacia Fraternity. If your chapter wishes to be provided a coverage and premium proposal for the property program, please see the end of this section for details.

The property program provides all risk coverage insuring the building, contents, business income (loss of rents), extra expense, and boiler and machinery of property owned or leased by the local chapter or housing corporation. It must be understood, however, that this coverage does not insure the belongings of the individual members of the chapter. Each chapter member must ensure that their personal property is covered by other coverage.

How does a chapter participate in the property program?

If your chapter is interested in receiving a coverage and premium proposal, please have an officer request a coverage and premium proposal from Holmes Murphy, 13810 FNB Parkway, Suite 300, Omaha, NE 68154, Attn: Cynde Glantz. She can also be reached via e-mail or phone at cglantz@holmesmurphy.com or 402.898.4191.

A copy of the application is included in the Appendix of this manual, which can be faxed to: 800.328.0522 or you can visit the website www.holmesmurphyfraternal.com and go to the FPMA Property Program button and fill out the Fraternal Property Management Association Automated Application.

Workers' Compensation Coverage

The Insurance Program of Acacia does not provide Workers' Compensation Coverage for chapter employees. It is the duty of each house corporation to make certain they are familiar with their State laws and requirements to carry Workers' Compensation Coverage for employees of the Chapter.

Each State provides a State Assigned Risk Pool that can insure the Workers' Compensation exposures of the Chapter. The State Assigned Risk Pool can be accessed by contacting a local insurance agent or Holmes Murphy, your insurance broker, to obtain coverage. It is important to note that in addition to payrolls paid to a chapter cook and housemother, subsidized housing provided to chapter members in exchange for service in a position (i.e. house manager, kitchen steward, chapter officer) is also considered payroll and if injured, the individual likely has the right to recover damages under the Workers' Compensation laws of your State. We will work with you to help you place this coverage only if we also place the property coverage for your location.

All questions can be directed to:

Holmes Murphy
Emily (Toupalik) Baker, Client Service Consultant
Phone: 402.898.4180 or 800.736.4327 Ext.4180
Fax: 800.328.0522
Email: ebaker@holmesmurphy.com

APPENDIX



THINKING AHEAD

FRATERNAL PROPERTY MANAGEMENT ASSOCIATION PROPERTY INSURANCE APPLICATION

PROPERTY INSURANCE INFORMATION

Property Owner: _____ Phone: _____

Owner Mailing Address: _____

Fraternity/Chapter Name: _____ University Affiliation: _____

Chapter Address: _____

Billing Contact: _____ Phone: _____

Billing Contact Address: _____

Billing Contact Title: _____ Email: _____

Mortgage/Loss Payee: _____ Loan: _____ Phone: _____

Address: _____

Inspection Contact: _____ Phone: _____

Inspection Contact Address: _____

Inspection Contact Email: _____

Year Property Built: _____ Number of Stories: _____

Number of Buildings at Location: _____

*****Separate information for each building required**

Is property currently occupied? Yes No

If no, how long has it been vacant? _____

Property Condition: Excellent Above Average Average Below Average

Is this classified as a historic building? Yes No

BUILDING CONSTRUCTION

Check the appropriate answer:

Walls: Brick Stone Wood Frame Other:

Floors: Wood Concrete

Roof Structure: Wood Concrete

Roof Covering: Asphalt Shingles Wood Shingles Tile Shingles

 Tar and Gravel (Flat Roof) Other Please List:

Basement Walls: Brick Concrete

SPRINKLER SYSTEM

Is the building sprinkled? Yes No

If the building is sprinkled please answer the following questions:

What percent of the total area is covered?

Is the sprinkler system serviced ANNUALLY by an outside contractor?

Yes No

If yes, please provide:

Contractor Name: Contractor Phone:

Contractor Address:

Last date of inspection:

Coverage Information

Expiration date of current policy: Current Carrier:

Current Property Premium:

Current Limits:

Building Limit: Replacement Cost

Contents Limit: Replacement Cost

Loss of Rents Limit: Annual Value

Other:

*****Please Note: You are responsible to insure to value**

Any losses in the last five years? Yes No

If yes, provide details on separate page

APPLICATION WARRANTY AND INSTRUCTIONS

I hereby warrant and confirm that the above information, to the best of my knowledge, is true and correct, and further certify that I have read all of the questions and answers of this application. I understand this application is a requirement for coverage and evidence of my acceptance of this insurance, and any falsification or misrepresentation will be deemed a breach of contract, voiding all insurance coverage. It is understood and agreed that the completion of this application shall not be binding either to the proposed insured or the company until accepted by the company or companies in writing from Holmes Murphy

Completed by: Signature:

Title: Date:

Address:

Email Address: Phone:

Online form can be found at: www.acacia.org/incidentreport

INCIDENT/CLAIM REPORTING FORM

When an incident arises at the chapter causing bodily injury or property damage to any person, the following information must be obtained immediately. This report is being prepared for submission to the Fraternity's General Counsel, so please be thorough. Do not withhold reporting an incident to obtain all required information. Because timeliness is of the essence, report it immediately and send a copy within **24 hours** to the National Headquarters. If the bodily injury is of a serious nature, **a telephone call** should also be made.

Chapter Name:

Phone:

Address:

Chapter President:

Chapter Advisor (CA):

CA Phone:

CA Address:

House Corp President (HC):

HC President Phone:

HC President Address:

Date of Incident:

Injured Party (IP):

IP Address:

IP Phone:

Witnesses & Phone numbers:

Did incident happen off premises? (Leased or Rented)

Yes

No

If yes, Owner's Name

Owner's Phone:

Owner's Address:

Police Investigation?

Yes

No

Name of Agency & Case:

Description of injury & where was injured party taken:

Description of what happened (What, when, where, how):

Form completed by:

Title:

Phone:

Email:

***Please utilize the back side of this form if you should run short of room.

9. Has any written contract or agreement been signed for any part of this event? **Y** **N**

If yes, please provide copy of contract/agreement.

10. Have contracts been signed with all Third Party Vendors? Provide Company and Contact Person(s)

- Food caterer:
- Security guards:
- Bus/transportation company:
- Third party vendor:
- University facility:
- Hotel venue:
- Sports field:
- DJ:
- Band:
- Artist:
- Restroom and Waste Management:
- Other:

HOW WILL ALCOHOL GET TO THE EVENT?

FIPG Guidelines allow chapters to host events with alcohol in one of two ways:

BYOB [Bring Your Own Beverage]

Everyone brings their own alcohol, including members, associate/new members, guests, and alumni. Use the BYOB worksheet to help plan your BYOB event.
[Event Planning Guide; pg. 6-7]

Third-Party Vendor

Contract with a licensed establishment or caterer to provide a cash bar and/or a licensed location to host your event. Use the Third-Party Vendor worksheet to help plan your Third-Party Vendor event.
[Event Planning Guide; pg. 8-9]

Dry Event

*****See Event Planning Guide Link on Page 23*****

DISCLAIMER: Holmes Murphy offers this educational information to provoke thought and discussion and it should not be viewed as a mandate or requirement. We view part of our role as an insurance and risk management professional to anticipate your needs and educate you in an effort to complement the organization's loss prevention and control efforts, not replace the decision making autonomy of our client organizations. We hope you find this educational piece to be of value and stand ready to discuss it further with you or any of your constituents.

ADDITIONAL INSURED REQUEST FORM

If you are part of an inter/national fraternity insurance program, review of event procedures and approval of your headquarters office is required. Holmes Murphy Fraternal Practice will provide information and request approval on your behalf. In all cases, issuance of additional insured protection is at the full discretion of the underwriter. Submission of a request does not automatically grant the requested additional insured protection.

Please note that if this request is in regard to an event, we ask you complete the Event Details Checklist found on our website and return it with this form.

<http://www.holmesmurphy.com/fraternal/wp-content/uploads/sites/2/2016/11/Event-Planning-Guide-2017-Final-MCC.pdf>

Your Information

Fraternity Name*

Chapter Name*

Your Name

Your Title*

Your Email*

Is this for:

Special Event

Term Policy

If for a special event, what is the event?*

Date of the Event (If full policy term, use today's date)*

Venue of the Event

Number of Participants

Additional Insured Information

Name of Additional Insured*

Address*

Street Address

City

State/Province/Region

ZIP

Phone*

Email*

If required wording is needed, please state:

*REQUIRED FIELDS

Please remember to attach all contracts/agreements for the event

ATHLETIC EVENT PARTICIPATION WAIVER

I, _____, a registered participant in an activity sponsored by _____ Chapter of _____ Fraternity to be held on _____, understand and agree that I am participating in this event on my own free will and accord and that neither _____ Chapter, nor _____ Fraternity, nor its insurer(s) will share in or accept responsibility for any liability for bodily injury, property damage, medical expense or other loss that may arise from my participation in this event.

I further understand and agree, and have no expectation that _____ Chapter, or _____ Fraternity will provide any form of security or other measure of safeguarding for this event, as there is no reasonable expectation that such will be necessary.

I further understand and agree that this event is considered a "no-fault" event by me, as well as _____ Chapter, and _____ Fraternity and in the event of bodily injury, property damage, necessity of medical expenses or other loss, I agree to incur my own expenses without input or participation from _____ Chapter, or _____ Fraternity, or its insurer(s).

Guest/Participant:

Chapter Representative:

Witness:

Witness:

Date:

Date:

This form should be only used for athletic events and completed for all participants. Chapters should keep the waiver forms for possible liability issues and record keeping purposes.

DEFINITIONS

Certificate of Liability Insurance: This is a certificate issued by the insurance company detailing the particulars of the insurance coverage in place for all chapters and regions under the general liability policy. This certificate may be used to document the existence of coverages for chapters and regions. This document is not sufficient when a third party requests a certificate where they are named as an additional insured.

Certificate of Liability Insurance for an Additional Insured: This is a certificate issued by the insurance company detailing the particulars of the insurance coverage in place for all chapters and regions under the general liability policy. This document specifically identifies a third party as being expressly covered under the general liability policy for a specified period of time (i.e. an additional insured). This form of insurance certificate is often requested by facilities where chapters or regions are planning to hold events.

Special Event: Events other than those where Fraternity business is the primary purpose of the meeting are considered Special Events. In general, all special events are covered under the general liability policy. However, there are specific events that have been deemed to be high risk. When these sorts of events are planned by chapters, approval from the National Headquarters must be sought 30 days prior to the event date (See special events section in the manual).

General Liability Insurance: Coverage that pertains, for the most part, to claims arising out of the insured's liability for injuries or damage caused by ownership of property, manufacturing operations, contracting operations, sale or distribution of products, and the operation of machinery, as well as professional services.

Directors' & Officers' Liability Insurance: Offers directors and officers protection from personal liability and financial loss arising out of wrongful acts committed or allegedly committed in their capacity as officers and/or directors.

Aggregate Limit: A limit in an insurance policy stipulating the most it will pay for all covered losses sustained during a specified period of time, usually one year. Aggregate limits are commonly included in liability policies and apply per chapter location.

Occurrence: An accident, including continuous or repeated exposure to substantially the same general, harmful conditions.

Claim: An incident where the injured party is making a demand for compensation under the terms of an insurance contract.

Incident: An occurrence involving bodily injury to a member or guest that does not result in a formal claim. All incidents must be reported when discovered due to possibility of them becoming a claim.

Bodily Injury: Injury to the body, sickness or disease sustained by a person, including death resulting from any of these at any time.

Property Damage: Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur, at the time of the "occurrence" that caused it.

DISCLAIMER: Holmes Murphy offers this educational information to provoke thought and discussion and it should not be viewed as a mandate or requirement. We view part of our role as an insurance and risk management professional to anticipate your needs and educate you in an effort to complement the organization's loss prevention and control efforts, not replace the decision making autonomy of our client organizations. We hope you find this educational piece to be of value and stand ready to discuss it further with you or any of your constituents.