

**FIPG**  
**RISKMANAGEMENTMANUAL**

**Produced by FIPG, Inc.**

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

January, 2013

## FIPG RISK MANAGEMENT MANUAL INTRODUCTION

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

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

Of course, there were reasons for that change. Fraternities were becoming—in reality, had already become—the social outlet for many campuses. If you wanted to party, you went to the fraternity houses.

And, as with the Outback Steakhouse catchphrase, it was, "No rules. Just right". You could have as many people as you wanted at a party, for as long as you chose, with as much beer and liquor as you were willing to purchase. Kegs, party balls, beer trucks with a dozen taps along the sides, kegerators, 55-gallon drums filled with a mixture of liquor and Kool-Aid, *ad infinitum*. "Tradition" became a common theme for parties, ranging from "tiger breakfast" to "heaven and hell", with variations.

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

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

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

Lawsuits against men's national organizations, alumni corporations, chapters, chapter officers and individual members began to increase rapidly. By 1986, men's national fraternities were ranked as the sixth worst risk in the insurance industry, and number seven was hazardous waste disposal companies. Insurance companies responded quickly. The cost of policies offered to Greek letter organizations began to soar, while the coverage available plummeted. Many underwriters simply dropped the policies and walked away from the Greek business.

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

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



## **FIPG, Inc.**

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

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

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

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

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

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

## **THE CHANGING FUNCTION**

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

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

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

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

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



## **TODAY**

Many colleges, universities, interfraternity and panhellenic councils across the country have adopted the FPG policy as their own, providing a level playing field for all Greek organizations on their campus. As of this writing, nearly fifty national men's and women's fraternities and sororities and the North American Interfraternity Conference have adopted the FIPG risk management policy. These groups represent approximately 70 percent of all undergraduate Greek letter organization members. The list of member groups continues to grow. By adoption and enforcement of the FIPG risk management policy, member fraternities are living up to their responsibility to protect their members from harm and ensure the good reputation of the Greek world.

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

That, then, is the object of this manual: making the Greek experience a safer one. As the FIPG Board of Directors has stated, "the FIPG members agree in principle, in spirit, and in fact to the philosophy of becoming their 'interfraternity brothers' keeper." That means that each of us - alumnae/alumni advisor, house corporation member, Greek advisor, staff member, chapter president, or undergraduate member - is called upon to see that the risk management policies established by FIPG are adhered to and enforced.

Without such a collective effort, the deeds of a few will erase the good work of the many.

## **DISCLAIMER**

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

## **FIPG, INC. RISK MANAGEMENT POLICY**

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

### **ALCOHOL AND DRUGS**

1. The possession, sale, use or consumption of ALCOHOLIC BEVERAGES, while on chapter premises or during a fraternity event, in any situation sponsored or endorsed by the chapter, or at any event an observer would associate with the fraternity, must be in compliance with any and all applicable laws of the state, province, county, city and institution of higher education, and must comply with either the BYOB or Third Party Vendor Guidelines.
2. No alcoholic beverages may be purchased through or with chapter funds nor may the purchase of same for members or guests be undertaken or coordinated by any member in the name of or on behalf of the chapter. The purchase or use of a bulk quantity or common source(s) of alcoholic beverage, for example, kegs or cases, is prohibited.
3. OPEN PARTIES, meaning those with unrestricted access by non-members of the fraternity, without specific invitation, where alcohol is present, are forbidden.
4. No members, collectively or individually, shall purchase for, serve to, or sell alcoholic beverages to any minor (i.e., those under legal drinking age).
5. The possession, sale or use of any ILLEGAL DRUGS or CONTROLLED SUBSTANCES while on chapter premises or during a fraternity event or at any event that an observer would associate with the fraternity is strictly prohibited.
6. No chapter may co-sponsor an event with an alcohol distributor or tavern (tavern defined as an establishment generating more than half of annual gross sales from alcohol) at which alcohol is given away, sold or otherwise provided to those present. This includes any event held in, at or on the property of a tavern as defined above for purposes of fundraising. However, a chapter may rent or use a room or area in a tavern as defined above for a closed event held within the provisions of this policy, including the use of a third party vendor and guest list. An event at which alcohol is present may be conducted or co-sponsored with a charitable organization if the event is held within the provisions of this policy.
7. No chapter may co-sponsor, co-finance or attend or participate in a function at which alcohol is purchased by any of the host chapters, groups or organizations.
8. All recruitment or rush activities associated with any chapter will be non-alcoholic. No recruitment or rush activities associated with any chapter may be held at or in conjunction with a tavern or alcohol distributor as defined in this policy.
9. No member or pledge, associate/new member or novice shall permit, tolerate, encourage or participate in "drinking games". The definition of drinking games includes but is not limited to the consumption of shots of alcohol, liquor or alcoholic beverages, the practice of consuming shots equating to one's age, "beer pong", "century club", "dares" or any other activity involving the consumption of alcohol which involves duress or encouragement related to the consumption of alcohol.

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

## **HAZING**

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

## **SEXUAL ABUSE AND HARASSMENT**

The fraternity will not tolerate or condone any form of sexist or sexually abusive behavior on the part of its members, whether physical, mental or emotional. This is to include any actions which are demeaning to women or men, ranging from but not limited to verbal harassment to sexual assault by individuals or members acting together.

## **FIRE, HEALTH AND SAFETY**

1. All chapter houses should meet all local fire and health codes and standards.
2. All chapters should post by common phones and in other locations emergency numbers for fire, police and ambulance and should have posted evacuation routes on the back of the door of each sleeping room.
3. All chapters should comply with engineering recommendations as reported by the insurance company or municipal authorities.
4. The possession and/or use of firearms or explosive devices of any kind within the confines and premises of the chapter house is expressly forbidden.
5. Candles should not be used in chapter houses or individual rooms except under controlled circumstances such as initiation.

## **EDUCATION**

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

## **FIPG FOCUS on IMPLEMENTATION**

In order to implement an effective Risk management program, each chapter must identify an officer or committee within the chapter to oversee risk management activities and to ensure that all members, new members and pledges are educated on a regular basis as to policies, procedures and requirements.

Chapter leaders should realize that the ultimate goal of any risk management program is to achieve the safest environment possible for our initiated members, pledged members and guests.

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

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

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

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

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

Whether fair or unfair, the chapter president is considered the ultimate person responsible for implementation of the chapter risk management program. Other key officers—the vice president, secretary, treasurer and new member educator—also play a role in the manner in which other members approach risk management. But the president remains the first person we look to for leadership, commitment, and making tough decisions.

An effective risk management program will result from a clear, unambiguous and demonstrated commitment by the chapter leadership. Translation: Walk the talk. If an officer rises during a meeting and emphasizes that members must be more careful at social events in the use of alcohol, and is then seen drinking to excess the following Thursday evening at an event, the message is clear: "Do as we say, not as we do". Good idea: require each candidate for office review the FIPG policies and incorporate those into the elective process in your chapter.

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

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

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

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

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

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

#### Summary

The chapter president must:

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

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

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

## Summary

The house corporation board:

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

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

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

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

**Social Chairman:** The social chairman must plan social events pursuant to FIPG and/or other policies. Regrettably, the social chairman is often considered an industrial strength partier. In reality, the social chairman or chairperson has the opportunity to set an example for others through responsible conduct.

More importantly, the social chairperson can, through careful planning, reduce many of the risks associated with events. It is recommended that the social chairperson complete a social event planning checklist prior to each social function. The social chairman also assists the risk manager with risk management procedures such as checking identification, security and the use of alcohol at social events.

The social chairman can also help to insure the safety of members and guests through thoughtful consideration of “What if?” questions regarding an event.

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

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

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

Finally, the risk manager may be called upon to work with the chapter president to investigate accidents, situations and occurrences within 24 hours and preparing a report to the general fraternity and the house corporation.

**Summary:**

Officer responsibilities include:

1. Social Chairman

- a. know and understand the FIPG and national organization policies;
- b. coordinate the planning of social events with the risk manager, the house manager and other officers;
- c. coordinate security and identification of guests and the guest list at events at which alcohol is present;
- d. plan for member and guest safety.

2. House Manager

- a. conduct periodic inspections of the building and grounds and provide reports to the alumnae/alumni corporation;
- b. organize and conduct periodic emergency and/or evacuation drills.

3. Risk Manager

- a. develop and implement the chapter Risk Management Plan;
- b. with other officers, develops a Crisis Management Plan;
- c. coordinates educational sessions for members and pledged members;
- d. assumes a leadership role in risk management in all forms;
- e. may be called upon to assist the president or others in conducting investigations and preparing reports regarding accidents, injuries, and situations.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Key point: Are you tired of people referring to Greeks as “drunks”? We are. Then why would we do something very good for other people, such as raise funds to help the homeless, in conjunction with or affiliation with a bar or club? There are numerous legal liability concerns as well, but the image and perception factors are powerful and very negative. Therefore, let us raise money in a way that does not involve a bar, a club or alcohol.**

**In addition, the chapter assumes certain risks in affiliating with a bar, club or tavern—if someone is injured on the premises or in some fashion that relates to the event, the bar or tavern is protected in most states with a cap on monetary damages. Men’s and women’s fraternities and sororities have no such cap on damages.**

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

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

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

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

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

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

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

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

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

#### PEOPLE MAKE IT HAPPEN

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

#### INVITE PEOPLE WHO CARE

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

There is one sure way to reduce these problems. Do not hold or participate in “open” parties or events. An open event is an event without a guest list.

An FIPG chapter sponsors or co-sponsors events at which alcohol is present by invitation only to a pre-determined number of guests. A ratio of two-guests per member (or the fire code capacity if that is smaller) is suggested. Some national organizations use a three-guests per member ratio.

#### WHERE TO HOLD THE EVENT

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

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

The themes themselves may be offensive or may generate offensive behavior. In our college environment today, there are people of virtually every nationality on a campus. The old argument that a theme is “cute” or clever does not work with people today. If you aren’t sure, ask for an outside opinion.

And, be especially alert at events such as Halloween parties, when some people tend towards, “Can you top this?”. Most of the incidents that involved men’s and women’s national fraternities and sororities with clearly objectionable costumes at theme parties in the recent past have occurred at Halloween events.

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

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

#### WHEN TO HOLD THE EVENT

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

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

## CHOOSING FOOD AND DRINK

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

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

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

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

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

## ENFORCE YOUR POLICIES AND RULES

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

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

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

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

## PRE-PARTIES

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

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

## OFF-CAMPUS OR “UNOFFICIAL” CHAPTER EVENTS

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

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

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

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

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

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

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

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

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

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

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

## HELPING THE INTOXICATED

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

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

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

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

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

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

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

##### HOST A CLOSED PARTY.

Members, associates, and dates.

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

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

##### SERVE FOOD.

Appropriate to theme.

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

##### APPOINT PARTY MONITORS.

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

Agree not to consume alcohol that day

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

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

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

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

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

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

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

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

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

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

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

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

## CONDUCT "BRING YOUR OWN" EVENTS

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

## CHECK IDs AT THE DOOR

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

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

SERVE NON-ALCOHOLIC BEVERAGES and display them attractively.

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

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

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

DO NOT PERMIT DRINKING GAMES.

IF SOMEONE BECOMES INTOXICATED.

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

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

## BE A RESPONSIBLE HOST.

You accept some responsibility for the behavior of guests.

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

## **FIPG FOCUS on DRUGS**

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

### **FIPG Policy on Drugs**

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

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

*The Bakersfield Californian* (March 23, 1991)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

The four phases of substance abuse are listed below:

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

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

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

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

### **3. NEGATIVE REACTIONS (Delusions)**

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

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

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

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

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

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

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

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

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

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

- ⌚ University counseling services
- ⌚ Narcotics Anonymous
- ⌚ Alcoholics Anonymous

See Appendix for further resources

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

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

### **FIPG Policy on Sexual Abuse and Harassment**

The fraternity will not tolerate or condone any form of sexist or sexually abusive behavior on the part of its members, whether physical, mental or emotional. This is to include any actions that are demeaning to women or men, ranging from but not limited to verbal harassment to sexual assault by individuals or members acting together.

### **SEXUAL ABUSE**

1. A chapter will not tolerate or condone any form of sexist or sexually abusive behavior on the part of its members, whether physical, mental, or emotional. This is to include any actions that are demeaning to men or women, ranging from assault to harassment or the objectification of individuals.
2. A chapter will not sponsor or participate in any activity, including competitive games, community service or philanthropic endeavors, activities associated with recruitment, social events, or events related to activities such as homecoming that are abusive or demeaning to human beings.
3. A chapter will educate its members on these issues each year.

## WHY SHOULD WE BE CONCERNED ABOUT SEXUAL ABUSE?

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

## WHAT IS SEXUAL ABUSE?

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

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

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

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

Verbal abuse or sexist behavior may include:

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

Physical abuse may include:

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

## WHY DOES SEXUAL ABUSE OCCUR?

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

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

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

- ⌚ Understand that you are responsible for your own actions as an individual and as a member of a group. Understand your own sexuality and be aware of social pressures.
- ⌚ Don't assume that previous permission for sexual activity applies to the current situation.
- ⌚ Don't assume that just because someone dresses in a "sexy" manner and flirts that she/he wants to engage in sexual activity. Understand that these actions may be misinterpreted.
- ⌚ Don't get into a vulnerable situation with someone you don't know or trust.
- ⌚ Don't participate in or allow sexist behavior to occur. Verbal harassment of women, whistles, snide comments and stares are assaults on any woman's or man's sense of well being. The underlying intention is to intimidate the person. The classic situation: a woman walks by a fraternity house and several of the men yell or taunt the woman. Ask yourself: Why does the harassment almost always occur when the men are in a group? Why don't individual men yell, taunt or engage in other harassment? The answer: The men feel safer in a group than they do as individuals. And that tells you that the behavior is most likely wrong, ill-advised or simply dumb.
- ⌚ Take an equal role in your relationships with the opposite sex.
- ⌚ Reject sexual stereotypes that define women as passive, weak and irrational, and men as aggressive, macho and dominating.
- ⌚ Avoid excessive use of alcohol and other drugs that will impair your judgment and interfere with effective communications.
- ⌚ Sexual assault is an extremely serious crime. Sexual intimacy is a free exchange between free people. Intimidation, coercion and force have no place in love-making.

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

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

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

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

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

- ⌚ Contact a close friend or relative with whom you would feel comfortable talking.
- ⌚ If a friend tells you that she/he has been raped, believe her/him. False claims are rare. It is important to listen to her/him and then encourage her/him to call a crisis center, contact the police and receive medical treatment.
- ⌚ Call a rape-crisis center or rape-crisis hotline. Rape-crisis centers are staffed with professional counselors who will help you begin to sort through your feelings. Counselors are available 24 hours a day and all calls are confidential.
- ⌚ Contact the police. By contacting the police, you will have some flexibility in your legal options. You may or may not decide to prosecute. But if you do, the necessary evidence will have been collected. Confidentiality is also observed by the police.
- ⌚ Get medical treatment. It is important that you receive medical treatment for several reasons. First, you may or may not decide to prosecute. But if you do, evidence will have been collected by medical personnel. Although you may feel very dirty, do not brush your teeth, urinate, or take a shower before receiving medical treatment. It destroys crucial evidence. Secondly, seeking medical help will help prevent any possible consequences of rape such as sexually transmitted diseases or even pregnancy.

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

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

## **FIPG FOCUS on HAZING**

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

### **FIPG Policy on Hazing**

No chapter, colony, student, pledge, associate/new member or member or alumna/us shall conduct nor condone hazing activities. Hazing activities are defined as:

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

## **EDUCATION IS OUR GOAL**

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

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

## **AREAS OF CONCERN**

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

In recent years, a number of states have enacted laws that make hazing an criminal act. That number is now at 44. Among other effects, this may mean that a finding of guilt in a criminal case may serve as an assumption of responsibility in a civil case. In other words, by being found guilty of hazing you have made the case for the plaintiff in a civil case.

As well, under most insurance policies, hazing is specifically excluded from coverage—if you haze, you will not be covered under the insurance policy and the policy will not pay for the cost of an attorney to defend you and any judgment that might be entered against you. This exclusion exists because you cannot be insured for an illegal act.

Therefore, hazing carries a number of risks, including:

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

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

Beauty is in the eye of the beholder. So is hazing. What you may consider to be a perfectly harmless way of “educating” your pledged members may in the view of others be an act of hazing or hazing violence that can be criminal. Hazing is a crime 44 states. In addition, no college administration or fraternity condones nor accepts hazing as a normal part of fraternity education.

A major concern with certain activities is that, although the goals may seem lofty and the activity harmless, the chapter is approaching a slippery slope towards more violent and dangerous activities. The “fun” activities today turn into the disasters of tomorrow.

THERE IS NO SUCH THING AS “MINOR” OR “HARMLESS” HAZING or “hazing with a little ‘h.’”

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

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

## **WHERE HAZING BEGINS**

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

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

## MYTHS & FACTS ABOUT HAZING

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### **I. PRACTICE:**

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

### **PURPOSE:**

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

### **NEGATIVE REACTIONS:**

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

### **II. PRACTICE**

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

**PURPOSE:**

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

**NEGATIVE REACTIONS:**

In addition to all those listed above under Part I:

- a. Will create the attitude that pledgeship is a hardship and not an educational period and that initiation is the end of one's work for the organization instead of the beginning. This will in turn create a general lack of participation and/or interest in the membership. Why do the work when there is always another pledge class to carry the burden? And, why should I work when I have already “done my work” to gain admission?
- b. Can lead to the dissatisfaction and possible depledging of individuals opposed to this type of discipline. These are often top individuals. They think and act independently. They possess courage. When they are “disciplined” for the failings of others they seek other avenues for their leadership.
- c. Finally, this is a military concept used in basic training or boot camp to force a group of individuals who don't know each other into a squad, platoon or other small unit. The concept is simple: force the members of the squad or platoon to discipline the weakest member(s) in order to bring them up to standard. By punishing the entire group the drill instructors create an environment which rewards group sanctions. An excellent example: the first thirty minutes of the movie, “Full Metal Jacket”. But, men's and women's fraternities and sororities are not military units. And we have selected our members—both ways—via recruitment. And, the ultimate goal of military training is to prepare each individual to use a weapon and take the life of an enemy soldier.

Leave the military concepts to the military.

**III. PRACTICE:**

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

**PURPOSE:**

To instill pledge class unity.

**NEGATIVE REACTIONS:**

- a. In addition to the same negative reactions noted in Part 11, this system can be so successful in instilling pledge group unity that, in fact, four separate units are created within the chapter, and a true chapter does not exist.
- b. Loyalty is to the pledge class. Look to times of stress within the chapter—members to be suspended for non-payment of dues or an individual who is not the best choice for an office—and watch PCU kick in. Pledge classes vote to support their members and not to achieve the best for a chapter.

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

Pre-initiation or "Hell" weeks with strenuous and excessive programs and events, physical and mental stress, sleep, food and sensory deprivation.

#### **PURPOSE:**

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

#### **NEGATIVE REACTIONS:**

The pledge is in fact glad to be initiated, not so much for the honor of the event, but for the right to be finished with the work. In this instance, the climax really arrives when the pre-initiation week ends and not when initiation begins. This is another way of strengthening the idea, that, "I'm glad pledgship is over because now my work ends" instead of the realization that this is just the beginning of one's commitment to chapter membership.

In programs with a lack of sufficient sleep and strenuous activities designed to make the pledge less cognizant of what is really happening, the new initiate can be robbed of the true meaning and appreciation of the formal ceremony. Also, as scholarship is supposed to have priority, these programs can in fact be very detrimental to one's academic achievement.

If the chapter needs this week to unify its pledge class, it points to a flaw in the regular pledge program, as this should already have been accomplished.

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

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

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

"What is this fraternity going to be like?"

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

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

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

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

"It is a bonding experience."

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

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

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

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

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

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

To make friends

To have a positive experience with their chapter

To learn about the organization

To feel wanted and needed

To be informed as to what the chapter expects from them

To join an organization, not a disorganization

To be respected as individuals and members

To be helped in adjusting to campus life, college classes, and chapter responsibilities

To have fair treatment and not be subservient to initiated members

To do only the work that initiated members do

To respect older members

To have initiation requirements, but not to have to earn active status through personal favors, competition or juvenile activities

To have lots of fun. After all, what did everyone tell them during rush?

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

## **FIPG FOCUS on HOUSING**

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

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

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

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

All chapters shall comply with engineering recommendations as reported by the insurance company. The possession and/or use of firearms or explosive devices of any kind within the confines and premises of the chapter house is expressly forbidden.

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

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

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

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

### **AREAS OF CONCERN**

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

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

## **ALUMNAE AND ALUMNI SET STANDARDS**

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

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

## **FIRE SAFETY SUGGESTIONS**

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

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

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

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

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

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

## **HOUSE MAINTENANCE SUGGESTIONS**

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

1. **SCHEDULE REGULAR INSPECTIONS.** Thoroughly inspect the chapter house every three months, with the chapter president, house manager and a specified alumnae/alumni corporation board member doing the inspection together and completing a written checklist.
2. **PAY ATTENTION TO HIGH TRAFFIC AREAS.** Particular maintenance attention should be directed toward doorways, railings, stairways, carpet, floors and windows. Outside, regular inspection of fire escapes should be scheduled to check their operation and to make sure they are clear of obstacles.
3. **DEVELOP A WRITTEN MAINTENANCE PROGRAM.** Have a written schedule to replace or change furnace filters, light bulbs, exit lights, etc. when needed.
4. **KEEP HALLS AND STAIRWAYS CLEARED.** All halls, stairways and exits should be kept clear and well lighted at all times.
5. **SERVICE HEATING AND AIR CONDITIONING EQUIPMENT.** Schedule annual service and inspection of these and other major mechanical systems.

6. SERVICE KITCHEN EQUIPMENT. Schedule regular cleaning, service, and inspections of all kitchen equipment, paying particular attention to stoves, deep fryers, exhaust hood filters and fire extinguishing systems.
7. RESTRICT ACCESS TO DANGEROUS AREAS. As appropriate, limit or prohibit access to certain areas of the house such as roofs, furnace rooms, fuse boxes, and related areas.

## **HOUSE SECURITY**

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

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

## **OUTLINE EXPECTATIONS**

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

## **APPENDICES**

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

## **FIPG FOCUS on EDUCATION**

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

### **FIPG Policy on Education**

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

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

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

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

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

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

## **CHAPTER OFFICER FOR RISK MANAGEMENT**

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

### **AN EDUCATION PROGRAM**

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

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

### **PROGRAM TOPICS**

The following topics are recommended as part of your educational programming, although the list certainly is not all-inclusive. Most colleges and universities have programs and presenters on these topics. If yours does not, contact your fraternity's headquarters. These programs should be conducted annually for the chapter's entire membership and included as part of the associate member/pledge education program. They should be presented as early in the school year as possible.

#### 1. Explanation of General Fraternity Insurance Coverage and Risk Management Policy.

Topics to address:

- ⌚ The fraternity's general risk management policy should be read to the chapter and each section discussed.
- ⌚ The risk management committee should evaluate the chapter's overall programming in all areas and discuss how it relates to the risk management policy.
- ⌚ The required educational programs should be discussed as well as each member's participation in these programs.
- ⌚ The fraternity's general insurance policy should be discussed including coverages, limitations, exclusions, cost and named insured.

#### 2. Criminal Liability Education/Basic Legal Concepts Program.

Topics to address:

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

### Firearms

Topics to address:

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

## APPENDIX 1

### GENERAL QUESTIONS

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

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

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

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

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

*3. Why have a risk management program?*

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

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

*4. What organizations are members of FIPG?*

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

# Membership Listing: FIPG (Fraternal Information & Programming Group) as of January 1st, 2013

## Men's National Fraternities

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

## Women's National Fraternities and Sororities

Alpha Chi Omega  
Alpha Epsilon Phi  
Alpha Gamma Delta  
Alpha Omicron Pi  
Alpha Phi  
Alpha Sigma Alpha  
Alpha Sigma Tau  
Alpha Xi Delta  
Chi Omega  
Delta Delta Delta  
Delta Gamma  
Delta Phi Epsilon  
Delta Zeta  
Gamma Phi Beta  
Kappa Alpha Theta  
Phi Mu  
Pi Beta Phi  
Zeta Tau Alpha  
Total Membership: 51 national organizations

