



— PHI DELTA THETA

Risk Management Packet

2025



PHI DELTA THETA
BECOME THE GREATEST VERSION OF YOURSELF

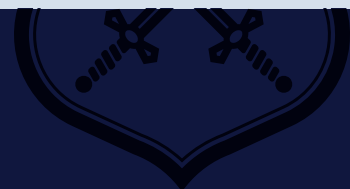


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Attention Risk Management Chairman

This Risk Management Packet Contains

- Phi Delta Theta *Risk Management Policies*
- A detailed description of the online Event Planning Program
- Risk management chairman and committee descriptions
- *Crisis Management Plan* and helpline number
- *Crisis Accident and Occurrence Report*

Please read all the information in this packet carefully and thoroughly!

Participation in the Event Planning Program is required and chapters are benefiting from events that are safer and better planned.

The Event Planning Form is available in myPhiDelt and can be filled out by any chapter officer in myPhiDelt. Not participating in the Event Planning Program will increase next year's Risk Management Program Allocation for your chapter.

The General Council and the Phi Delta Theta General Headquarters staff are still concerned with the number of insurance claims involving alcohol. We have committed ourselves to lowering the number of incidents and claims by expanding our risk management program, emphasizing better communication, and educating the chapters on proper risk management. Participation in this program and abiding by the *Risk Management Policies* will help the Fraternity continue to lower the cost of liability insurance. This can be accomplished if each chapter participates in the Event Planning Program. Submitting at least six event planning forms per year and uploading all event related items as outlined in the Accreditation Program will help lower the number of incidents and claims filed against your members, your chapter, and the General Fraternity.

Furthermore, less than desirable reporting procedures at the chapter level have also stood in the way of Phi Delta Theta chapters obtaining even lower insurance premiums. *Be sure to promptly report all changes to your roster within ten days of the change in myPhiDelt to help promote accurate billing.*

Be sure to check out the Resources section of myPhiDelt throughout the semester. Be sure to check out the Phi Delta Theta web site at www.phideltatheta.org. There are numerous sections that apply to risk management, insurance and housing. The online Event Planning Form is available in myPhiDelt allows you and your chapter brothers to register your events in an easier and more effective manner.

I hope that the additions and updates to this manual help you serve your chapter as the risk management chairman. Please contact General Headquarters with any questions or comments you may have.



Emily Wolfzorn
Senior Director of Chapter Support
Phi Delta Theta Fraternity

Phi Delta Theta Event Planning Program

Event Planning Forms

The mandatory Event Planning Program (EPP) was created to provide better risk management communication with chapter and emerging chapter officers and alumni volunteers, as well as providing educational information on how to plan safe social events. If an event meets one or more of the criteria below the EPP forms must be submitted in a timely fashion to GHQ. Six supported events are required per academic year to be eligible to receive accreditation. This program is intended to help prevent claims and lower the cost of claims associated with liability insurance.

In turn, lowered costs for our insurance underwriters will result in lower insurance premiums—a goal we all wish to attain!

Please read and review the EPP information and all appendices in their entirety. Make a special note of the event planning form criteria; they determine which parts of the online form must be completed, and whether or not the form needs to be submitted to GHQ, or simply kept in your permanent chapter files.

If any one of the below criteria is met, an Event Planning Form must be completed. Submit it online using MyPhiDelt no later than thirty (30) days prior to the event. This is an adequate time frame to allow proper response and adjustment of event plans. If for any reason the chapter is planning an event less than thirty (30) days in advance, the chapter should first contact the director of chapter support to receive special consideration, but an Event Planning Form should still be completed and submitted.

Please read and review the EPP information and all appendices in their entirety. **Make a special note of the event planning form criteria; they determine which parts of the online form must be completed, and whether or not the form needs to be submitted to GHQ, or simply kept in your permanent chapter files.**

Event Planning Form Criteria

1. Alcohol will be present.
2. Attendance will be in excess of three times the chapter membership (including chapter members).
3. The event is equal to or greater than ten miles from the chapter facility or respective school's campus.
4. A contract(s) must be signed with an outside company or group (including IFC and/or the respective school).
5. The event is co-sponsored by another fraternity/sorority. Co-sponsored can be defined in many ways. However, for the purposes of this program, a base definition is *any event where another fraternity/sorority takes part in the planning, organizing, advertising, funding, operating, or monitoring of an event*. This definition is not all inclusive, and any questions regarding this specific criterion should be directed to Senior Director of Chapter Support Emily Wolfzorn at General Headquarters.

If any one of the above criteria is met, an Event Planning Form must be completed. Submit it in myPhiDelt by clicking your chapter then selecting [Chapter Reporting Forms, Event Planning Form](#), no later than thirty (30) days prior to the event. This is an adequate time frame to allow proper response and adjustment of event plans. *If for any reason the chapter is planning an event less than thirty (30) days in advance, the chapter should first contact the senior vice president of member development and support to receive special consideration, but an Event Planning Form should still be completed and submitted.*

Criteria used when deciding amount of potential credit:

1. Submission of social calendars.
2. Number of event planning forms for alcohol-free events.
3. Number of successfully executed and supported event planning forms.

Event Planning Program FAQ

1. What benefits do those chapters who participate in the Event Planning Program receive?

The Event Planning Program is mandatory for all chapters and colonies, however, those groups who excel with the implementation and execution of this program will receive a reduction on their next year's liability insurance bill. The following criteria will be used when figuring the potential credits for the chapter's liability premium.

2. Who determines whether each of my event planning forms is supported?

The senior vice president of member development and support will review the documentation submitted and determine whether a form/event is supported. The following conditions will be required to ensure a form/event is supported:

Complete: The form is submitted with all questions answered and signatures obtained. If the original form is missing information subsequently provided and supported **at least forty-eight hours in advance** of the event, this condition will be satisfied.

Cooperative: Responsible individuals work diligently with GHQ to meet any and all recommendations prior to the event date.

Timely: GHQ receives the initial form thirty days in advance of the event unless special consideration has been given by the insurance and safety coordinator.

3. How do I ensure my chapter utilizes the Event Planning Program?

- A. Read and review this memorandum, the Event Planning Form, and all related attachments. If you have further questions, contact Senior Director of Chapter Support Emily Wolfzorn at GHQ: (513) 523-6345 or ewolfzorn@phideltatheta.org.
- B. Email a completed social calendar for the entire semester/quarter prior to, or with, your first Event Planning Form to GHQ. **This item is often overlooked and will affect the amount of credit given to your chapter!**
- C. The member and alumnus listed as responsible individuals, as well as the Greek advisor and/or IFC representative (if applicable) *may be contacted to verify the social calendar*.
- D. An Event Planning Response stating the event is either supported or not supported will be communicated to the chapter and CABC prior to your scheduled event. If additional information or clarification is required, an email request will be sent to the contact(s) listed on the Event Planning Form.

4. Is a social calendar mandatory? How about chapter advisory board chairman, Greek advisor, or IFC approval?

Yes, a social calendar is mandatory. The purpose of this program is to help educate chapter and/or emerging chapter members on how to effectively plan social events. A social calendar is a prerequisite for any social program, much like a budget is a prerequisite for any treasury program. Further, the local alumni, the respective school, and your peers should know that a social calendar is in place and events are being properly planned.

5. What about events that are already scheduled for late August and September?

We realize that you may not have adequate time to send GHQ the event planning forms thirty days in advance for events scheduled in August and early September. However, the senior vice president of member development and support at GHQ is available to help you prepare for events scheduled in August and early September, regardless of this timeline. Further, those chapters who get on board right away will be given credit for properly planned events prior to October 1.

6. **How do we, as a chapter or emerging chapter, follow-up with the Event Planning Response received from GHQ?**
It is the responsibility of the chapter or emerging chapter to fulfill all recommendations and provide written evidence of fulfilled recommendations and event plan changes to General Headquarters according to the date listed on the response form. Send email to Director of Chapter Support Emily Wolfzorn at GHQ: (513) 523-6345 or **ewolfzorn@phideltatheta.org**. At a minimum, any further changes you make to the event need to be made **at least forty-eight hours in advance of the event date**.
7. **What happens if we do not fulfill GHQ's timeline, recommendations or the event is not supported and the chapter conducts the event regardless?**
The chapter or emerging chapter will not receive credit for submitting the Event Planning Form, and **may incur liability insurance premium increases, province president action, or General Council action** as a result of conducting an event *if not in accordance with Phi Delta Theta Fraternity Policy*.
8. **How do we get more Event Planning Forms?**
The Event Planning Form is available on the website under *Members/Resources/Event Planning Forms* and is submitted electronically. If you require sample contracts, they are available on the website as well.
9. **Who do I contact at Phi Delta Theta General Headquarters if I need event planning resources or help completing forms and/or recommendations?**
Senior Director of Chapter Support Emily Wolfzorn
Phone: (513) 523-6345, Ext. 233 • Fax: (513) 523-9200
Email: **ewolfzorn@phideltatheta.org**
10. **What is the history of this program?**
This Event Planning Program was adopted in 1995 from our insurance broker, Favor and Company, who has had proven success with similar forms for more than twenty years in working with several sororities and fraternities. After extensive consultation with other groups and legal counsel, Phi Delta Theta Fraternity created this system which helps educate undergraduate chapters on the proper procedures for planning events.

Risk Management Chairman Officer Description

- Coordinate all risk management committee activities as chairman
- Utilize General Headquarters and outside resources to **implement** risk management educational programs for all members and Phikeias including, but not limited to the following topics:
 - Basic risk management
 - Phi Delta Theta risk management policies
 - Chapter liability insurance
 - Hazing
 - Fire prevention and life safety planning
 - Crisis management
 - Chapter facility maintenance
 - Kitchen safety
 - Alcohol awareness
 - Chapter event planning
 - Alcohol-free programming
 - Etc.
- Inform and educate the members regarding the *Risk Management Policies* of Phi Delta Theta
- Conduct regular meetings of the risk management committee to review upcoming chapter events and identify potential areas of concern
- Assist the chapter president and the chapter executive committee in the education and implementation of Phi Delta Theta's alcohol-free program
- Coordinate the event planning process for all chapter social events including community service, philanthropic, or charitable activities, and special events such as recruitment events, chapter formals, dances, trips, etc.
- Develop and maintain a filing system consisting of minutes from committee meetings, file copies of Event Planning Forms and *Chapter Facility Life Safety Checklists*
- Coordinate accident investigations and insurance claim reports with the senior vice president of member development and support, at General Headquarters
- Ensure that the *Risk Management Affidavits* have been submitted to the General Headquarters by the chapter president according to the *Chapter Greatness Checklist*
- Educate the Phikeia class so they have a working knowledge of the Crisis Management Plan and Phi Delta Theta's *Risk Management Policies*
- Meet with the university official responsible for risk management at least once per term

If you have questions please do not hesitate to contact General Headquarters!

Senior Director of Chapter Support
2 South Campus Avenue
Oxford, OH 45056-1801
(513) 523-6345

Crisis Management Helpline:
(513) 523-6345 (8)

Risk Management resources available:

- Risk Management Chairman's Manual
- Risk Management Resources in myPhiDelt

Risk Management Committee Description

Members and Duties

According to the General Statutes of *The Code* Section 127.1:

Risk Management Committee. Each chapter shall have a risk management committee which shall consist of the risk management chairman, the Phikeia educator, the member responsible for social activities of the chapter, the member responsible for management of the chapter facility, and the president. It is the duty of this committee to assist in the education of the chapter on risk management issues in all areas of operations. [98]

Members of the Risk Management Committee as required by The Code:

- Risk management chairman
- Phikeia educator
- President
- House manager
- Social chairman

President

- Support the risk management chairman, his plans, goals and programs
- Understand and execute the *Phi Delta Theta Crisis Management Plan* at the chapter level—making sure to be the only chapter spokesman in a crisis situation
- Assist the risk management chairman with all accident investigation, reporting and communication with the General Headquarters
- Report to the province president, chapter advisory board chairman, and the local House Corporation all accidents or injuries occurring on chapter property or at chapter functions

Social Chairman

- Work with the risk management chairman to be responsible for all risk management aspects of chapter social events
- **Required to complete the Event Planning Form** for *all* chapter social activities with the risk management chairman
- Develop a social education and awareness program, using General Headquarters and outside resources and in cooperation with the Phikeia educator and risk management chairman

Phikeia Educator

- Work with the risk management chairman to ensure the Phikeia class is educated on all facets of risk management including but not limited to hazing, alcohol policies, and fire safety
- Work with the risk management chairman to ensure the Phikeia education program is free of any hazing activities.

House Manager *(for chapters with facilities)*

- Develop and implement a long- and short-term facility maintenance plan
- Ensure all members complete their regular chapter facility cleaning duties
- Develop and implement a comprehensive life safety program using General Headquarters and outside resources, including, but not limited to, the following measures:

- Regular inspection of all fire safety systems (alarm, sprinkler, fire extinguishers, fire hoods, etc.)
 - Unannounced quarterly fire drills to evacuate the premises, preferably at night
 - Regular chapter facility self-inspection using the *Chapter Facility Life Safety Checklist* contained in the *Risk Management Chairman's Manual*
 - Compliance with local fire, life safety, and health codes
 - Evacuation routes and emergency telephone numbers posted conspicuously in appropriate locations
- Report regularly to the House Corporation regarding the *Chapter Facility Life Safety Checklist* results and condition of the chapter facility
 - Implement all General Fraternity and insurance loss control inspection requirements for change

Chapters without chapter facilities can replace the house manager with an at-large member of the risk management committee. The at-large member can be appointed by the risk management chairman and may be assigned any reasonable responsibilities as defined by the risk management committee.

Chapter Advisory Board Representative

- Ensure that the chapter has elected a risk management chairman and has formed a risk management committee
- Encourage the chapter to use the Event Planning Form for each chapter event
- Serve in an advisory capacity on the chapter risk management committee
- Assist the executive committee in implementation of the recommendations by the risk management committee
- Cooperate with the implementation of all life and fire safety recommendations made as a result of chapter facility inspections



Risk Management Policies

The Risk Management Policies of Phi Delta Theta are intended to provide education and guidance to chapter officers in performing their responsibilities. Individual chapter members and officers are responsible for being familiar with these policies.

** Warning: Failure to abide by the Fraternity's Risk Management Policies will result in the loss of any insurance coverage that may otherwise be available under the Fraternity's insurance. It may also result in the loss of your chapter's charter and/or individual membership.*

Abusive Behavior

Phi Delta Theta has high expectations for the conduct of its members. It is not in conformity with Phi Delta Theta expectations that any member or Phikeia would engage in abusive behavior against anyone. Similarly, it is beneath the dignity and standards of Phi Delta Theta for any member or Phikeia to engage in fighting.

One example of unacceptable, abusive behavior is sexual harassment. Sexual harassment may be directed against a member of either the opposite sex or same sex. It may occur as part of hazing in a group or in a social one-on-one situation. Sexual harassment may include intimidation, bullying or coercion of a sexual nature or the unwelcome and inappropriate promise of rewards

Alcohol-Free Housing, Misuse of Alcohol and Drugs

All chapter facilities and properties in Phi Delta Theta Fraternity shall be alcohol-free at all times and under all circumstances. The implementation of these procedures is a continuation of the ongoing educational efforts of the General Fraternity.

1. The possession, use and/or consumption of any alcoholic beverages by any Fraternity member, Phikeia, or guest, during chapter activities, or in any situation sponsored or endorsed by the chapter, must be in compliance with the laws and ordinances of the state, province, city, county, and university/college.
2. The presence of alcohol products above 15 percent ABV is banned from any and all Phi Delta Theta chapter sponsored or co-sponsored events; except when served by a third-party

licensed vendor.

3. No chapter of Phi Delta Theta may purchase alcoholic beverages with Fraternity funds, nor may any member or Phikeia in the name of or on behalf of the chapter coordinate the collections of any funds for such a purchase. This includes, but is not limited to, the following: the purchase of kegs, party balls, and other bulk quantities of alcoholic beverages.
4. No chapter of Phi Delta Theta may co-sponsor or co-finance a function where alcohol is purchased by any of the host chapters, groups or organizations.
5. The use or distribution of kegs or party balls by the chapter at chapter events is strictly forbidden.
6. The sale of alcoholic beverages by any chapter of Phi Delta Theta is strictly forbidden. No chapter of Phi Delta Theta shall participate in any activity or action which creates the impression that the chapter is selling alcohol. Examples include, but are not limited to: charging admission to parties, passing the hat, selling empty cups, selling drink tickets, or having vending machines which dispense alcoholic beverages.
7. The use or possession of any unlawful drug in any form is not permitted at any Phi Delta Theta function or in any Phi Delta Theta chapter facility.
8. Parties and social activities should be open to members, Phikeias, and invited guests only. Open parties, meaning those with unrestricted access by nonmembers of the Fraternity, without specific invitation, are prohibited.
9. All undergraduate recruitment functions and recruitment activities associated with or sponsored by any club/association of Phi Delta Theta will be alcohol-free.
10. Alcoholic beverages are prohibited at any Phikeia program or initiation ceremony of the chapter.
11. Chapters are strongly encouraged to conduct alcohol and drug awareness programs for members and Phikeias.

Hazing

No chapter or member of Phi Delta Theta shall indulge in any physical abuse or undignified treatment (hazing). Hazing is defined as: "any action taken or situation created, intentionally or unintentionally, whether on or off Fraternity premises, and whether

with or without the consent of the persons subjected to the action, which produces mental or physical discomfort, embarrassment, harassment, or ridicule.” Such activities and situations include: 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 the confines of the chapter facility, wearing apparel in public which is conspicuous and not normally in good taste, engaging in any public stunts and buffoonery, morally degrading or humiliating games and activities, late work sessions which interfere with scholastic activity, and any other activities which are not consistent with fraternal law, ritual, or policy with the regulations and policies of the educational institution.

High-Risk Events

Experience indicates that certain events are of such high risk and the consequences of injuries from engaging in them so devastating that such events are prohibited on Phi Delta Theta property or at Phi Delta Theta-sponsored events. These events can include mud bowls, boxing, wrestling, temporary pools, slip-n-slides, or any water related activities. Additionally, Phi Delta Theta chapters shall not sponsor high-risk events with mechanical bulls, bungee jumping, sky diving, parachute jumping, bouncy houses or similar activities.

Phi Delta Theta does not tolerate or condone any form of fighting or physically abusive behavior, in any situation, sponsored or endorsed by the chapter. Phi Delta Theta chapters or members will not conduct, participate in, condone, or organize any events involving combat sports, including, but not limited to boxing, kickboxing, wrestling, fencing, mixed martial arts, or martial arts of any kind. This includes philanthropy or fundraising events hosted by outside organizations. This policy does not prohibit or limit individual members from participating in combat sports that are organized and sanctioned by their academic institution or that are otherwise not associated with or sponsored or endorsed by their chapter.

The possession and/or use of firearms or explosive devices of any kind are expressly forbidden within the confines and premises of the chapter house or at any Phi Delta Theta events. Any projectile propulsion devices, even apparently safe things like water balloon launchers, can be dangerous if misused. Three-person slingshots, crossbows, and potato guns are expressly forbidden within the confines and premises of the chapter house or at Phi Delta Theta events. The negligent use of other forms of projectile propulsion devices, particularly any such use that causes damage or injury, shall be treated as a violation of this risk management policy.

Any temporary structures, including stages, bridges or similar structures, at any Phi Delta Theta events whether on Phi Delta Theta property or located elsewhere, must be constructed by licensed professional contractors with proof of acceptable general liability coverage and the work must be performed pursuant to a written contract. Chapter leaders must recognize that these prohibited events do not constitute an exhaustive list of activities to be avoided.

Chapters must take a common sense approach to evaluating the risk of any events or activities. Should there be any doubt about a particular activity or event, chapter leaders should contact the senior vice president of member development and support at Phi Delta Theta General Headquarters.

Property Management

The chapter facility, along with its furnishings and landscape, should provide for each member an environment for study, clean and safe living conditions, and recreational facilities. A sound program focused on proper maintenance of the property, along with due regard for university/college, health, or fire department regulations, where applicable, shall be followed in each chapter.

Members' Personal Property

Use of personal property in Fraternity activities shall be strictly voluntary and the sole responsibility of the owner. The Fraternity assumes no liability or responsibility for any loss or damage to any personal property of members even if used in conjunction with Fraternity activities.

Automobiles and Transportation

Phi Delta Theta chapters are encouraged to establish a transportation policy for chapter events which are not held at or within walking distance from the chapter facility. It is strongly recommended that the policy include the use of a form of mass transportation, such as charter buses, professional drivers, limousine services, taxis, etc. to transport members for such events, and particularly for events where alcohol may be consumed. Any individual who provides transportation in conjunction with Fraternity activities *does so at their own risk*. They are responsible for their own conduct. No member or Phikeia shall be required to provide transportation and any member or Phikeia who provides transportation shall do so only if it is voluntary. Members or Phikeias shall obey all applicable motor vehicle laws, including, but not limited to, those concerning vehicle safety, vehicle operation, financial responsibility and/or insurance, and the transportation and consumption of alcoholic beverages. Operators shall ensure that vehicles are properly maintained, not overloaded, and are operated in a safe manner. Rental vehicles shall be operated

in accordance with rental contracts. Use of personal vehicles shall be strictly voluntary and the sole responsibility of the vehicle owner/operator. Financial responsibility laws generally impose responsibility for accidents on the driver or owner of vehicles. The Fraternity assumes no responsibility or liability and provides no insurance to drivers or owners of vehicles for accidents or injuries, or for any damages to vehicles not owned by the Fraternity that may be used in conjunction with Fraternity activities.

Contractual Agreements and Additional Insured

No chapter, member, or housing organization may enter into any written or oral contract or financial agreement using the name of the Fraternity. This includes without limitation such agreements as leases, contracts, hold harmless agreements, liability releases, account statements, purchase orders, and hotel or banquet contracts. As the Fraternity's insurance does not afford protections *to outside individuals or entities*, no chapter, member, or housing organization may enter into any written or oral agreement under which the responsibility or liability of some party other than the Fraternity is assumed. Additional Insured status under the Fraternity's insurance requires the prior agreement of both the Fraternity and its insurers.

Issued by the General Council September 2024

Contracts and Reporting

Attention chapter presidents, social chairmen, risk management chairmen

Signing Agreements or Contracts in the Name of Phi Delta Theta*

Chapters do not have the authority to execute agreements or contracts on behalf of Phi Delta Theta. They can only sign an agreement for their specific chapter. Thus, it is imperative that the chapter designation (Ohio Alpha, Texas Beta, etc.) is used when signing such documents. When an agreement is signed in the name of Phi Delta Theta, it creates a misunderstanding that this agreement or event is controlled by the General Headquarters.

All contracts or agreements apply to this situation. Some examples may include: rental/lease agreements, third-party vendor contracts, DJ contracts, security contracts, recognition statements, etc.

Some colleges and universities use recognition statements for organizations to agree to a certain set of guidelines. Many times, these agreements can have important insurance implications. Therefore, before chapter officers sign these types of agreements they should be forwarded to GHQ for review.

Risk Management Policy Review and Social Calendars

The risk management policies of Phi Delta Theta should be reviewed on a regular basis with all chapter members and Phikeias. A copy of these policies should be provided to each of these persons and explained in detail. It is the duty of every member of the Fraternity, officer or not, to know and follow these policies and to make sure other brothers do likewise.

Each chapter is **required** to submit a social calendar to General Headquarters that details the chapter's socially activities for the semester, quarter, or year. Please refer to the *Risk Management Packet* for more information regarding social calendars.

* What becomes accreditation



Emily Wolfzorn
Senior Director of Chapter Support
Phi Delta Theta Fraternity

Annex Memo

Attention chapter president, risk management chairman, and social chairman

What is a chapter event?

Most of the questions raised regarded the definition of a chapter event and what is considered an official Phi Delta Theta annex. Phi Delta Theta does not have a definition for a chapter event, leaving this jurisdiction to your school or IFC alcohol/event guidelines and ultimately up to a Judge in a court of law if it happens to get that far. Remember, a judge has the privilege of making up his mind after all the facts are told.

To assist you in understanding what could be considered a chapter event by a court of law, please consider the following questions:

1. Was it pre-planned or pre-meditated?
2. Was it discussed during a chapter meeting?
3. Did most of the chapter know about the event?
4. Were a significant number of members at the event?
5. Were a significant portion of those who attended the event invited by members?
6. Were chapter funds used in any way? (i.e. entertainment, food, beverages, decorations, etc.)
7. Did the chapter officers help plan the event?
8. Did it occur in concert with a fraternity function (i.e. big-brother night celebration, post-initiation party, etc.)?

What could be considered a chapter annex?

Webster's Dictionary defines an annex as "a subsidiary or supplementary structure." Often chapter brothers use the term annex very loosely in conversations. Several brothers renting an apartment or a house on- or off-campus does not automatically mean it is an annex of the Phi Delta Theta chapter house and should not be referred to as such.

Common test questions a court may look at in considering imposing liability on Phi Delta Theta could include:

1. Is the property owned, rented, or leased by your chapter or house corporation?
2. Do you permit the location to have Phi Delta Theta Greek letters displayed on the property if it is not leased by a chapter or house corporation? *No letters should be allowed to be displayed unless the facility is owned, rented, or leased by your house corporation or your chapter.*
3. Does the chapter hold chapter meetings or other chapter events on the property?
If one or more of the above questions could be answered "yes" then this property may fall under the scope of the **alcohol-free housing policy**.

Remember the risk management policies of Phi Delta Theta must be followed at all times, including the alcohol-free housing policy. **Remember: Your insurance coverage is void if violations of the risk management policies occur. Any other insurance available to you is primary at all times.**

Liability for brothers living outside of the chapter facility:

Those brothers living outside of the chapter facility need to be aware of the potential liability they face by hosting any type of social event whether it is fraternity related or not. This is called "social host liability" which requires the host of an event to provide a safe atmosphere for his guests. This would include following local and state laws (not serving minors, etc.) and providing your guests safe transportation home after the event. By ignoring these duties, the host may be found negligent and could be held liable in a court of law.

Event Planning is a great resource.

Keep in mind that the same careful planning of events hosted on chapter property must be in place for all chapter events no matter where they occur. A tool to assist you in the planning of any activity is the *Event Planning Program*.

In order to alleviate your worries or concerns continually educate your chapter, especially the new Phikeias, on the *Risk Management Policies* and explain to them the potential consequences of their actions, specifically if local and state laws are not followed.

Phi Delta Theta Good Samaritan Policy

The health and safety of our members and guests is of primary concern for Phi Delta Theta. Any time a member or guest is injured or displays signs of physical distress, our members have a duty to “do what ought to be done” by intervening to seek appropriate professional assistance for the person(s) in distress. Thus, Phi Delta Theta encourages its members to act as Good Samaritans.

A Good Samaritan:

1. Calls 911 or seeks on-site assistance if such assistance is readily available.
2. Stays with the person in distress until that party has been physically taken into the care of emergency service professionals (police, fire, ambulance, medical).
3. Reports the incident to the crisis hotline at (513) 523-6345, option 8.

Applying the Good Samaritan Policy if a Risk Management Policy violation has occurred:

If the injury or distress occurred as a result of a violation(s) of Phi Delta Theta's *Risk Management Policy*, which may include hazing, intoxication, and/or dangerous behaviors, an exercise of the Good Samaritan policy will be considered as extenuating circumstances.

Investigation by the General Headquarters after an exercise of the Good Samaritan Policy has been reported:

- The member(s) and/or chapter will cooperate with the Fraternity to determine whether a violation of the Fraternity's *Risk Management Policy* occurred.
- If the chapter followed the *Good Samaritan Policy*, that may be used to appropriately adjust the educational sanctions imposed upon the chapter or member(s).

The Good Samaritan Policy is not invoked if any of the following occur:

- Members wait until the police or other authorities arrive before seeking appropriate emergency assistance.
- If the emergency personnel are summoned by the police.
- The incident is reported to Phi Delta Theta by someone other than the chapter or individual member(s) seeking to utilize the *Good Samaritan Policy*.

BYOB Guidelines

- Bring your own beverage (BYOB): An individual member or guest who is of the legal drinking age (21) that brings alcohol that he/she can consume themselves.
- Amount of alcohol should be no more than what that individual can reasonably consume on his/her own. FIG guidelines are (1) six-pack of 12-ounce beers or (1) four pack of wine coolers (**no hard liquor**) during a three to four hour function.
- All alcohol brought into the event must be turned over to the sober monitor of legal age in a designated area for later distribution using punch card/ticket method, (no open access).
- All alcohol must be in original sealed containers.
- Shots, drinking games, or other activities that encourage inappropriate drinking behaviors should NOT be permitted.
- The sober monitor is not permitted to open the alcohol. Only the member/guest is permitted to do so.
- If at any time the sober monitor or other chapter officer/member believes the guest has had enough, they should not distribute any more alcohol and take appropriate measures for safely monitoring the individual's health and welfare.
- Leftover alcohol should not leave the function at its conclusion. It can be picked up the following day. Otherwise, it is to be discarded.

Distribution Options

Punch Card System

- Each member/guest is given one punch card that has marks for each drink he/she checks in at the event.
- The punch card is personalized with the quantity and type of drink the guest brings.
- The name of the member's/guest's drinks are delivered to the central bar distribution area by a sober monitor.
- The member/guest who wishes to acquire an alcoholic beverage that he/she brought to the event must present the punch card, show their wristband, and return an empty container if this is not the first request.
- The member's/guest's ticket is punched or marked at the central bar each time he/she claims one of the drinks he/she brought.
- Punch cards are to be collected at the exit when guests leave the event.

Bartender List System

- Each member/guest brings his/her alcohol to the bar.
- Sober monitor bartending records the member's/guest's name, type of alcohol, and number of drinks being checked in.
- Sober monitor tallies next to the guest's name each time he/she claims one drink he/she brought.
- Empty container must be returned after first request.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
10/1/2018

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER JAMES R. FAVOR & COMPANY, LLC 14466 E. EVANS AVENUE AURORA, COLORADO 80014-1409	CONTACT NAME: PHONE (A/C, No, Ext): (303) 750-1122 FAX (A/C, No): (303) 745-8669 E-MAIL: INFO@JRFCO.COM ADDRESS:
INSURER(S) AFFORDING COVERAGE	
INSURER A : CERTAIN UNDERWRITERS @ LLOYD'S, LONDON NAIC # 15792	
INSURER B : INSURER C : INSURER D : INSURER E : INSURER F :	

All Chapters and Colonies

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> HOST LIQUOR LIABILITY GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input checked="" type="checkbox"/> LOC		<input type="checkbox"/>	18-JRFCO-06-L	10/1/18	10/1/19	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 50,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO ALL OWNED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> SCHEDULED AUTOS NON-OWNED AUTOS			18-JRFCO-06-L	10/1/18	10/1/19	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N <input type="checkbox"/>	N/A	NOT INSURED SECURE AND MAINTAIN COVERAGE LOCALLY			WC STATU-TORY LIMITS OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

SPECIAL NOTICE: A COMPLETE SPECIMEN POLICY IS AVAILABLE ON OUR WEBSITE AT WWW.JRFCO.COM

CERTIFICATE HOLDER To Whom It May Concern	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. 10 DAYS NONPAYMENT / 30 DAYS ANY OTHER REASON AUTHORIZED REPRESENTATIVE ROBERT M. CURRAN ALP
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Chapter Crisis Management Plan

This crisis management plan has been developed to aid chapters in case of an emergency. A fraternity emergency situation may be prompted by any of the following occurrences:

- An accident resulting in severe or fatal injuries, or a member attempting or committing suicide.
- A fire or explosion in the fraternity chapter facility.
- Substantial damage to the chapter facility caused by a storm, flood, tornado, or earthquake.
- Deliberate damage to the chapter facility from malicious mischief, sabotage, or a riot.
- Chapter member, members, or entire chapter being accused of violating local, state, federal, or university/college laws, rules, or regulations, Risk Management or Alcohol-Free Policies of the Fraternity.
- Chapter member, guest or contracted worker/employee contracts and tests positive for COVID-19 whether symptomatic or not.

There may be other types of emergencies not identified above, but in all cases, follow these guidelines.

Guidelines

1. **The chapter president is in charge** during all emergency or crisis situations until he is relieved by the chapter advisory board chairman, house corporation officer, or General Fraternity representative. In the absence of the president, the next highest-ranking chapter officer should assume these duties.
2. **Contact the proper authorities** (i.e. police, fire, ambulance, etc.) immediately. These emergency telephone numbers should be posted by each chapter house telephone.
3. **The building should be closed and secured immediately** if the emergency has occurred in or around the chapter facility. Only members, appropriate supervisory personnel, and the proper authorities should be allowed admittance.
4. **The president should contact the Crisis Management Helpline at (513) 523-6345.**
5. **The president should notify each of the following individuals or offices within one hour of the emergency.**

Crisis Management Helpline: (513) 523-6345/Option 8

	Name:	Business Phone:	Home Phone:
Phi Delta Theta GHQ:	Sr. Director of Chapter Services	(513) 523-6345 ext.256	(513) 523-6345(8)
CAB Chairman:	_____	_____	_____
House Corporation President:	_____	_____	_____
Province President:	_____	_____	_____
Phi Delta Theta's Insurance Agent:	Favor and Company	(800) 344-7335	(303) 745-8669
Greek Advisor/University Official:	_____	_____	_____

6. **The president should call a meeting of all members to inform them of the emergency** and to review this crisis management plan.
7. **All members should be instructed to make no statements, comments, suggestions, or remarks to the media.** The president is the only spokesman for the chapter until he is relieved of those duties as described in guideline #1 above. Refer to "How to Work with the Media in a Crisis" for assistance.
8. **Sample Media Statement which can be used:** "This is an unfortunate and regrettable event. The Fraternity is cooperating fully with all interested parties. Further information will be given promptly when we have fully completed our investigation."

Phi Delta Theta Chapter Incident Form

(For reporting an accident, illness, or serious occurrence)

The chapter president should complete this form within twenty-four hours of the incident. Please mail or fax it to Phi Delta Theta General Headquarters at 2 South Campus Avenue, Oxford, Ohio, 45056 or fax (513) 523-9200.

Chapter Designation: _____ School Name/Location: _____

Date of Incident: _____ Time: _____

Person(s) Involved: _____

Position/Affiliation: Member Phikeia Guest Employee/Contractor

If employee, what is the supervisor's name: _____

Length of time employed? _____

Did the incident result in an injury or illness? _____

If injured, was the person injured involved in task/job/other: _____

Nature and extent of injury or illness: _____

Did the injury or illness require any medical attention? If so, describe in detail. _____

Describe in detail the circumstances surrounding this incident: _____

Location of the incident: _____ Date of this report _____

Did this incident result in any property damage? _____

What was the nature and extent of the damage? _____

Was a police report filed concerning this incident? Yes No If yes, please attach a copy to this report.

Has there been any media coverage of this incident? Yes No If yes, please explain in detail: _____

Please provide the following information for all witnesses to this incident:

	Chapter President	Witness #1	Witness #2	Witness #3
Name				
Address				
City, State, Zip				
Telephone Number				

Reported submitted by: Name: _____ Title: _____ Date: _____

How to Work with the Media in a Crisis

The first public relations step to take when a media-covered crisis occurs is to call Phi Delta Theta General Headquarters. During business hours (8 a.m. to 5 p.m. Eastern Standard Time) call (513) 523-6345. After the office has closed or on the weekends, call (513) 523-6345 and press option 8 to be transferred. The GHQ staff will assist you in dealing with the media or may even relieve you of the responsibility and speak to the media directly on your behalf.

The media is *not* out to get you. A reporter's primary job is to *report* the full story. Be polite and responsive when questioned. This is the best way to get balanced reporting of the situation. Limit your answers to the facts you know.

Remember: *nothing is off the record.* If you tell anything of importance, they will probably use it, *on the record or off.*

One person, usually the chapter president until he is relieved by someone of higher authority, should officially comment on any type of crisis. The appointed spokesman should have as many of the facts as possible in a reasonable amount of time before speaking to the press, and he should avoid commenting on a situation that is unclear. Do not volunteer information. Do not answer with information about which you do not have personal knowledge. Always speak clearly, use proper English, and avoid slang.

Dealing with the Media

- Be honest . . . be factual . . . be prompt!
- If you do not know the facts, don't speculate. Say that you will get the information promptly.
- Release bad news in a timely manner.
- Avoid responding with "No comment." "I don't have that information" or "I can't answer that at this point" are examples of preferred replies.
- Answer only the questions asked.
- Avoid getting frustrated or mad.
- Stay cooperative and united.
- Do not repeat negative questions or phrases.
- Recognize and do not reply to trick questions.
- **Remember: *Nothing is off the record!***

Television and Radio Interviews

- Use word pictures, anecdotes, and examples that are strictly applicable and accurate.
- Make key (most important) points first, simply and accurately.
- Repeat crucial information.
- Keep a calm voice, even when challenged.
- Use appropriate language and avoid sarcasm, slang, or crutch phrases.
- Avoid nervous laughter.
- Speak for the organization, not from a personal point of view.
- Correct inaccurate statements.
- Face the interviewer; concentrate on talking with him/her, not the camera. Listen, so that responses will be accurate and appropriate.
- Remember microphones are very sensitive and will pick up any noise or side comments.

Crisis Management and Public Relations

Crisis management is much more than just stopping or avoiding a crisis. Crisis management is also crisis prevention, planning for a crisis, and damage control (public relations work dealing with the media after a crisis occurs). Public relations is the one aspect of crisis management that is often ignored.

Having a good reputation and an ongoing relationship with all of your publics (neighbors, local authorities, or university officials) before an unfortunate occurrence will benefit the chapter in handling a crisis.

If your chapter has a positive reputation among university administrators, the administration will likely be more willing to help your chapter recover from a crisis. If other students feel positive about your chapter, they will be less likely to speak badly of you after a crisis.

When positive relationships have not been established, addressing a crisis will be more difficult. This points to the urgent need to have a crisis management public relations plan.

In Case of Serious Injury or Death:

1. Notify the authorities immediately (dial 911).
2. Call the Phi Delta Theta crisis management helpline at 1-513-523-6345 (plus option 8 after business hours).
3. Follow the Phi Delta Theta crisis management plan.
4. Allow only authorized personnel in the room or chapter facility (keep the door locked until authorities arrive.)
5. Allow a professional to notify the relatives. After approval from the university officials and the General Headquarters, the chapter president or chapter advisory board chairman should call the parents to express the chapter's concern.
6. Assist in the coordination of the hospital visitation or funeral/memorial attendance if asked.
7. Do not move anything in the room until instructed by parents or police. After the incident is over, ask the parents what they wish to be done with possessions (in event of a member's death or leaving school). Every effort should be made to help gather the member's possessions if the parents make such a request.

Reporting an Incident or Crisis

In order to help you understand what needs to be reported and how to go about reporting it, we have compiled a short list of important ideas to use as general guidelines. Chapter members have a responsibility to promptly report all incidents that could result in an insurance claim. Prompt reporting often can prevent minor incidents from developing into major problems.

Remember, DO NOT admit liability or responsibility for any occurrence or accident. In general, liability claims are a result of conditions on your premises and/or general operations that are likely to involve someone other than members, employees, or officers.

What Do I Report?

- Any incident that caused or contributed to an injury or death.
- Any demand for compensation, whether verbal or written.
- Any lawsuits or subpoenas served on you or your chapter by an officer of the court.
- Any contacts by an attorney or investigator asking about an occurrence that happened at the chapter facility or that involved chapter members.
- While on the scene of the accident or occurrence get names, addresses, and telephone numbers of all parties involved and of all witnesses.

What Do I Do After I Report?

- Do not admit responsibility or liability in any accident or occurrence.
- NEVER discuss an incident with an attorney or investigator without clearance from General Headquarters or Favor and Company.
- Appoint one spokesman (usually the chapter president) to handle any questions from outsiders about the occurrence.
- Instruct the chapter members not to discuss the incident with anyone outside of the Fraternity.
- Within forty-eight hours, submit a detailed written narrative to General Headquarters, with as much information as possible including witnesses, circumstances leading to the occurrence, whether alcohol was involved and if it was a chapter-sponsored event. See the Crisis Occurrence Form.
- Continue constant communication with General Headquarters and Favor and Company.

What Can I Do to Protect My Chapter, My Fraternity, and Myself?

- Use common sense and good judgment.
- Feel free to contact General Headquarters and/or Favor and Company with any questions.
- Report all the facts as they happened. Do not attempt to hide or alter the facts no matter how damaging they may seem. Investigations are based on the facts as reported.

Risk Management Program Allocation System

The Phi Delta Theta Risk Management Program provides broad protection for the Fraternity. The various areas for determining the costs of the Phi Delta Theta Risk Management Program for your location are outlined below. An invoice for this program will be posted to your chapter's myPhiDelt account. The monies generated from this billing help defray the overall risk management program costs of the Fraternity including educational programming and staff time as well as overall insurance and deductible costs for the entire organization and will reflect the Phi Delta Theta General Headquarters determination of costs for your location using the Insurance Allocation system.

Factor Descriptions:

1. Number of Undergraduate Members

This number is based on current membership after the May 1 Chapter Accreditation Report. Phikeias are included in this figure since they will be initiated members during the allocation year. However, Phikeias who are pledged in the fall semester are not included in this number and if the chapter wishes, they can bill those individuals for insurance as they see fit.

If a chapter fails to submit the roster update, the number may be determined from other resources such as chapter support coordinator or province president reports, but is not a guarantee of accuracy. The number of members considered in the allocation cannot be changed until the next renewal date of the policy.

2. Claims Experience Factor

A sliding scale ranging from 0 to 35 percent has been developed for those chapters that have demonstrated a high frequency or severity of claims. Any information older than four years is not considered in this factor. In unusual cases, the General Council may direct a percentage higher than 35 percent. Pending lawsuits are also factored into this percentage.

Claims Experience Scale

One claim:	Closed with no payment or open with no reserve established	=	0%
	Open or closed with payment or reserve <\$1,000	=	3%
	Open or closed with payment or reserve >\$1,000 but <\$3,500	=	5%
	Open or closed with payment or reserve >\$3,500 but <\$10,000	=	15%
	Open or closed with payment or reserve >\$10,000	=	25%
Two claims:	Closed with no payment or both open with no reserve established	=	5%
	Total payments or reserves >\$0 but <\$1,000	=	7%
	Open or closed with payment or reserve > \$1,000 but <\$3,500	=	10%
	Open or closed with payment or reserve >\$3,500 but <\$10,000	=	20%
	Open or closed with payment or reserve >\$10,000	=	30%
Three or more claims:	Closed with no payment or all open with no reserve established	=	7%
	Total payments or reserves <\$1,000	=	10%
	Open or closed with payment or reserve >\$1,000 but <\$3,500	=	15%
	Open or closed with payment or reserve >\$3,500 but <\$10,000	=	25%
	Open or closed with payment or reserve >\$10,000	=	35%

3. **Life Safety and Loss Control**

A sliding debit scale from 0 to 40 percent has been developed for those chapters failing to respond to recommendations resulting from the on-site life safety/loss control inspection program. The inspection program places chapters into one of three categories defined below.

- Good ranking: none or only minor recommendations
- Needs improvement ranking: several or major recommendations
- Poor ranking: numerous and major recommendations

Debits will be factored based on the ranking as well as the response and implementation of the recommendations.

4. **Probation Debit**

Debits ranging from 1 to 15 percent will be given to any chapter on province president probation, General Council probation, or any type of university/college probation at the time of the insurance renewal.

Only violations that have occurred within the past year are considered when determining this factor.

5. **Chapter Awards**

Credits of up to 10 percent will be given to chapters receiving the Harvard Trophy, Founders Trophy, Kansas City Trophy, Housser Trophy, T. Glen Cary, Phoenix, Gold Star Award, Silver Star Award, and Excellence in Risk Prevention.

The credits are not cumulative. The maximum a chapter can receive in this category is 10 percent.

6. **Chapter Facility**

A 5 to 10 percent debit will be given to chapters owning **or** occupying a chapter facility. The range depends on the type of facility and who owns the facility. Types include: traditional chapter house, lodge, residence hall, or rental. Ownership includes: House Corporation, university, or private landlord.

7. **Risk Management Affidavit**

In accordance with General Council Policy, if members of a chapter fail to complete the Risk Management Affidavit within myPhiDelt by April 30 the chapter will be considered a high-risk chapter and a debit will be issued up to 10 percent of the base cost. Several reminder notices are sent to each chapter in this category to assist them in avoiding this debit.

8. **Event Planning Program**

A chapter will receive up to a 10 percent debit for failure to participate in this General Council Program. Those chapters that excel in event planning will receive up to a 5 percent credit.

9. **Greekbill Adoption**

To promote the financial stability, security, and development of chapters, all groups are required to utilize greekbill as its core financial software for collections, budgeting, and tax filing assistance unless given an exemption from General Headquarters. A debit of 20 percent will be issued to chapters who are not using greekbill or are not exempt.



PHI DELTA THETA

BECOME THE GREATEST VERSION OF YOURSELF