



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% 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, Phikeia, 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 Phikeia.

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.

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 insurance and safety coordinator 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.

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