

# RISK MANAGEMENT PACKET 2018–2019



**PHI DELTA THETA**  
*Become the greatest version of yourself*

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# ATTN 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
- Important insurance policy endorsements
- *Crisis Accident and Occurrence Report*

## PLEASE READ ALL THE INFORMATION IN THIS PACKET CAREFULLY AND THOROUGHLY!

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

The online Event Planning Program (EPP) is available on the website under the *Members/Resources/Event Planning Form*. Non-participation in the Event Planning Program may increase next year's liability insurance for your chapter. Participation is also considered when reviewing award applications.

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 and number of 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 will participate in the *Event Planning Program*. Submitting the event planning forms and social calendar(s) for review by the insurance and safety coordinator will result in properly planned social activities which help lower the number and number of 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 complete the online new member reporting* as well as *online roster updates* in a timely manner to promote accurate billing.

Please continue to look for other risk management information throughout the semester. Be sure to check out the Phi Delta Theta web site at [www.phideltatheta.org](http://www.phideltatheta.org). There are numerous sections that apply to risk management, insurance and housing. The online Event Planning Forms available on the website will allow 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.



Melanie Clayton  
Insurance and Safety Coordinator  
Phi Delta Theta Fraternity

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# 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 colony officers and alumni volunteers, as well as providing educational information on how to plan safe social events. The General Council and the General Headquarters (GHQ) Staff are hopeful that each chapter and colony will adopt this program as a standard of operation when planning 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. This program has already been implemented as a requirement to be eligible for the Gold Star Award. This program will 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.**

### 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 Insurance and Safety Coordinator Melanie Clayton at General Headquarters.

**If any one of the above criteria is met, an Event Planning Form must be completed. Submit it online on the PDT website via the Event Planning tab 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 Insurance and Safety Coordinator to receive special consideration, but an Event Planning Form should still be completed and submitted.*



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## 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.

#### CRITERIA USED WHEN DECIDING AMOUNT OF POTENTIAL CREDIT:

1. Submission of social calendars.
2. Number of event planning forms submitted compared to those events on your social calendars.
3. Number of event planning forms **supported by General Headquarters.**

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

The insurance and safety coordinator 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 Insurance and Safety Coordinator Melanie Clayton at GHQ: (513) 523-6345 or [melanie@phideltatheta.org](mailto:melanie@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 may be sent to the contact(s) listed on the Event Planning Form.

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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 colony 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.

**Depending upon your group's specific situation, chapter advisory board chairman, Greek advisor, and/or IFC approval may not be applicable (contact the director of housing and facilities at GHQ for guidance).** However, if you are unwilling to provide social planning information to any of these constituents, it may be a sign of questionable activities. If your chapter is already providing such information to the above-named parties, good job! Your group is one step ahead of the game!

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 Insurance and Safety Coordinator 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 colony, follow-up with the Event Planning Response received from GHQ?**

It is the responsibility of the chapter or colony 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. 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 colony 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.

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9. **Who do I contact at Phi Delta Theta General Headquarters if I need event planning resources or help completing forms and/or recommendations?**

Melanie Clayton, insurance and safety coordinator

Phone: (513) 523-6345, Ext. 225

Email: [melanie@phideltatheta.org](mailto:melanie@phideltatheta.org)

Fax: (513) 523-9200

10. **What is the history of this program?**

This Event Planning Program was adopted in 1995 from our insurance broker, James R. Favor & 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.

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# 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:
  - Φ Basic risk management
  - Φ Chapter facility maintenance
  - Φ Phi Delta Theta risk management policies
  - Φ Kitchen safety
  - Φ Chapter liability insurance
  - Φ Alcohol awareness
  - Φ Hazing
  - Φ Chapter event planning
  - Φ Fire prevention and life safety planning
  - Φ Alcohol-free programming
  - Φ Crisis management
  - Φ 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 insurance and safety coordinator, 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!

### Director of Chapter Services

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 section on [phideltatheta.org](http://phideltatheta.org)

 [phide.lt/RiskManagement](http://phide.lt/RiskManagement)



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# 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

### GENERAL HEADQUARTERS RECOMMENDS THE FOLLOWING MEMBERS BE INCLUDED ON THE COMMITTEE AS WELL:

- House Corporation Representative: The House Corporation deals with the chapter on many different risk management and property management issues including general upkeep of all fire and life safety equipment in the chapter house.

#### 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.

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## **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.*

## **HOUSE CORPORATION 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

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# 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.



Melanie Clayton  
Insurance and Safety Coordinator  
Phi Delta Theta Fraternity

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# ANNEX MEMO

Attention chapter president, risk management chairman, and social chairman,

## ANNEX LIABILITY AND CHAPTER EVENTS

Greetings from the birthplace of Phi Delta Theta! I hope your summer break was productive and preparations for the school year are in full swing. Over the past several years, several undergraduates have raised questions regarding the alcohol-free housing policy and the legality and liability surrounding “annex” parties. We all should keep in mind the spirit of the alcohol-free policy is to refocus on the founding principles of Phi Delta Theta.

### 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 policy.

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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.

Please discuss this information with your chapter members at your next meeting. Additional resources are available through General Headquarters, and our traveling Leadership consultants can provide information and assistance to your chapter. If you have any questions, please feel free to contact me at General Headquarters.



Melanie Clayton  
Insurance and Safety Coordinator  
Phi Delta Theta Fraternity

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# 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*.



**PHI DELTA THETA**  
*Become the greatest version of yourself*



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# 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. FIPG 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 INSURANCE

ISSUE DATE (MM/DD/YY)  
(DATE)

PRODUCER

ABC AGENCY, INC.  
 (STREET ADDRESS)  
 (CITY), (STATE) (ZIP CODE)  
 (TELEPHONE NUMBER)  
 (FAX NUMBER)

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

**COMPANIES AFFORDING COVERAGE**

COMPANY LETTER **A** XYZ INSURANCE COMPANY, INC.

COMPANY LETTER **B**COMPANY LETTER **C**COMPANY LETTER **D**COMPANY LETTER **E**

INSURED

ANY INDEPENDENT CONTRACTOR  
 (STREET ADDRESS)  
 (CITY), (STATE) (ZIP CODE)  
 (TELEPHONE NUMBER)  
 (FAX NUMBER)

**COVERAGES**

THIS IS TO CERTIFY THAT 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.

| CO LTR | TYPE OF INSURANCE   | POLICY NUMBER | POLICY EFFECTIVE DATE (MM/DD/YY) | POLICY EXPIRATION DATE (MM/DD/YY) | LIABILITY LIMITS IN THOUSANDS |                        |          |
|--------|---|---------------|----------------------------------|-----------------------------------|-------------------------------|------------------------|----------|
|        |   |               |                                  |                                   | EACH OCCURRENCE               | AGGREGATE              |          |
| A      | <b>GENERAL LIABILITY</b>  | POLICY NUMBER | DATE                             | DATE                              | BODILY INJURY                 | \$                     | \$       |
|        | <input checked="" type="checkbox"/> COMPREHENSIVE FORM  |               |                                  |                                   | PROPERTY DAMAGE               | \$                     | \$       |
|        | <input checked="" type="checkbox"/> PREMISES/OPERATIONS UNDERGROUND EXPLOSION & COLLAPSE HAZARD |               |                                  |                                   | BI & PD COMBINED              | \$ 1,000               | \$ 2,000 |
|        | <input checked="" type="checkbox"/> PRODUCTS/COMPLETED OPERATIONS                               |               |                                  |                                   | PERSONAL INJURY               |                        | \$ 2,000 |
|        | <input checked="" type="checkbox"/> CONTRACTUAL   |               |                                  |                                   |                               |                        |          |
|        | <input checked="" type="checkbox"/> INDEPENDENT CONTRACTORS                                     |               |                                  |                                   |                               |                        |          |
|        | <input checked="" type="checkbox"/> BROAD FORM PROPERTY DAMAGE                                  |               |                                  |                                   |                               |                        |          |
|        | <input checked="" type="checkbox"/> PERSONAL INJURY / ADVERTISING INJURY                        |               |                                  |                                   |                               |                        |          |
| A      | <b>AUTOMOBILE LIABILITY</b>   | POLICY NUMBER | DATE                             | DATE                              | BODILY INJURY (PER PERSON)    | \$                     |          |
|        | <input type="checkbox"/> ANY AUTO   |               |                                  |                                   | BODILY INJURY (PER ACCIDENT)  | \$                     |          |
|        | <input type="checkbox"/> ALL OWNED AUTOS (PRIV. PASS.)  |               |                                  |                                   | PROPERTY DAMAGE               | \$                     |          |
|        | <input checked="" type="checkbox"/> ALL OWNED AUTOS (OTHER THAN PRIV. PASS.)                    |               |                                  |                                   | BI & PD COMBINED              | \$ 1,000               |          |
|        | <input checked="" type="checkbox"/> HIRED AUTOS   |               |                                  |                                   |                               |                        |          |
|        | <input type="checkbox"/> NON-OWNED AUTOS  |               |                                  |                                   |                               |                        |          |
|        | <input type="checkbox"/> GARAGE LIABILITY   |               |                                  |                                   |                               |                        |          |
|        | <b>EXCESS LIABILITY</b>   |               |                                  |                                   | BI & PD COMBINED              | \$                     | \$       |
|        | <input type="checkbox"/> UMBRELLA FORM  |               |                                  |                                   |                               |                        |          |
| A      | <b>WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY</b>   | POLICY NUMBER | DATE                             | DATE                              | STATUTORY                     |                        |          |
|        |   |               |                                  |                                   | \$ 100                        | (EACH ACCIDENT)        |          |
|        |   |               |                                  |                                   | \$ 100                        | (DISEASE-POLICY LIMIT) |          |
| A      | <b>OTHER</b>  | POLICY NUMBER | DATE                             | DATE                              | \$10,000 PER PERSON           |                        |          |
|        |   | POLICY NUMBER | DATE                             | DATE                              | \$50,000 ANY ONE FIRE         |                        |          |

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS THE CERTIFICATE HOLDER'S INSUREDS ARE EACH NAMED AS ADDITIONAL INSUREDS. THIS INSURANCE IS PRIMARY AND NON-CONTRIBUTORY AS RESPECTS ANY OTHER INSURANCE AVAILABLE TO THE ADDITIONAL INSUREDS.

**CERTIFICATE HOLDER**

ANY FRATERNITY / SORORITY  
 (STREET ADDRESS)  
 (CITY), (STATE)  
 (ZIP CODE)

**CANCELLATION**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT.

AUTHORIZED REPRESENTATIVE

# 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 the entire chapter being accused of violating local, state, federal, or university/college laws, rules, or regulations.

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.**

| <b>CRISIS MANAGEMENT HELPLINE: (513) 523-6345/OPTION 8</b> |                          |                        |                    |
|--|--------------------------|------------------------|--------------------|
|  | <b>Name:</b>             | <b>Business Phone:</b> | <b>Home Phone:</b> |
| Phi Delta Theta General Headquarters:                      | Dir. of Chapter Services | (513) 523-6345 ext.256 | (513)523-6345(8)   |
| Chapter Advisory Board Chairman:                           | _____                    | _____                  | _____              |
| House Corporation President:                               | _____                    | _____                  | _____              |
| Province President:  | _____                    | _____                  | _____              |
| Phi Delta Theta's Insurance Agent:                         | James R. Favor & Co.     | (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.

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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 ACCIDENT/ CRISIS OCCURRENCE FORM

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: \_\_\_\_\_

Employee?  Yes  No If yes, what is the supervisor's name: \_\_\_\_\_

Length of time employed? \_\_\_\_\_

Was the person injured involved in task/job/other: \_\_\_\_\_

Did the incident result in an injury? \_\_\_\_\_

Nature and extent of injury: \_\_\_\_\_

Did the injury 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? \_\_\_\_\_

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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: \_\_\_\_\_

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**Please provide the following information for all witnesses to this incident.**

|                  | <b>Chapter President</b> | <b>Witness #1</b> | <b>Witness #2</b> | <b>Witness #3</b> |
|------------------|--------------------------|-------------------|-------------------|-------------------|
| Name             |                          |                   |                   |                   |
| Address          |                          |                   |                   |                   |
| City, State, Zip |                          |                   |                   |                   |
| Telephone Number |                          |                   |                   |                   |

**Reported submitted by:** Name: \_\_\_\_\_ Title: \_\_\_\_\_ Date: \_\_\_\_\_

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## 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.



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## 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.

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## **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 James R. Favor & 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 James R. Favor & 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 James R. Favor & 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.

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# INSURANCE ALLOCATION MEMO

To: Chapter presidents and treasurers

**This packet does not contain the Liability Insurance Allocation for 2018–19.** Continuing fluctuation in the insurance market has affected the ability to have the insurance rate for liability coverage available prior to the Kleberg Emerging Leadership Conference as in years past.

For budgeting purposes, all chapters and colonies should prepare to pay increased rates as from the 2017–18 policy year. As always, for US chapters/colonies, the actual liability cost invoice (named the Risk Management Assessment) will be prepared and sent in mid-August from James R. Favor & Company and is due on or before October 1, 2018. Canadian chapters/colonies will receive an invoice from General Headquarters due and payable before October 1, 2018.

The following page is the explanation of the Liability Allocation System outlining the process for determining your group's insurance cost.

Questions regarding this information may be addressed to Insurance and Safety Coordinator Melanie Clayton at [melanie@phideltatheta.org](mailto:melanie@phideltatheta.org) or 513-523-6345.



Melanie Clayton  
Insurance and Safety Coordinator  
Phi Delta Theta Fraternity

# PDT LIABILITY INSURANCE ALLOCATION SYSTEM

To determine each chapter’s pro-rated portion of the total liability insurance bill, each of the following factors have been considered:

- Number of undergraduate members
- Claims experience
- Life safety and loss control
- Risk management violations
- Chapter status
- Chapter facility
- Risk management affidavit
- Event planning program

## FACTOR DESCRIPTIONS:

### 1. NUMBER OF UNDERGRADUATE MEMBERS

This number is taken from the Spring Roster Update, which is submitted by the chapter via Dashboard. 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 leadership consultant 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 percent–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% |

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### 3. **LIFE SAFETY AND LOSS CONTROL**

A sliding debit scale from 0 percent–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. **RISK MANAGEMENT POLICY VIOLATIONS**

This factor is also a sliding scale ranging from 0 percent–40 percent, unless otherwise determined by the General Council. This factor is used for chapters that have violated any of the Fraternity's *Risk Management Policies*. The determination of the actual percentage applied is based upon the severity and/or frequency of the violations. Most risk management assessments were made throughout the academic year and thus will not be reflected on most chapter insurance bills.

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

### 5. **CHAPTER STATUS**

Credits ranging from 1 percent–10 percent will be given to chapters receiving the Harvard Trophy, Founders Trophy, Kansas City Trophy, Housser Trophy, Gold Star Award, and Silver Star Award.

Debits ranging from 1 percent–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.

A credit of 4 percent will be given to the chapter that receives the Excellence in Risk Management Award.

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

### 6. **CHAPTER FACILITY**

A 1 percent–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 a chapter fails to submit the *Risk Management Affidavits* (from the Fall and Winter Reports) within sixty days of the due date, the chapter will be considered a high-risk chapter and a debit will be issued equal 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.

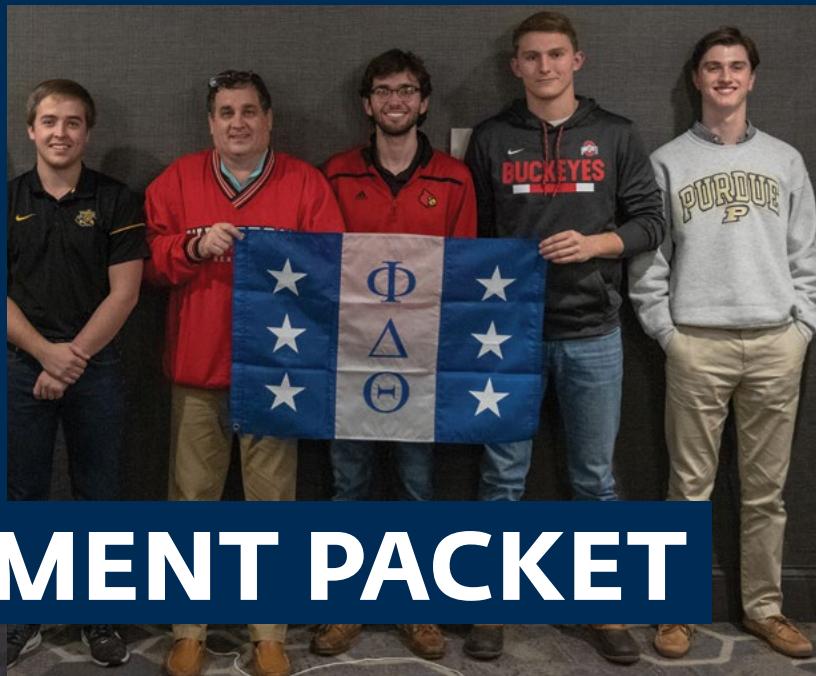
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## 8. **EVENT PLANNING PROGRAM**

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. The debits and credits will be based on the following factors:

- Chapter social calendar submitted
- Ratio of the number of event planning forms submitted to number of events the chapter held
- Number of events supported/denied support





# RISK MANAGEMENT PACKET 2018–2019



**PHI DELTA THETA**  
*Become the greatest version of yourself*