

DIRECTOR OF RISK MANAGEMENT GUIDE



**Delta Tau Delta Fraternity
10000 Allisonville Rd.
Fishers, Indiana 46038**

(Last update: 1-10-09)

POSITION DESCRIPTION

POSITION TITLE: Director of Risk Management

REPORTS TO: Chapter President and sits on Executive Committee

BASIC FUNCTION: The Risk Management Chairman assesses all chapter functions for adherence to fraternity policy. He advises chapter leaders and educates members on issues pertaining to risk reduction. He serves as the Chairman of the Risk Management Committee. The Risk Management Committee should include the Social Chairman, the Shelter and Grounds Chairman, the Director of Academic Affairs, and any at-large members the chapter may desire..

QUALIFICATIONS: Any at-large member in good standing with prior officer experience (Administrative or Executive); appointed by the chapter President and Chapter Advisor and approved by 2/3 vote of the chapter; term of office is for one year; not serving the chapter in any other executive officer capacity. Member of Executive and Social Committees.

DUTIES AND RESPONSIBILITIES: The Risk Management Chairman's responsibilities include, but are not limited to:

- Approves all proposed chapter activities based on Delta Tau Delta's risk management policy, university policy, local, state/provincial, and federal laws.
- Teams with the Shelter and Grounds Committee to conduct a monthly inspection of the Chapter Shelter and grounds for possible hazards. Holds the Shelter and Grounds Committee accountable for correcting any problems within 30 days.
- Reports any accident or incident to the Chapter Advisor and the Director of Business Affairs in the Central Office for potential claims processing.
- Facilitates a minimum of 4 workshops with the chapter on issues related to risk management per year. Two of the sessions should involve the entire chapter. Other groups to present to could include, but are not limited to, pledge classes and joint fraternity/sorority groups.
- Organizes and archives all materials, sign-in sheets, and other documentation of past chapter activities. In addition, he shall collect risk management materials from all resources at his disposal (other fraternities/sororities, local law enforcement agencies, IFC/Panhellenic/Greek Advisor, etc.).

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I. Introduction

The whole issue of legal liability and risk management is driven by forces larger than Delta Tau Delta. In fact, they are driven by forces within higher education and society in general. While no one can control the behavior of any individual, with proper planning and education the risks of inappropriate behavior can be significantly reduced.

The Director of Risk Management Guide was designed as an educational resource for undergraduate members of Delta Tau Delta. The guide provides suggestions for the chapter to plan events that abide by the Membership Responsibility Guidelines (MRG). In addition, the guide contains suggested educational programming. The intent of this education is that activities hosted by Delta Tau Delta reflect your chapters' commitment to excellence.

The chapter's Director of Risk Management plays an important role in the implementation of any chapter activity. His primary role is to ask the question, "Is this activity or event consistent with our Mission and Values and the Membership Responsibility Guidelines?" If the answer is yes, then the chapter can go ahead with the planned event. If the answer is no, then the Director of Risk Management has the responsibility to identify what is inconsistent, and then help the chapter improve the event plan (see Appendix F).

The rationale behind the MRG is risk reduction, not risk elimination. The best we can do is reduce the likelihood of an accident or incident from happening. Meaningful event planning is more than simply going through the motions of risk management. For example, to card at the door and then, once inside, allow free access to alcohol regardless of age is an obvious sham. It's not the physical act of carding that reduces risk. The controls imposed must be sincere to reduce risk and potential liability for illegal or high risk behavior, like providing alcohol to minors or promoting all you can drink functions. **No insurance policy will provide coverage for members that have broken the law. There is no such thing as coverage for violating the law.**

Every NIC fraternal organization, as well as every Panhellenic sorority organization, carries a similar, if not identical, policy. Whether or not they are seen or felt on each individual campus, they exist. In addition, every campus has its own policy spelled out in the student code of conduct. In all of these policies, the message is very clear: obey the law and do not abuse the use of alcohol.

As Director of Risk Management, if you can instill a sense of social responsibility into the membership, you will have succeeded greatly. Through proper planning and a common sense respect for others, respect for self, and respect for property, your events will reflect excellence.

II. Social Functions

Options for Conducting a Chapter Party

Working with the social committee in planning events will be a major portion of your job as Director of Risk Management. The primary responsibility of the social committee is event planning.

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

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

In these days of no common or bulk alcohol sources, no purchase of alcohol with chapter funds, and the 21-year-old drinking age, such planning proves a challenge. Listed on the following pages are three options for the types of events considered appropriate and safe. These options provide the best method of avoiding a potential crisis involving alcohol and large groups. Remember that your goal is for all brothers and guests to have fun without neglecting any procedures consistent with limiting chapter risk.

The three options for the party include:

- 1. Dry**
- 2. Third party vendor**
- 3. BYOB**

THE DRY PARTY: A few years ago the suggestion of conducting a dry party would have been met with ridicule and resistance. Many states still had an 18 or 19 year old drinking age, and the campus climate everywhere was much more accepting of a 'wild party' atmosphere. Today, the same suggestion may still be met with a certain amount of resistance, but much less so. ***Many chapters are incorporating dry events in the overall social program each year and finding them to be a great success!*** The advantages of a dry party from a legal standpoint are clear. All the issues connected with the presence of alcohol are of no concern. As well, expectations regarding atmosphere and individual behavior are much different. Other advantages include the opportunity to socialize with fellow brothers, sorority women, girlfriends, other guests, parents and alumni in a variety of settings, including the chapter Shelter, which may not allow alcohol. A dry approach may also be more conducive for events like retreats, some date functions and out of Shelter functions where members are guests or spectators (i.e. concerts, plays, sporting events).

THIRD PARTY VENDORS/CATERERS: Many Delt chapters have inquired about the possibility of contracting with an outside, licensed vendor to host their event and or serve alcohol. These chapters have successfully used this approach to alleviate some of their liability. The use of an outside vendor may take one of two possible approaches:

- A. Hiring that vendor to work an event hosted at the Shelter. Such responsibilities for this vendor might include checking identification of guests upon entering the shelter and serving food and alcohol. The benefit of this approach, when done correctly, is that the licensed vendor is usually better at checking ID's and not serving intoxicated people than a chapter member would be. This may reduce the possibility that an accident will occur.
- B. Contracting with a vendor that owns its own party facility. This might include a restaurant, a hotel, a private club, a golf course, a church facility, a community center, etc. Although more expensive in some cases, the off-site facility is advantageous in that excessive wear and tear on our chapter homes

and certain premises liability issues are reduced.

General guidelines to be followed when contracting with a third party vendor:

1. Use only properly licensed vendors. This might involve both a liquor license and a temporary license to sell on the premises where the function is to be held, (obtain and keep on file copies of state & local licenses).
2. Use only properly insured vendors and obtain a certificate of insurance as proof. Properly insured vendors will carry a minimum of \$1,000,000 of general liability insurance, evidenced by a properly completed certificate of insurance prepared by the insurance provider. Request a “certificate of insurance” with evidence that the vendor has, as part of this coverage, “off premise liquor liability coverage and non-owned and hired auto coverage.” Request the certificate of insurance name as additional insured (at a minimum) the local chapter of the fraternity hiring the vendor, as well as the International Fraternity with whom the local chapter is affiliated. Be sure to file a copy of the certificate of insurance and highlight the required areas.
3. Request the vendor agree in writing to **cash sales only**, collected by the vendor, during the function. Request the vendor assume in writing all the responsibilities that any other purveyor of alcoholic beverages would assume in the normal course of business, including but not limited to:
 - Checking identification upon entry.
 - Not serving minors.
 - Not serving individuals who appear to be intoxicated.
 - Maintaining absolute control of all alcoholic containers present.
 - Collecting all remaining alcohol at the end of a function (no excess alcohol - opened or unopened - is to be given, sold or otherwise furnished to the chapter.)
 - Removing all alcohol from the premises by 2:00 a.m.

We advise that any vendor unwilling to adhere to these guidelines is a significant risk to do business with.

Advantages of Cash Bar:

- Many sororities encourage their chapters to participate in cash bar events rather than the BYOB type. Most national sororities feel that cash bar social events hosted by a fraternity provides a safer environment and less potential for alcohol misuse.
- With a cash bar a professional, licensed and insured catering firm monitors the distribution of alcohol making sure the legal drinking age is enforced.
- Litter and cleanup is minimized because the environment is more controlled.
- Peer pressure for changing designated event ending times is minimized. The contract or laws of the state bind the caterer to stop the service of alcoholic beverages.
- The professional bartender will have an ample supply of non-alcoholic beverages available throughout the event.

BYOB: For those chapters wanting to make alcohol available to of age members and guests but not contract with a third party vendor, a BYOB function is its only option. Because responsibility for planning and monitoring rests with the chapter brothers, careful adherence to suggested guidelines is essential. The following is provided for consideration when planning a BYOB party.

Provide alternative beverages and non-salty foods appropriate to a theme

- The percentage of non-alcoholic beverages should at least equal the percentage of underage guests.
- Many of age guests will prefer alternative, non-alcoholic beverages.
- Several non-salty snacks and other food items must be available for all guests during the duration of the social event.

- Breads, meats, cheeses, vegetables, brownies, pizzas, subs, etc. are considered appropriate foods.
- Food, alternative beverages and BYOB alcohol must be placed in the same centralized area.
- Water and coin operated vending machines do not qualify as acceptable non-alcoholic beverages
- Non-alcoholic beverages must be dispensed from closed containers (cans, plastic bottles or fountain machines).

Types and amounts of alcohol per person (for a typical 4-5 hour event)

- Recommended - 6, 12 oz. cans of beer per **couple**
- Maximum - 6, 12 oz. cans of beer per **person, or...**
- Recommended 4, 12 oz. wine coolers per **couple**
- Maximum - 4, 12 oz. wine coolers per **person**
- Absolutely no hard liquor
- No “squeeze bottles”
- No alcohol in members’ rooms during social functions
- No bottles, except wine coolers (poured into plastic cups by the bartenders before consumption)

Entrance to the social event

- All individuals arriving at the entrance to the social event must have their name on a pre-printed invitation guest list.
- If a person is not on the list prior to the event, no access is allowed (to ensure that men and women are treated equally at the entrance, monitors also must be both male and female.)
- One (well-lit) entrance, controlled and monitored is suggested.
- Legal-age monitors check to see if those entering are either members or on the invitation guest list.
- Members and guests with alcohol are required to show proof of legal drinking age; (picture ID with birth date is acceptable).
- A guest’s name is checked off the list once she/he has entered the social event.
- Hired security guards are also suggested in addition to members who will serve as monitors.
- Several safety exits must be available due to fire codes/laws; however, safety exits cannot be used as entrances.

Invitation Guest Lists

- Guest lists must be generated for each function with specific names of all non-members who have been invited. *No more than three guests per member are recommended.*
- A bag full of invitations to an entire sorority, for example, even if the social is BYOB, is still considered an “open party.”
- Invitations should be individualized with the name of the guest and the brother on it. Likewise, there should be a guest list at the door so one can match the invitation to the guest list. If a person has an invitation but is not on the guest list, they DON’T get in.
- Social events (with alcohol) open to the entire Greek system are also considered “open parties.”
- Many groups also include their member’s birth date on the guest list to further distinguish who is and who is not of legal drinking age.
- Guest list should be completed four hours (or equally reasonable time limit) prior to an event in order to prepare adequately.
- All members and guests bringing alcohol to a social event shall be carded at the entrance to provide proof of legal drinking age, (21 years old or older). At this time those members and guests who have established proof of legal drinking age will be distinguished in some way, (usually with a non-adjustable, hospital-type wristband and a hand stamp).

Wristbands

- Members and guests who are 21 years and older and who have checked alcohol into the social event

receive a wristband, (non-adjustable, hospital type wristband).

- Many IFCs have purchased wristbands in bulk and redistributed bands to their member fraternities.
- An individual checking alcohol into the social event also receives a stamp on the hand. (This procedure will stop guests/members from leaving the social event and trying to return sometime later with more alcohol).
- Members or guests without wristbands/stamps are not allowed to possess or consume alcoholic beverages.
- A system for distributing alcohol should be adopted, one that monitors the number and brand of the beer each member brings.

Safe Transportation Recommendation for Chapter Functions

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

The safe use of automobiles is critical to the well being of all Delta Tau Delta members.

Effective immediately, we request each local chapter and/or colony implement a policy eliminating the use of:

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

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

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

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

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

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

- The driver of the vehicle was unfamiliar with the van. Think about the times you jumped into a friend or family member's vehicle and searched for the lights switch, the air conditioning controls or how to dim the lights
- The driver was not a professional driver; while he might have been sober, his passengers were not. Dealing with the distraction of passengers can be difficult, even for professional drivers.
- The General Liability Hired and Non-Owned Auto Coverage afforded under the national fraternity's liability policy was immediately put into play due to the rental company and driver's insurance having insufficient limits to pay the entire amount of damages.

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

- Commercial Auto Insurance that provides coverage for transporting people and property for a fee.
- Commercial Auto Insurance that provides, at a minimum, primary coverage of \$1,000,000.00 combined single limit for bodily injury and property damage.
- A professional driver who has a valid commercial vehicle operator's license in the state in which the driver is located.

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

III. Questions and Answers

Living a life committed to excellence means following the law – even when we do not want to. This compilation of inquiries represents some of the more frequently asked questions regarding the MRG and risk management in general, and specifically regarding mass quantities of alcohol. Some of the questions ask for answers that are not specified in the MRG or Enforcement Criteria. The answers to these questions are derived from generally agreed upon standards of risk management. In the truest sense of the word, those “answers” are guidelines, as opposed to the MRG, which is policy.

Take time to review each one of these questions and answers. Chances are, if you’re a chapter officer, you’ve heard these questions asked by members. If you’re simply a regular member of the chapter, then perhaps you’ve asked or wondered about some of these questions yourself. Remember, unless otherwise stated, these answers represent the best method for reducing risk in a chapter. The Fraternity supports these recommendations as one of the better ways of reducing risk at a chapter function.

- 1) **What constitutes a Delt function?** The general “rule of thumb” is that anytime 25% or more of the chapter is present, the gathering could be considered a Delt function. Of course, the possibility always exists that a gathering or event with less than 25% of the chapter could also be considered a Delt function. **In fact, some universities and colleges define a fraternity function as having as few as two active members present.** Some of the variables to consider include the location, the purpose or intent of the event or gathering, the number and variety of other students present, and the presence and distribution of alcohol. *The event itself may not initially be a Delt function but as the night goes on it may quickly appear as one and the MRG should be followed. Delts tend to congregate. If it looks like a Delt function, sounds like a Delt function, then you should treat it like a Delt function.*

When trying to determine the nature of a function, ask yourself the following question, “Was the event ever discussed in a chapter meeting or was the chapter used as a vehicle to promote or sponsor the function?” If you answer yes to this question, then the link between the chapter and the function is legitimate enough to invoke the Member Responsibility Guidelines.

- 2) **How can such circumstances (*location and purpose, number and variety of students, presence and distribution of alcohol*) affect whether or not our gathering could be considered a Delt function?** Consider the following example. Let’s say that a small group of Delts has a party at an off-campus apartment. This party might look like a Delt function if the chapter has just won the intramural football championship. Likewise, if most of the people who eventually show up at this party were Delts, then it would very easily seem that the party was held on behalf of the chapter.

Also, if the party is talked about in a meeting, organized by the social chairman, or if signs appear in the Shelter, then the party could very well be considered a Delt function. Again, if the chapter is used as a vehicle for promoting this function, then it is likely to be considered a Delt function. Remember: when it comes to having a party, the only difference between *perception* and *reality* is the spelling. Always take into consideration what an outsider would think if he or she saw a large number of Delts socializing together.

- 3) **If this sort of activity (*off-campus party*) can be considered a Delt function, does this mean that the MRG applies?** Yes. If a large group of members pool their money to buy a keg or a tub full of beer for the annex or a member’s apartment, then this violates the MRG. This is particularly true if the reason behind the function is simply because kegs are not allowed in the Shelter. Location isn’t the issue here. No matter where the function is held, if the circumstances surrounding it lead an individual to believe that it is a chapter sponsored function, then the MRG

is applicable.

- 4) **Why can't we have kegs?** The reasoning behind this policy is sound. The decision to drink alcohol is a personal choice, and when usually less than 25% of your membership is of legal age to consume, having any source of alcohol other than BYOB is increasing the risk of accidents. Also, because someone in the chapter has to purchase the keg it puts them at personal risk for the behavior of everyone who consumes. That is an unfair situation to put any brother in. Even at a BYOB party you still have the responsibility of providing a safe social function!
- 5) **I didn't know we couldn't have kegs in our apartments.** This is no different than the Chapter house. Chapter parties at apartments have resulted in the same kind of problems as those held at the chapter house. The largest factor concerning the MRG is following the law. Even though the party is at another location other than the Shelter, people will still perceive it as a Delt function even if you claim that it is not a Delt party.
- 6) **From a risk management standpoint, then, it's not safe to have keg parties at annexes or apartments?** Correct! What we're saying, quite simply, is think before you act. Ask yourselves, "If we have this activity at this place and at this time with these people buying the alcohol, then could it be considered a Delt function?" If the answer is yes, then you are putting yourselves at risk and violating what the MRG was designed to accomplish...not to tell you when, where, or how much you can drink, but to minimize your risk.

Furthermore, you have to consider the individual risk involved when members have parties where alcohol is purchased and served to guests. Those situations are not covered by the Fraternity's insurance policy, which puts the individual or individuals in the annex or apartment at a very high level of risk. Consider, too, the fact that if the purpose behind annex or apartment parties is to "get around" the alcohol policy, then the chapter has committed a Level III violation of the Member Responsibility Guidelines.

- 7) **Can each member bring in a case of beer?** Short Answer: NO! Long Answer: Do you honestly believe that each of these members is going to drink a case of beer? *Personal Consumption* (BYOB) means what you will consume yourself. Most people will not and the excess winds up in a beer drop where anyone else can consume. This then becomes a central source at a chapter function with the chapter's funds, and the chapter will be liable. Further, this expectation contradicts our low-risk guidelines described in DTAA.
- 8) **Why is it that we can't have lots of individual cans or bottles of beer instead of a keg?** This is still a common source. BYOB means purchased for your own personal consumption during the function - not for anyone and/or everyone.
- 9) **Why is it wrong to take up a collection for alcohol?** When this takes place, it is Delt that is buying the beer and it is Delt that could be held responsible, and the purchase is usually going toward a common source.
- 10) **When is it considered purchasing alcohol with chapter funds?** Any type of collection taken by members, and/or so called "social dues," for the purpose of purchasing alcohol is considered to be a chapter function with chapter funds. Also, any time members are required or requested to bring certain amounts of alcohol to a function, then they are providing alcohol on behalf of the chapter.
- 11) **What is an open party and why can't we have them?** An open party is any event where

anyone can be admitted. This prohibits us from monitoring numbers and preventing problems. We are in the Fraternity business not the bar business. You can more easily control your members and their guests than you can control John Q. Public. This is where the majority of problems arise. He doesn't care about your chapter, your members, or your reputation, all he wants to do is party.

- 12) **How many guests can be invited to a Delt function?** In order to limit the number of people at your function to a manageable number, we recommend that each member of the chapter only be allowed to invite *up to three other persons* to the function. Invitations should be such that they are not easily duplicated. The name of the guest as well as the name of the member should appear on the invitation. Likewise, the invitation is matched with a master guest list when the guest enters the function. For chapters without a Shelter, you should consider the size of the facility where the function is to be held. Oftentimes, the space being rented or used has an occupancy limit set by local city ordinances.
- 13) **How much alcohol can/should be brought into a Delt function by an “of-age” guest?** While the MRG does not state specific quantities of alcohol, we recommend no more than three (3) twelve ounce cans of beer or two (2) wine coolers, but in no case should it exceed six (6) cans of beer or four (4) wine coolers per person. No hard alcohol of any kind and no glass bottles. Wine coolers should be poured into cups provided by the chapter.
- 14) **How is the alcohol to be distributed?** Each guest will check in his/her alcohol with a “bartender.” The bartender is preferably a third party, i.e. not a Delt, hired by the chapter. If this is not possible, then he must be of legal drinking age. He will, in turn, provide the guest with a punch card with the name and amount of alcohol brought in by the guest. (These can be created using any desktop publishing software.) When a guest wishes to retrieve his/her alcohol, he/she simply presents the punch card to the bartender, who punches the card accordingly, and provides the guest with a drink. Guests are limited to one beer or wine cooler at a time and must produce their empty beer can or their plastic cup in order to receive another drink. Prior to admittance to the function, all guests must be carded for proof of legal drinking age. Also, only allow those of legal drinking age to bring alcohol into a function.
- 15) **What’s the best way to ensure that only twenty-one year olds have access to the alcohol?** As each guest enters the function, he/she is “I.D.’d.” Once carded, a guest of legal drinking age will receive a wristband that must be worn and visible when receiving alcohol from the bartender. Carding should be performed by an off duty police officer or hired security guard. If this is not possible, the person checking for I.D.’s should be over twenty-one and refrain from drinking alcohol during the event. It is not a good idea to have your youngest, least experienced members “manning” the door. You can also achieve greater control by restricting where alcohol may be consumed to a certain area or room at the function, i.e. basement, etc.
- 16) **What’s the best way to keep the event under control?** The chapter should employ a system of sober monitors i.e. members of the chapter whose job it is to maintain order during the event. Their responsibilities include monitoring for underage or excessive drinking, clearing the Shelter or other location when the event ends, etc. Each chapter should have one (1) sober monitor for each fifteen (15) to twenty (20) guests. Likewise, one member of the executive committee should be a sober monitor during each event. You might also explore the possibility of hiring an off-duty police officer to assist with the monitoring of the function. Many chapters also employ the services of a local security company to aid in crowd control. Oftentimes this official presence is enough to remind your guests that proper behavior is expected.
- 17) **That’s a great message for right now, but what about the alumni who come back at Homecoming? All they do is show up with a lot of booze, tell “war stories” and make it**

even more difficult for us to follow the MRG. Prior to Homecoming (or any alumni event) you need to let your alumni know what the rules are! This can be done through your alumni newsletter or some other method of communication. Sometimes your Chapter Advisor or House Corporation best communicates it. Most of the resistance comes from the alumni who remember the way it was. For these alumni, there's no quick fix. Stick to your guns, though, and they'll get the message. Sure, they might not stop by the Shelter for a few years, but just as attitudes go in cycles, so do alumni. They eventually come to realize the necessity for abiding by the MRG. If you're having a tough time with one alumnus in particular, have him talk with your chapter advisor, or a member of your house corporation. Remember it's usually best to have alumni work out these types of problems with other alumni; after all, they are now his peers.

- 18) **What about the other fraternities on campus? Don't they have the same alcohol policy as Delta Tau Delta?** Yes, but just called a different name. The majority of fraternities on your campus and across the country utilize the risk management policy developed by the Fraternity Insurance Purchasing Group (FIPG). Delta Tau Delta's Member Responsibility Guidelines (MRG) and FIPG share many of the same basic tenets, i.e. prohibiting kegs or other bulk quantities of alcohol, requiring BYOB and third party vendors for all chapter functions, restrictions on the use of chapter funds for the purchase of alcohol, etc. The only major difference between the MRG and FIPG is the way in which violations of the rules are reported.
- 19) **“Why can other fraternities have kegs and we can not?”** *They can not.* If you know of any incident please notify the Central Office immediately so we can inform their respective office and take steps to end these violations. Your identity will be kept confidential.
- 20) **What should you do when you know that another fraternity on your campus is blatantly violating the FIPG guidelines?** Each of the 63 NIC member fraternities and several of the NPC sororities have pledged their resources to reprimand those chapters who fail to abide by their alcohol policy. Each headquarters has agreed to a system of mutual reporting. If you know for a fact that one or more fraternities are violating their alcohol policy, then you should call the Central Office in Indiana at your earliest convenience. We'll contact the headquarters of the offending chapter and do the reporting for you. All sources of information remain confidential so you don't have to worry about the incident coming back to haunt you.
- 21) **Who came up with the MRG? Where does it come from?** The Member Responsibility Guidelines were passed at the 1990 Coeur D'Alene Karnea. The Arch Chapter and Undergraduate Council wrote the first drafts. These two bodies decided upon the basic tenets of the Guidelines, while a committee drafted the final document appointed by then President David L. Nagel. And while the genesis of the MRG can be found within the Fraternity, some of the wording was influenced by the risk management policies of Phi Delta Theta and Alpha Tau Omega, as well as FIPG. However, these are Delt guidelines, not written or inspired by any outside entity.
- 22) **Who's supposed to enforce this policy?** The opening lines of the Enforcement Criteria states it best. “It is the responsibility of every undergraduate chapter member and alumnus volunteer to see that the Guidelines are upheld, and more importantly, that the spirit of the Guidelines is met.” *The spirit of the Guidelines is to help reduce risk.* Of course, undergraduate chapter members shoulder the day to day issues regarding enforcement. The MRG is best understood when based on the understanding that this is a policy that reinforces *individual responsibility and accountability*. You should know, as well, that every representative of the Fraternity i.e. chapter advisors, house corporation members, division vice presidents, Central Office staff, Arch Chapter members, even other chapter officers will help any chapter enforce this policy.

Developing a dependable support network for enforcing the MRG is quite likely the most

important part of a chapter's management strategy. By keeping this network informed of your successes and obstacles, you tend to avoid problems more often. Remember that your network's ability to aid your chapter depends on your willingness to share ideas and work through problems.

When you get down to it - the MRG tells you one thing - Follow the Law. If you are under 21, don't drink. If you are over 21, do it in accordance with our low-risk guidelines, and don't buy alcohol for minors. If you violate these laws, then don't be surprised if you are held individually accountable and liable for your actions.

- 23) **Which policy should we follow...the college/university policy or the MRG?** While the MRG is the only risk management policy for the Fraternity, it's not uncommon to find that a college or university has a more stringent policy regarding risk management. If this is the case on your campus, then the stronger of the two policies applies. In reviewing your campus policy and the MRG, you'll probably find many similarities between the two, allowing for an easier implementation.
- 24) **Won't continued policies such as these put all Greeks at a competitive disadvantage?** No, absolutely not. In fact, we need policies like these now more than ever. With rush numbers down across the country, Greeks need to take a good hard look at the type of product we are offering. Not only does the MRG play an integral role in reducing risk; when followed, it demonstrates a chapter's level of maturity and willingness to address a chapter management issue riddled with emotion.
- 25) **Aren't we a "social" fraternity?** By definition yes, but you should interpret the word "social" in its broader meaning. You will live in the society of man, and as a person of more than ordinary intelligence, character, and ambition, you should accept a special responsibility to serve that society well. The Fraternity will expect of you.

Socializing happens regardless of the presence of alcohol. But some of our chapters have gotten to the point where alcohol must be present in order for social interaction to occur. The concept of a social fraternity is one that reflects the values and mores of the local community, university, the International Fraternity, as well as society at large. The fraternity should mirror society and allow members the opportunity to grow academically, intellectually, spiritually, as well as socially. It is our role to better prepare our men for society without a dependence on alcohol, hence social fraternity.

So in our case, "social fraternity" does not mean non-stop partying. The parties are but a small part of a much bigger picture. But it does mean you must take care to plan carefully all the events you host. A successful chapter is aware of this fact and strives to emphasize all facets of fraternal life in chapter programming. In the end, no matter how you define "social," no definition can ignore the law.

- 26) **Who do I contact if I have a question about the MRG or the insurance program?** Your best bet is to get your question answered by your local chapter advisor. However, if this is not possible, or if you and your advisor are unsure about a specific item of the MRG, call the Central Office. All Fraternity Directors are well versed in the MRG. The number is (800) 335-8795. If you have questions on the insurance program, please ask to speak with the Director of Business Affairs. If you happen to call after the Office closes, please leave a message on the answering machine.

Finally, the Fraternity has hired a professional consultant to assist us in minimizing our risk and handling incidents. If you are in the planning stages of an event, and questions arise that cannot be

answered by your local advisor or the Central Office, we will contact **Linda Wright** with **Engle Martin Claims Administrative Services**. She can be reached by calling **1-888-922-6335** and has been a tremendous asset to the Fraternity in minimizing inherent risks associated with events.

As was stated at the outset, there will always be questions. Fortunately for us all, by working together, there will always be answers. As this workbook is updated, new questions and new answers will be added in order to provide the most up-to-date and accurate information available.

IV. Additional Educational Responsibilities

The first part of this guide has dealt with the issues of hosting a social function and alcohol management. Although this may be the most time consuming of activities, it is only a part of what the Fraternity can do to be proactive in influencing the behavior of our members. Studies show that prevention through education is one of the best ways to avoid problems. Therefore, the Director of Risk Management should take care to plan programs which can educate our members on the risks associated with a variety of topics. This section contains descriptions of programs and resources which the chapter and its members can take advantage of to enhance its membership development program and reinforce what behaviors are consistent with the Mission and Values of the Fraternity as well as the MRG. Examples are given of Fraternity programs as well as suggestions of programs, which you should utilize, from the university and local community.

1. Alcohol and Drug Abuse Program

Delts Talking About Alcohol (DTAA) has been Delta Tau Delta's initiative to address alcohol abuse since 1986. For nearly twenty years, this program was presented by trained facilitators who would visit a chapter to talk about alcohol abuse prevention. In 2006, DTAA evolved to incorporate AlcoholEdu as the new vehicle for alcohol abuse prevention programming. In 2008, DTAA incorporated a sister program of AlcoholEdu called GreekLifeEdu.

GreekLifeEdu offers a confidential, personalized experience for each member. It is used by over 26 Greek organizations around the country. GreekLifeEdu is available 24-hours a day via the Internet and can be completed at an individual pace.

Each new member is expected to complete the course within the academic term of his initiation. To continue the tradition of Delts Talking About Alcohol, we encourage every chapter to follow the online education with discussions between brothers and advisors about the dangers of alcohol abuse to our Fraternity. It is your responsibility as the director of risk management of your chapter to ensure the *DTAA: Powered by GreekLifeEdu* program is implemented successfully.

The course (www.greeklifeedu.com) is completed on an individual basis, but there are proactive approaches you can take to keep members on target. You can find resources for the implementation of *DTAA: Powered by GreekLifeEdu* at the Fraternity's website or call 1-800-DELTS XL. Your chapter's loginID for GreekLifeEdu is included with the mailing of the new member education manuals and badges. If you need the chapter loginID at anytime, you can contact the Central Office by phone or email DTAA@delts.net.

Online education can provide a solid foundation of knowledge, but its thoughtful discussion that reinforces the importance of safe alcohol use for our brothers, chapters and Shelters. In addition to basic completion of the DTAA course, it is highly recommended for each chapter to discuss the problems associated with alcohol abuse. As the director of risk management, you can facilitate these conversations or you can invite an alumnus, campus administrator, campus counseling center staffer or Greek advisor to lead the discussion. There are facilitation tools at the DTAA page of the Fraternity's website.

2. Sexual Abuse Program

Rape. Date Rape. Sexual assault. Sexual harassment. Sexual abuse. Sexual misconduct. Whatever the word, whatever the phrase, there is absolutely no place for it in Delta Tau Delta. At Delta Tau Delta, we detest sexual abuse of any kind and we recognize and accept the important role we can and must play in stopping it. As a fraternity that values human rights and the dignity and worth of every human being, we're committed to developing and reinforcing moral character. Every Delt is expected to adhere to the highest standards of brotherhood, to act with integrity and virtue and to respect and honor the rights of others.

Resources exist on campus and in the community for you to take advantage of. The counseling center of the university will have trained staff on working with victims of rape as well as conducting awareness programs for both males and females. These staff persons can assist in the facilitating of whatever program they have at their disposal. Also, rape crisis centers in the community have educational programs, which can be scheduled for the chapter alone or with another organization.

In accordance with the Fraternity's Accreditation Program, each chapter must complete a sexual assault education program each year with at least 90% of the chapter in attendance. This sexual assault education program is for **all** members, and is separate from the sexual assault education training contained within GreekLifeEdu. GreekLifeEdu does not meet the accreditation criteria. A separate chapter-wide presentation must be scheduled.

3. Hazing

Hazing is humiliating and inhuman. It is the antithesis of brotherhood, a mockery of our Mission and Values, and a complete misrepresentation of what fraternity is all about. No one in his right mind could find anything that is even remotely beneficial in the violation of another's physical well being or personal dignity. It cannot and will not be tolerated.

Resources available on the Delta Tau Delta website include the NIC's "Breaking Down Hazing" and the Fraternity's "Brotherhood Building Activities." Both of these resources can be found at <http://www.delts.org/Resources/Committee/Pledged.htm>

Other resources that you can call on are the local Greek advisor, your chapter consultant, the director staff in the Central Office, and your respective division officers. All these people can speak to the chapter or pledge class on the expectations of fraternity membership to prevent acts of hazing to occur and creating environments that will not allow or tolerate hazing.

This program shall be conducted for each new pledge education class participating in the Delt Development Program as set forth, in part, in A Life of Excellence: Member Resource Manual. In addition, this program needs to involve all members of the chapter as a part of their continuing education and the chapter's support for the respect and dignity of our brothers.

4. Fire Prevention Program

The Greek world has suffered several tragedies in recent years when a fraternity house goes up in flames and takes the lives of some of the members and guests in the house. With so many of our groups maintaining Shelters, we must take care to provide a living space which is safe as possible from the threat of accidental fire.

If the chapter maintains a common living arrangement, a fire prevention program shall be conducted for the entire chapter (including pledges) each fall and spring. This program is to include: maintenance of smoke detectors, sprinklers, or fire extinguishers; fire drills; posting and discussion of evacuation routes; maximum occupancy; etc. Contact your local Fire Marshal or college officials in charge of fire safety to schedule this program. You should include the chapter advisor and house corporation officers in this program. In addition, Fire Safety Inspection reports need to be conducted at least twice a year and a copy of these reports given to the house corporation, chapter advisor, and the campus Greek life advisor.

5. Health Education Program

This program contains two components. First, it shall ensure that the chapter facility meets all health codes we are subject to. A general safety inspection to determine if the public areas of the facility are

safe (i.e. no loose banisters, broken windows, broken locks, lighting, etc.) is one part of this. If the chapter has a kitchen and general eating area, health inspections must also be conducted on a regular basis. In addition, expectations must be placed on the private rooms of members to promote the health and safety of the residents and their neighbors. Preventive maintenance and daily care of the facility should be a part of the continuing education of all our members. You should contact the local health inspector for care of kitchen facilities and your house corporation for expectations on facility safety and cleanliness.

A second component of health education is discussion of current health risks collegians face in their personal lives. Sexually transmitted diseases, eating disorders, and healthy lifestyle activities are other issues that students on college campuses are involved with which affect the well being of our members, friends, and guests. The more informed we are of these topics and the issues surrounding them, the better we can care for our friends and ourselves. Contact your host institution's health services or appropriate local medical professionals for ideas on programming which address the local concerns of your chapter and campus community.

V. Effect on Insurance Program

Since its inception, the Fraternity's Insurance Program has helped several chapters in times of necessity. You should know that many of these claims could have been avoided if the Member Responsibility Guidelines had been more closely followed. And while some of the claims may seem minor, the majority of the cases involve alcohol.

It is important for us to realize the impact that our actions have on the Fraternity as a whole and your chapter's insurance coverage. From a Fraternal standpoint, these numbers only magnify the need for us to constantly evaluate the environment we create for ourselves, the physical condition of our chapter, and the quality of our brotherhood. If we are not providing ourselves and our brothers with a positive fraternity experience, we have the duty and the responsibility to change.

Also, each chapter receives an adjustment in the amount you pay based upon your chapter's claim history. **In a very real sense, you control the premium. Your actions and activities have a direct bearing on the amount you pay.**

VI. RISK MANAGEMENT = PERSONAL RESPONSIBILITY

During our discussions of Risk Management we often make the processes to ensure life safety and protection of property more complicated than necessary to compensate for a significant failure, *the failure of each and every member being prepared to accept responsibility for their personal actions*. The answer is so simple that it is often missed as we attempt to engineer elaborate systems to avoid difficulties from arising out of the operations of each of the Delta Tau Delta chapters. If each member will assume responsibility for their actions and live their life by the lessons learned in the Ritual of Delta Tau Delta, Risk Management would be a topic that would be less frequently used in our vocabulary. Also, the significant financial burden put on each of us, by the need to support our Risk Management program, would be greatly reduced. The following are simple rules to follow for each of our Delta Tau Delta undergraduate members.

RISK MANAGEMENT AND LIFE SAFETY DO'S AND DON'TS OF UNDERGRADUATE LIFE

DO'S

1. **USE YOUR COMMON SENSE** – Question your actions, if you would be embarrassed to read about your actions in tomorrow's newspaper or to tell your parents, STOP!
2. **BE YOUR BROTHERS' KEEPER** – Utilize your common sense to protect our brothers and friends when they are unable to utilize their own common sense.
3. **UNDERSTAND THE PERSONAL CONSEQUENCES OF YOUR ACTIONS** – Brothers' mistakenly believe their actions become the responsibility of the Fraternity and not them individually. Remember that a significant insurance claim against Delta Tau Delta affects the Fraternity's insurance premiums for five years into the future. It is the serious injury (i.e. paralysis, loss of limb, loss of sight, loss of hearing or death) of you, your brother, friend or chapter guest that caused the significant insurance claim and memories of which you or your brothers must live with for the rest of their lives.

DON'TS

1. **DO NOT PUT YOUR FUN BEFORE THE SAFETY OF OTHERS** – The selfish actions of a few leads to the harm of many.
2. **DO NOT ACCEPT THE LIABILITY FOR OTHERS DESIRE TO BREAK THE RULES** – Often individual members that do not live in the chapter house will host a party at their off campus home and state that it is not a chapter function. In actuality, the individual violates criminal statutes by purchasing and serving liquor to minors and puts his assets *and those of his parents* in jeopardy of loss due to civil litigation.
3. **DO NOT FORGET TO RESPECT YOUR FELLOW STUDENT** – Each year numerous fights are reported involving Delta Tau Delta members where each member risks criminal charges, civil litigation and serious injury. In addition, the need to respect the opposite sex has never been greater. It must be understood that when dating, "NO" means "NO". Each year the lives of many young men and women are destroyed from what should be a fun date turning into accusations of date rape.

Member Responsibilities of Delta Tau Delta Fraternity

General Expectations

1. Failure to comply with a sanction or corrective action assigned as a result of a MRG violation will be considered a Level III violation. Additional Level II violation while under Delta Tau Delta Fraternity sanctions will be considered a Level III violation.
2. A Chapter that has been recognized as a Court of Honor or Hugh Shields chapter by the Arch Chapter, will forfeit that status and return the Hugh Shields Flag if a Level II or Level III MRG violation is verified during the following year. Hugh Shields Flag winners will not count the forfeited year toward retirement of a five-year flag. A chapter that experiences a Level II or Level III MRG violation will not be eligible for consideration of either Court of Honor or Hugh Shields designation during the year the violation was verified.
3. The public image and honor of the Fraternity being the responsibility of every member of the Fraternity, no chapters shall present, allow, or permit to continue inappropriate chapter programming that brings or could bring dishonor to the Fraternity.
4. All incoming members of Delta Tau Delta Fraternity agree and are bound to the terms of the Delta Tau Delta Fraternity Claims & Dispute Resolution Plan as the sole means of dispute resolution. This Plan can be located on the Fraternity's website at www.delts.org/resolutionplan

Hazing

No chapter of Delta Tau Delta shall indulge in any physical abuse or undignified treatment (hazing) of its pledges or members. Permission or approval by a person being hazed is not a defense. Hazing is defined as any action taken or situation created intentionally, whether on or off Fraternity premises, to produce mental or physical discomfort, embarrassment, harassment, or ridicule. Such activities 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, kidnapping of actives by pledges or pledges by actives as well as the forced consumption of

alcohol, wearing apparel 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 academic activity, and any other activities which are not consistent with Fraternal law, Ritual or policy with the regulations and policies of the host educational institution. Furthermore, chapters shall follow Delta Tau Delta's Delt Development Program.

Abusive Behavior

The Fraternity will not tolerate or condone any form of abusive behavior, including sexist or sexually abusive behavior, on the part of its members, whether physical, mental or emotional. This is to include any actions, activities or events, whether on chapter premises or an off-site location directed toward members or non-members or any actions which are demeaning to women or men, such as verbal harassment. Such behavior includes, but is not limited, to hazing, fighting, and sexual assault. The employment or use of strippers, exotic dancers or similar, whether professional or amateur, at a fraternity event as defined in this policy is prohibited.

Chapter and Shelter Management

1. The shelter, 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 host institution, health, or fire department regulations, must be followed in each chapter.
2. The possession, storage and/or use of firearms, weapons, or explosive or incendiary devices of any kind within the confines or premises of the shelter or at any function sponsored by the chapter is expressly forbidden.

Alcohol and Drugs

1. No chapter of Delta Tau Delta may purchase alcoholic beverages with Fraternity funds, nor may anyone in the name of or on behalf of any chapter coordinate the collection of any funds for such a purchase. This includes the purchase of kegs, party balls and other bulk quantities of alcoholic beverages. In addition, no alcohol may be served from common source containers (kegs, party balls or other bulk containers) on chapter property or at chapter events.
2. The possession, sale, use or consumption of alcoholic beverages, while on chapter premises, or during a Fraternity event, in any situation sponsored or endorsed by the chapter, or at any event an observer would associate with the Fraternity, must be in compliance with any and all applicable laws of the state, province, county, city and institution of higher education, and must comply with either the BYOB or third party vendor guidelines. Examples of non-compliance 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.
3. The use or possession of any unlawful drug in any form at any Delta Tau Delta function or in any Delta Tau Delta shelter will be grounds for immediate suspension.
4. Parties and social activities should be open to members and invited guests only. Open parties, meaning those with unrestricted access by non-members of the Fraternity, without written individual invitations, are prohibited.
5. All rush functions associated with any undergraduate chapter or alumni association or alumni chapter of Delta Tau Delta will be dry, without the presence of alcoholic beverages.
6. No alcohol shall be present at any pledge program or initiation activity of any chapter. This includes but is not limited to activities associated with “bid night,” “big brother – little brother” events or activities, “family” events or activities and initiation.
7. No chapter may co-sponsor an event with an alcohol distributor, charitable organization or tavern (tavern defined as an establishment generating more than half of

or organizations. This shall not be construed to prohibit the use of third party vendors for chapter functions that comply with these guidelines and with the rules of the host educational institution.

8. Chapters are required to provide and explain the MRG to its pledges and members. This activity must be certified by the chapter advisor by October 25th of each year.
9. Drunkenness by members and pledges will be classified as “conduct unbecoming a member of the Fraternity” as defined in Article 11, Section 2 of the Fraternity’s Constitution.
10. Every chapter will implement the Fraternity’s primary alcohol education program as required by the Fraternity’s Bylaws, Article 9.
11. No members, collectively or individually, shall purchase for, serve to, or sell alcohol beverages to any minor (i.e., those under legal “drinking age”).
12. No member or pledge/associate/new member/novice, shall permit, tolerate, encourage or participate in “drinking games”.

Approved by the Arch Chapter on January 10, 2009.

annual gross sales from alcohol) where alcohol is given away, sold or otherwise provided to those present. Chapters also may not co-sponsor functions where alcohol is purchased by other fraternity chapters, groups

MRG ENFORCEMENT CRITERIA

The following is a description of the levels of policy violations and suggested undergraduate chapter responses. Any violation of these criteria is viewed seriously, and it is the responsibility of every undergraduate chapter member and alumnus to see that the Guidelines are upheld, and equally importantly, that the spirit of the Guidelines is met.

LEVEL I

- Chapter and Shelter management violation
- Co-sponsoring events with other organizations that purchase, sell, or otherwise provide alcohol (this shall not be construed to prohibit the use of third party vendors for chapter functions which comply with these guidelines and with the rules of the host educational institution.)
- Failure to adopt a policy which effectively addresses “drunkenness” by its members and pledges.
- Failure to implement the Fraternity’s approved alcohol education program
- Failure to teach the Fraternity approved risk management program by October 25.
- Inappropriate chapter programming including events with military, sexually suggestive, or controversial themes, sexually explicit or suggestive performances, offensive T-shirts or other forms of apparel, and acts of buffoonery.

Appropriate responses will be determined and coordinated by the Central Office staff.

LEVEL II

- Purchase of alcohol with chapter funds
- Any violation with injury
- Presence and/or distribution of alcohol from common source containers (*such as kegs, party balls, or other bulk containers or quantities*)
- Sale of alcohol
- Open party (*social function without an established and limited guest list*)
- Alcohol present during pledge or initiation activities
- Alcohol present at a recruitment function or provided to prospective member
- Co-sponsoring events with other organizations that purchase, sell, or otherwise provide alcohol (2nd incident)
- Presence of a slush fund
- Acts of hazing, abusive behavior, or fighting
- Distribution of alcohol individually purchased by members or guests
- Continued drunken behavior by any member constitutes “conduct unbecoming a member of the Fraternity.”
- “Drinking games” permitted, tolerated, encouraged, or participated in by a member or pledge/associate/new member/novice.
- Violation of sanctions imposed as a result of a lower level violation of the guidelines

The Fraternity’s response to such an alleged event or activity will be coordinated by the Executive Vice President and the Central Office staff. Pending the outcome of an appropriate investigation, the following will occur at the discretion of the Executive Vice President unless disapproved by a majority of the Arch Chapter’s Committee on Chapters:

- (1) Any member or members involved in the incident shall be suspended;
- (2) There shall be a cessation of all chapter activities, not including meetings of the chapter;
- (3) The membership of those directly involved in the incident shall be reviewed by the chapter, Arch Chapter, or Arch Chapter’s designee;

- (4) Additional educational programming shall be required as necessary, plus up to a \$75 per member/per incident fine;
- (5) All fines are payable to Delta Tau Delta Fraternity through its cumulative MRG fine money account for undergraduate and alumni education.
- (6) The charter may be subject to suspension by the Arch Chapter

LEVEL III

- Organized deception to circumvent the Guidelines
- Purchase, sale, or use of illegal drugs
- Possession, storage and/or use of firearms, weapons or explosive devices of any kind within the confines or premises of the shelter or at any function sponsored by the chapter
- Violation of sanctions imposed as a result of a lower level violation of the guidelines
- Any additional Level II violation while under Delta Tau Delta Fraternity sanctions

The Fraternity's response to an alleged event or activity shall be coordinated by the Executive Vice President. The Executive Vice President shall act according to Delta Tau Delta Fraternity's Constitution and Bylaws, and Arch Chapter policies, to put appropriate measures into effect. His response may include:

- (1) Immediate suspension of charter.
- (2) Review the membership of the chapter's executive committee.
- (3) Expulsion proceedings may be initiated against those responsible for the violation.
- (4) Operating conditions may be established for the chapter.
- (5) A per member/per incident fine of up to \$150 may be assessed.

In addition the charter may be subject to suspension or withdrawal by the Arch Chapter pursuant to Article X of the Constitution. All fines shall be payable to Delta Tau Delta Fraternity through its Cumulative MRG Fine Money Account for undergraduate and alumni education.

Case Studies

Since its date of enforcement (July 1, 1991), the Member Responsibility Guidelines have been the official risk management policy of the Fraternity. Some would call the MRG the Delt Alcohol Policy, and perhaps rightly in as much as it deals primarily with the regulation of alcohol. However, the MRG is equally concerned with hazing and, for those chapters with a Shelter, property maintenance. Simply stated, alcohol, hazing and the physical condition of the facility are the three items that expose universities, fraternity chapters and their members, and other charitable organizations to the possibility of litigation.

The “case studies” below are included to show some of the activities that are prohibited by the MRG as well as the consequences for violating this policy. Allegations of MRG violations are investigated by Special Representatives of the Fraternity appointed by the President of the Division where the alleged incident took place. This Special Representative interviews all individuals involved in the incident and makes a recommendation to the Division President regarding sanctioning. These “case studies” represent alleged violations of the MRG that proved to be factual.

As the level of punishment is left to the discretion of the Division President, there may be a slight difference in the way in which a chapter is sanctioned. Unless there are mitigating circumstances i.e. repercussion from the college or university, the “punishment fits the crime.” While the Central Office is not a disciplinary body, violations of the MRG are tracked in Indianapolis in order to assist the Division Presidents with their investigations.

Alleged Violation: Distribution of alcohol individually purchased by members or guests (Level II); Alcohol present during pledge or initiation activities (Level II); Any violation with alcohol (Level II); Organized deception to circumvent the guidelines (Level III)

Sanction Imposed: Membership review, corrective actions, fine, 10 to conference

Alleged Violation: Hazing, abusive behavior, or fighting (Level II)

Sanction Imposed: Membership review, fine, corrective actions, 10 to conference

Alleged Violation: Distribution of alcohol individually purchased by members or guests (Level II); Alcohol present at recruitment function or provided to prospective member (Level II); Any violation with injury (Level II)

Sanction Imposed: Cease and desist, social suspension, membership review, corrective actions, shelter closed during summer, fine, 10 to conference

Alleged Violation: Presence of a slush fund (Level II); Distribution of alcohol individually purchased by members or guests (Level II); Violations of sanctions imposed as a result of a lower level violation of the guidelines (Level II); Any additional Level II violation while under Delta Tau Delta Fraternity sanctions (Level III); Organized deception to circumvent the Guidelines (Level III)

Sanction Imposed: Charter withdrawn

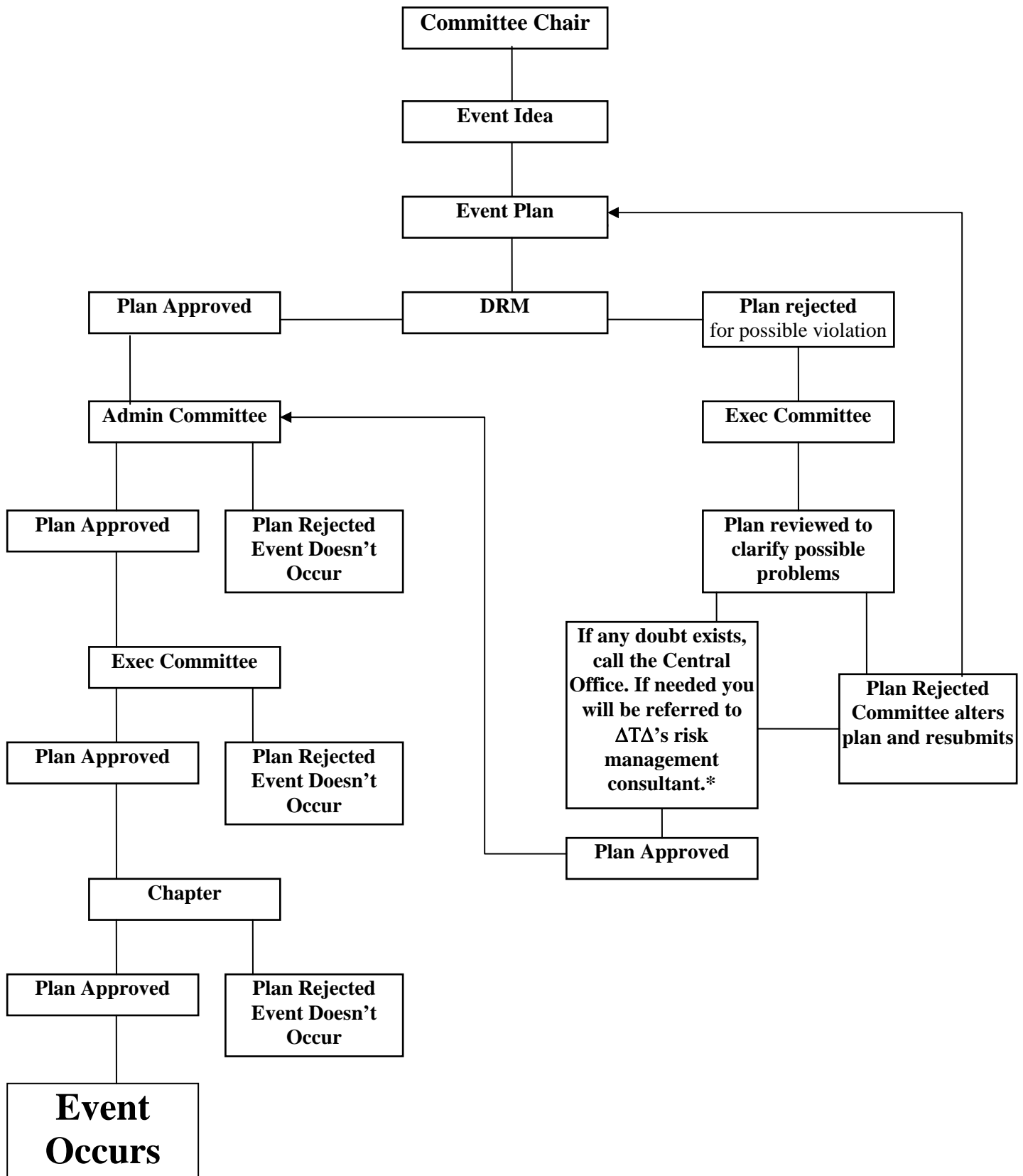
Alleged Violation: Acts of hazing, abusive behavior, or fighting (Level II); Additional Level II Violation while under Delta Tau Delta Fraternity sanctions (Level III)

Sanction Imposed: Membership review, corrective actions, social probation

Alleged Violation: Acts of hazing, abusive behavior, or fighting (Level II)

Sanction Imposed: Suspended by the University and Fraternity

FLOW CHART FOR DRM – ACTIVITIES/IDEAL PROCESS



*NOTE: Delta Tau Delta utilizes Linda Wright with Engle Martin Claims Administrative Services for guidance on risk management issues. You can reach Linda toll free at 1-888-922-6335.

DELTA TAU DELTA

SPECIAL EVENT CHECKLIST

PLEASE TYPE OR PRINT LEGIBLY

Chapter Name: _____	Chapter Number: _____
Purpose of Event: _____	Location of Event: _____
Date(s): _____	Location Address: _____
	_____ <small>City State Zip</small>

EVENT ACTIVITIES

Type of event and details: _____

Athletic Event? Yes No If yes, waivers are needed for each participant.

ADMINISTRATION

1. Event Chairman: Name: _____ Phone #: _____
2. Is there a co-sponsor? Yes No If Yes, who? _____
3. Is a sorority involved in planning or working the event? Yes No If Yes, name of sorority and person in charge. _____ Does the sorority have insurance? Yes No
4. Planned Attendance: _____
5. Estimated Attendance: _____
6. Will there be a special construction, alterations or decorations for this event?
Yes____ No____ If yes explain:

7. Has this event been held in the past? Yes No How many times? _____
8. Have there been any previous claims? Yes No
If so, explain in detail what changes you have made to prevent additional claims:

9. Will alcoholic beverages be permitted? Yes No If yes, refer to "Alcohol" section.

10. Who is responsible for security? _____

11. Are Certificates of Insurance obtained from vendors?*

A. Liquor Legal Liability Yes No

B. General Liability Yes No

12. Has vendor(s) provided proof of liquor license and temporary license to see on premises?*

Yes No

13. Is the fraternity named as an additional insured on all certificates from vendors?*

Yes No

14. Have applicable permits and permission been obtained from authorities:

A. College/University Yes No

B. Fund Raiser Yes No

15. Has any written contract or agreement been signed for any part of this special event?*

Yes No

16. Have you received any correspondence requesting proof of insurance for the event?*

Yes No

***NOTE :** If yes is answered to questions 11, 12, 13, 15 or 16 a copy should be reviewed by an advisor!

ADDITIONAL INSUREDS

1. Name, address, city, state and zip code of any Additional Insured to be added to the National policy:

2. Reason for adding Additional Insured: _____

NOTE: If event requires additional insured Additional Insured Request Form must also be completed.

SECURITY

1. Type of security consists of: (If combination, please select which two make up the combination)

Public Police Private Police Combination Paid

2. Is there a security guard? Yes No

3. Does security guard check for weapons? Yes No

4. Are security personnel trained on preventing illegal drug use? Yes No

5. Are monitors and security personnel trained on preventing disorderly conduct or hazing? Yes No

6. Are members or guests hands stamped if they want to leave and return to the party? Yes No

7. Is smoking permitted at event? Yes No

8. If yes, is there a designated smoking area? Yes No

- | | | |
|---|-----|----|
| 9. Has event facility been inspected to ensure that it complies with applicable federal, state and local safety and fire codes? | Yes | No |
| 10. Are guests and members informed of emergency evacuation routes? | Yes | No |
| 11. Is there one well lit entrance that is controlled and monitored? | Yes | No |
| 12. Are security personnel and/or monitors trained on preventing sexual abuse and harassment? | Yes | No |

ALCOHOL

- | | | |
|---|-----|----|
| 1. Are security personnel, monitors, bar workers and/or vendors trained on how to deal with intoxicated guests and members? | Yes | No |
| 2. Are wrist bands or other methods provided for designating those who are not of legal drinking age? | Yes | No |
| 3. Are all who are allowed to enter presenting I.D.? | Yes | No |
| 4. Are those bringing alcoholic beverages given a punch card showing alcoholic quantity and type? | Yes | No |
| 5. Will intoxicated guests or members be served alcohol by bar workers? | Yes | No |
| 6. Is there only one centralized location where alcohol and food is being served? | Yes | No |
| 7. Is there a guest and member list at the door? | Yes | No |
| 8. Are food and alternative non-alcoholic beverages available visible and easily accessible? | Yes | No |
| 9. Do you have a policy on confiscating keys from intoxicated guests? | Yes | No |

YOU MUST STOP ALLOWING THE CONSUMPTION OF ALCOHOL AT LEAST ONE HOUR BEFORE EVENT ENDS.

TRANSPORTATION

1. Is transportation (taxi, Safe Rides, etc) available for guests who need or request it?
 Yes____ No_____
-

The undersigned have read and understand the requirements as outlined in this checklist;

Chapter President: _____ Signed: _____ Date _____

Event Chairman: _____ Signed: _____ Date _____

Alumnus Advisor: _____ Signed: _____ Date _____

DISCLAIMER

This questionnaire is being used to assist the chapter in having a safe event.

DID YOU REMEMBER TO?

- ✓ Complete the form in total
- ✓ Get all parties noted above to review and obtain required signatures
- ✓ Submit Additional Insured request form to National Fraternity if needed

**DELTA TAU DELTA FRATERNITY
CHAPTER SHELTER SAFETY CHECKLIST**

	YES	NO	NA
FIRE DETECTION / ALARM SYSTEMS			
<input type="checkbox"/> Smoke detectors present throughout the entire facility?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1. Facility fully protected by a hard wired, automatic fire detection/alarm system?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Fire detection/alarm system sound at a central monitoring service station?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Facility fully protected by manual or pull station alarms?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Fire detection/alarm systems regularly serviced by a qualified company?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Are all fire detection/alarm systems and smoke detectors tested regularly? (Automatic - annually; Manual - monthly; Battery smoke detectors -weekly)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EXITS AND EMERGENCY ESCAPE ROUTES			
1. Exits and escape routes clearly marked with lighted exit signs?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Emergency escape ladders available on the upper floors?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Exits easily opened from the inside without keys or special devices?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Exits and escape routes (doors, hallways, stairways) well lighted and kept clear?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Exterior fire escapes adequate, easily accessible, and safely maintained?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EMERGENCY LIGHTING SYSTEMS / PORTABLE FIRE EXTINGUISHERS			
1. Facility fully protected by an automatic emergency lighting system?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Emergency lighting tested monthly and repaired promptly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Fire extinguishers present throughout the facility and regularly serviced?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FIRE SAFETY EMERGENCY PLANNING MEASURES			
1. Written fire emergency plan established, reviewed by members, and posted?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Self-closing fire doors present to reduce potential for rapid fire spread?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Fire doors and emergency exits kept free of any doorstops or other obstructions?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Emergency evacuation plans and escape routes currently posted in all rooms?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Emergency phone numbers (fire, police, medical) posted at each telephone?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Members instructed in operation of fire alarm system, fire extinguishers, and emergency procedures?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Chapter members required to participate in regular fire drills?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PROPERTY SECURITY AND SUPERVISION			
1. Facility secured with restricted keys (or keypad lock) issued only to members?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Specific person (house manager) designated to lock/secure facility nightly and conduct a fire/security inspection?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. After each chapter hosted event, facility is properly cleaned and secured?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Property is secured and supervised when vacant (i.e. school breaks)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ELECTRICAL SYSTEMS			
1. Wiring and lighting fixtures are in good and safe condition?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Electrical covers in place and untampered with?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Any/all electrical strips must have surge protectors?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Ground fault interrupters in bathrooms and kitchens?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KITCHEN FACILITIES AND EQUIPMENT			

- | | | | |
|---|--------------------------|--------------------------|--------------------------|
| 1. All cooking areas fully protected by a hood extinguishing system? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Extinguishing system serviced twice a year by an outside contractor? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Removable grease filters cleaned regularly? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Kitchen well supervised, cleaned daily, and operated in a sanitary manner? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

HEATING, REFRIGERATION AND AIR CONDITIONING

- | | | | |
|---|--------------------------|--------------------------|--------------------------|
| 1. All systems serviced by a qualified contractor within the last year? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Boiler/furnace located in a separate fully enclosed fire resistive room? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Boiler/furnace room kept clean and free of combustibles and trash? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. All doors to separate rooms closed completely? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

FIRE EXTINGUISHER SPRINKLER SYSTEM

- | | | | |
|---|--------------------------|--------------------------|--------------------------|
| 1. Sprinkler system serviced at beginning of academic year? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Sprinkler heads clean and unobstructed? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

GENERAL EXTERIOR FACILITY CONDITIONS

- | | | | |
|--|--------------------------|--------------------------|--------------------------|
| 1. Parking areas, sidewalks, stairways, porches, and fire escapes properly maintained and kept free of hazards, debris, or obstructions? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Gutters securely attached and unobstructed to discharge away from facility? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Chapter facility grounds well maintained? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Adequate exterior lighting for entire facility including parking and doorways? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Roof access strictly prohibited? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. All windows and exterior doors in good condition? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

GENERAL INTERIOR FACILITY CONDITIONS

- | | | | |
|---|--------------------------|--------------------------|--------------------------|
| 1. Floor surfaces and carpeted areas free of slip/trip/fall hazards? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Stairways equipped with secured handrails? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Non-slip surfaces provided in areas such as bathrooms, stairs, exits, and fire escapes? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Smoking controlled and confined to designated smoking areas only? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. All cleaners/paints stored in a secure well-ventilated area in enclosed metal cabinets, with flammable liquids prohibited in the building? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

GENERAL HOUSEKEEPING AND SPECIAL HAZARDS

- | | | | |
|--|--------------------------|--------------------------|--------------------------|
| 1. General interior and exterior housekeeping good? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Clean-up and trash removal done promptly? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Fireplaces and chimneys cleaned annually by a qualified professional? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Firearms prohibited in the chapter facility? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

NOTES/COMMENTS: _____

INSPECTION DATE: _____

SIGNATURES

 Director of Risk Management

 House and Grounds Chairman

 Chapter Advisor

 House Corporation President/Treasurer

EFFECTIVELY MANAGING THE CHAPTER CRISIS

Effectively Managing the Chapter Crisis

While no chapter plans for a crisis, the smart chapter has a “just-in-case” plan on how to manage one. The information listed below is an outline of key steps for chapters to use in developing such a local plan.

Chapter officers should be briefed by the chapter advisor or house corporation president on the chapter’s crisis management plan at the beginning of the school year and during officer transition.

Key procedures in the event of a crisis involving injury

1. ***Call for assistance to a sick or injured person*** – The first priority is gaining help for someone who is sick or injured. The first phone call should be to the appropriate emergency number for emergency medical or police assistance. In most campus locations, calling 911 will bring immediate police, fire, or emergency medical response. But it’s a good idea to have direct local numbers.
 - City police number: _____
 - Campus police number: _____
 - City/town fire and ambulance number: _____

2. ***Who’s in charge*** – All members should know the chapter president is in charge of every emergency situation involving serious injury or death. In his absence, a rank order of officers should be previously established, with each knowing where to find a copy of this policy. Where appropriate, the housemother/resident advisor should be aware of this list of procedures.

3. ***Creating the communications loop*** – A number of primary stakeholders will need to be informed **immediately** of the situation by the chapter president or his designee. Those include:
 - The chapter advisor.
 - The house corporation president (if the group is housed).
 - The house mother or resident advisor (where applicable).
 - The Central Office (800-335-8795 during business hours or the 24-hour emergency hotline at 317-340-3033).
 - The campus fraternity advisor.
 - The chapter membership.
 - The parents of an injured member. This should be handled by the chapter advisor or a student affairs professional from the school.

4. ***Close the Shelter*** – If a tragedy has occurred within the Shelter, it should be closed immediately. Only members and appropriate officials should be permitted to enter the premises until the situation has been sorted out, a response plan established, and the plan communicated to the members.

5. ***Assemble the membership*** -- As soon as possible, the entire chapter membership should assemble to be briefed in person. The chapter president and chapter advisor should explain the key facts of the situation as known. They

should:

- Urge members to avoid speculation, second-hand accounts and innuendo.
- Limit all communication (personal conversation, email, telephone, instant messenger, websites) with non-members on the subject.
- Establish next steps, the probable communications timeline and how further updates will be communicated.

6. ***Prepare for media inquiries*** – Depending on the situation, there may be significant media interest. The following steps should be taken:

- Once an initial assessment of the situation is determined, the chapter should work with the Central Office to develop a media response strategy.
- Only the designated spokesman (chapter president/chapter advisor/house corporation president/campus media specialist) should speak to the media on behalf of the chapter.
- Other chapter members should be polite to media representatives who make inquiries but refer all responses through the chapter's designated spokesman.
- The Shelter should be closed to visitors and access limited.
- The Shelter grounds should be clean of all debris and reflect a positive image of the chapter, the school and the Fraternity.

7. ***Questions to be considered*** – In determining the key next steps, the following should be asked:

- Did the incident involve bodily injury to any person or property damage? If so, a written report to the Central Office an incident report/ claim reporting form must be completed as thoroughly as possible and sent to the Central Office within **24 hours**.
- Will it be necessary to find alternative housing for the chapter?
- Does the chapter need on-site assistance from the Fraternity?
- Do the parents of all members need to be contacted, informed of the facts and next steps?
- Does the chapter alumni body need to be contacted?

DELTA TAU DELTA

INCIDENT/CLAIM REPORTING FORM

When an incident arises at the chapter causing bodily injury or property damage to any person, the following information must be obtained immediately. This report is being prepared for submission to a Delta Tau Delta General Counsel, so please be thorough. Do not withhold reporting an incident to obtain all required information. Because timeliness is of the essence, report it immediately and send a copy within **24 hours** to the Central Office of Delta Tau Delta Fraternity, 10000 Allisonville Rd., Fishers, IN 46038, (317)284-0214 (Fax). If the bodily injury is of a serious nature, a **telephone call** should also be made to (317)284-0203 or (800)335-8795.

Chapter Name: _____

Date of Incident: _____

Address: _____

Injured Party: _____

City, State, Zip: _____

IP Address: _____

Phone #: _____

IP City, State, Zip: _____

Chapter President: _____

IP Phone #: _____

Chapter Advisor: _____

House Corp President: _____

CA Address: _____

HC Pres Address: _____

CA Phone#: _____

HC Pres Phone #: _____

Witnesses & Phone #'s:

Did Incident Happen Off Premises? (Leased or Rented) Yes or No

If yes, Owner's Name _____ Owner's Phone #: _____

Owner's Address: _____

Police Investigation? Yes or No

Name of Agency & Case #: _____

Description of Injury & Where Was Injured Party Taken:

Description of What Happened (What, When, Where, How):

Form Completed by (Name, Title, Telephone #, E-mail Address):

Please utilize the back side of this form should you run out of room