Risk Management Plan and Policies

*RMF Chapter* of the Sigma Chi International Fraternity

Disclaimer: This document is provided so chapters or colonies can create their own risk management plan. It is recommended that the chapters replace the highlighted words with information that is more specific to them. This document is not intended to be complete by any means, but ought to be used as a framework in order to have the most effective risk management program. It is highly recommended that the chapter add the applicable university policies and any federal, state, country rules and regulations.

The following is to help educate our members with general information and suggestions for improvement. It is not a directive, nor is the chapter required to implement these suggestions. The decision on whether or how to use this information rests with the chapter and the chapter assumes responsibility for any violations of RMF or Fraternity policy.

**Last update, April 2019**

Overview:

The *RMF Chapter* of the Sigma Chi International Fraternity is dedicated to the safety of its members, guests, campus, and community. The *RMF Chapter* understands that many organizational activities have some level of risk exposure. The policies, procedures, and recommendations that follow are intended to help the chapter, its officers, and its brothers appropriately plan, carry out, and follow-up on chapter activities with the safety of members and guests as a key focus.

The *RMF Chapter* is dedicated to following the policies set out by our International Fraternity, Risk Management Foundation, host institution, and local authorities. The purpose of this document is to synthesize and summarize key components of these policies so that our leaders and membership are more fully aware of the expectations and potential serious consequences related to risk management.

For the most up to date Sigma Chi policies, please use [Sigmachi.org/policies](http://sigmachi.org/policies) as a resource

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# Risk Management Focus Areas

A Fraternity chapter could have a variety of risk management areas. The elimination of all potential sources of risk for a fraternity chapter is impossible. Educating on risk management and awareness, reducing exposure, and mitigating risk is our focus. This broad risk management policy addresses many of the most common and relevant risk management areas:

## Alcohol and Drug Misuse & Abuse

* 1. Highlights and Key Issues
     1. All chapter events must be BYOB, no group purchasing;
     2. No facilitation or condoning of underage drinking or illegal drug use;
     3. No alcohol during recruitment or pledge events
     4. Alcohol above 15% ABV (30 proof) is prohibited from the premises of all facilities that are in fact or are reasonably considered to be chapter houses, lodges, or meeting spaces of Sigma Chi chapters.
     5. Misuse of alcohol is conduct unbecoming of a Sigma Chi
  2. Policies, Stances, and Supplemental Information
     + 1. [Sigma Chi Policy on Alcohol and Drugs](http://sigmachi.org/alcoholanddrugspolicy)
       2. [Risk Management Foundation Policy on Alcohol and Drugs](http://sigmachi.org/rmfalcoholanddrugs)
       3. [NIC Alcohol and Drug guidelines](https://nicfraternity.org/nic-alcohol-drug-guidelines/)
       4. [Sigma Chi Position on Alcohol](http://sigmachi.org/alcoholposition)
       5. *Insert University Policies on Alcohol and Drugs*

## Event Planning

* 1. Highlights and Key Issues
     1. All chapter events must be BYOB, no group purchasing;
     2. Third-party vendors and hired security are encouraged; and
     3. Guest-lists should be maintained for all events at the entrance and exit
     4. Chapter functions will be capped at a maximum size of a ratio of three (3) guests per initiated member
  2. Policies, Stances, and Supplemental Information
     + 1. BYOB Guidelines ([NIC BYOB Guidelines](https://www.dropbox.com/s/76mwt1i1xkskdof/BYOB_Guidelines_NIC.pdf?dl=0))
       2. Host Liquor vs. Liquor Legal Liability explained ([Planning for a Chapter Event w/Alcohol](https://www.dropbox.com/s/pane16l42td3c1t/Host%20Liquor%20v%20Liquor%20Legal%20Liability%20Article.docx?dl=0))
       3. 3rd-party Vendor and catering alcohol service guidelines [(3rd Party Vendor Checklist](http://www.rmfeducation.org/blog/third-party-vendor-checklist))
       4. [RMF Top Ten Planning Tips](http://www.sigmachi.org/sites/default/files/EDU/Risk%20Managers/RMF_Top_Ten_Party_Planning_Tips.pdf)
       5. *Insert University Event Planning Policy*

## Crisis Management

* 1. Highlights and Key Issues
     1. Be prepared. Form a crisis management team that consists of key officers and define the roles of each crisis management team member.
     2. Compile a list of contacts for University and Fraternity advisors (to include local and campus emergency responders, Greek Life office, Grand Praetor, CADV, RMF, etc.)
     3. Chapter’s plan should be reviewed in a chapter meeting setting at least once each school term
  2. Policies Stances and Supplemental Information
     + 1. [Crisis management overview](http://www.rmfeducation.org/sites/default/files/downloadables/Creating%20a%20Chapter%20Safety%20%26%20Crisis%20Management%20Plan.pdf)
       2. [Incident Reporting Form](http://www.rmfeducation.org/claim-accident-form)
       3. *Insert Chapter Crisis Plan*
       4. *Insert Chapter Emergency Contact List*

## Hazing

* 1. Highlights and Key Issues
     1. Sigma Chi has a zero-tolerance policy on Hazing
     2. Defining hazing is difficult; consult Sigma Chi and University policies
     3. [Hazing is illegal in 44 states](http://www.stophazing.org/university-college-policies/states-with-anti-hazing-laws/): Chapter officers can be sued
  2. Policies, Stances, and Supplemental Information
     + 1. [Statement of Position Concerning Pledge Training & Ritual](https://docs.google.com/document/d/1elDyqoizIMdH1F0p_0BJXZiw2gsWKyRqdWRX5OCNWVE/pub) (List of Prohibited Activities)
       2. [Hazing and the Law](http://www.rmfeducation.org/blog/hazing-and-law)
       3. *Insert State on Law on Hazing*
       4. *Insert Student Code of Conduct Hazing policy*
       5. [Hazing Exclusion](http://www.rmfeducation.org/blog/rmf-insurance-program-hazing-exclusion) - [RMF Insurance Program](http://www.rmfeducation.org/blog/rmf-insurance-program-hazing-exclusion)

## Sexual Misconduct

* 1. Highlights and Key Issues
     1. Violence Against Women Act (VAWA) - originally known as the Campus Sexual Violence Elimination (SaVE) Act, requires that education be delivered on this topic annually to college student;.
     2. Title IX - Overview relating to sexual misconduct
     3. Understanding Consent, Sexual Abuse, and Consequences (FHSI.jrfco.com)
  2. Policies, Stances, and Supplemental Information
     1. Policy on Members and Sexual Misconduct ([Policy download](http://sigmachi.org/sexualmisconductpolicy))
     2. Policy on Human Decency and Dignity ([Policy download](http://sigmachi.org/humandecencyanddignity))
     3. Taking a Stand: Preventing Sexual Misconduct on Campus -- challenges chapter members to recognize the warning signs and proactively intervene in situations where sexual misconduct may occur.
     4. What You Can Do (FHSI.jrfco.com)
     5. Sexual Assault Exclusion - RMF Insurance Program
        1. “No insurance coverage afforded by this policy shall apply to any insured for any claim arising out of, in any way related to, or in any way resulting from any type or form of “Sexual Abuse or Misconduct”.
     6. *Insert Student Code of Conduct Sexual Misconduct language*
     7. *Insert University Resources*

## Violence, Fights, and Assaults

* 1. Highlights and Key Issues
     1. Fights and assaults account for the largest percentage of RMF chapter liability claims and lawsuits, at an average cost of $30,000 per claim.
     2. The consumption of alcohol and late-night events are the two greatest predictors of campus and fraternity fights.
     3. Brothers should not be bouncers., call campus security or 9-1-1 if a situation requires additional authority or there is an impending physical altercation.
  2. Policies, Stances, and Supplemental Information
     1. Draft security contract to be provided at a later time\*
     2. *Insert University Policies on Violence and Assault*
     3. *Insert State laws on Assault,*

## Transportation Guidelines

* 1. Highlights and Key Issues
     1. Recognized designated drivers are not covered by the RMF;
     2. Pledges are forbidden from serving as designated drivers for the chapter
     3. In no case may the chapter, its members, or pledges organize any kind of "Safe Driver," "Sober Driver” or "Designated Driver" program.
     4. Road trips and out-of-town formals present an extremely high risk, and not covered by the RMF
  2. Policies, Stances, and Supplemental Information
     + 1. [Transportation Policy and DD Programs](http://sigmachi.org/transportationpolicy)
       2. [Roadtrips and Out-of-town events](https://docs.google.com/document/d/1auoX-6dGS9XDeWk2_g2zVbxnOX8zZPsGX9ebhKgSkMg/pub)

## Chapter House and Off-campus Property Safety

* 1. Highlights and Key Issues
     1. There should be a thorough walkthrough of the property every season and before people leave for breaks
     2. Smoke detectors and extinguishers should be checked every 6 months
     3. Water damage accounts for 74% of property claims. Protect sprinkler heads and elevate equipment and other valuable items from the floor.
     4. Approximately 40% of RMF claims are related to slips, trips, and falls. This can be greatly reduced by repairing stairs, surfaces, and handrails.
  2. Policies, Stances, and Supplemental Information
     + 1. [Chapter House Safety](http://www.rmfeducation.org/blog/chapter-house-safety)
       2. [Campus Fire Safety](http://www.rmfeducation.org/blog/campus-fire-safety)
       3. [House Closing Checklist - Summer](http://www.rmfeducation.org/blog/house-closing-checklist-summer)
       4. [House Closing Checklist - Winter](http://www.rmfeducation.org/sites/default/files/downloadables/Winter%20House%20Closing.pdf)
       5. [Trustee Inspection Checklist](http://www.sigmachi.org/sites/default/files/EDU/Risk%20Managers/Trustee_Inspection_Checklist.pdf)

## Philanthropy Events and Athletic Events

* 1. Highlights and Key Issues
     1. Fight Nights -The RMF insurance program excludes fight night events.
     2. Any athletic event, philanthropic or otherwise, is not covered by the RMF. (Intramurals, Fun Runs, water activities, and Derby Days chases) -; individual, voluntary participants covered by their personal health insurance
     3. It is encouraged to create a liability Waiver for these events
     4. Special event coverage can be purchased; contact the RMF for more information or search for vendors online
  2. Policies, Stances, and Supplemental Information
     1. [RMF Fight Night Stance](http://sigmachi.org/fightnightposition)

## Disaster Preparedness and Emergency Planning (shooter, weather, etc.)

* 1. Highlights and Key Issues
     1. Although events might seem unlikely, it is important to have a plan in place
     2. Disaster plans should be reviewed at a chapter meeting each semester
  2. Policies, Stances, and Supplemental Information
     1. [Disaster Preparedness and Emergency Planning](https://docs.google.com/document/d/1WPabM29hYaPXLb6q7org9cYs7ailXJT3Q-ycw8ab740/pub)

## Firearms

* 1. Highlights and Key Issues
     1. RMF and Sigma Chi Fraternity strongly recommend that each House Corporation and Chapter have a clear policy prohibiting firearms and ammunition on recognized fraternity premises or bringing them to fraternity events.
     2. The policy statement prohibiting firearms should also include guidelines for members to follow should they become aware of firearms being on the premises.
     3. To further enhance Chapter, House Corporation, Fraternity, and RMF protection, we recommend that house corporations include a blanket no-firearms policy in their lease agreements between the house corporation and chapter and/or lease agreements with individual members of the chapter.
  2. Policies Stances and Supplemental Information
     1. *Insert State and local Laws on Firearms*
     2. *Insert Student Code of Conduct Hazing policy*

## Accountability

* 1. Highlights and Key Issues
     1. If a brother or group of brothers is found to be in violation of these risk management guidelines, chapter leadership should make him/them aware of the violation, and if possible, stop the behavior without physical-confrontation
     2. The chapter should first hold the brother accountable to his actions with the appropriate consequences as laid out by the chapter by-laws
     3. The chapter should then notify the Greek Life coordinator, chapter advisor, and Grand Praetor of the action that was taken

## Legal Documents

* 1. Highlights and Key Issues
     1. RMF staff is willing to review contracts or agreements that your chapter might be entering. It is prudent to have multiple people review any documents of this nature.
     2. Contracts, Leases, and Agreements - the signing of any legal documents should be in the name of your local chapter only (e.g. Xi Alpha Chapter of Sigma Chi Fraternity). Chapters and House Corporations do not have the authority to execute agreements or contracts on behalf of Sigma Chi Fraternity or Risk Management Foundation. 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. If an agreement is signed in the name of simply “Sigma Chi”, it can create a misunderstanding that an agreement or event involves or is controlled by the General Fraternity. All contracts or agreements apply to this situation. Some examples may include rental/lease agreements, 3rd-party vendor contracts, DJ contracts, security contracts, university recognition statements, etc.
  2. University Recognition Statements - some colleges and universities use recognition statements in order 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 RMF for review.
  3. Liability Waivers - A well-written waiver, signed voluntarily by an adult participant, could protect an organization from liability for negligence. On the other hand, a waiver will not always provide protection; often courts hold that a waiver is not enforceable and the provider must stand trial for negligence. It should also be noted that the chapter’s general liability policy would not cover this event. This is because it is a voluntary athletic event beyond the scope of standard operations. If an injury were to occur, the individual(s) would have to file under their own health insurance.. RMF plans provide a sample waiver at a later date.
  4. [RMF FAQ](http://www.rmfeducation.org/faq)

## Insurance Services

* 1. Request a Standard Certificate of Insurance (COI) - email rmf@rmfeducation.org
  2. Requesting Additional Insured
     1. Please submit [form](https://forms.gle/qxMu8UEe2nbNp3PH8) 21-days prior to the requested date of coverage
  3. [Incident Reporting Form](http://www.rmfeducation.org/claim-accident-form)
     1. The Chapter President should complete this form within 24 hours of any incident or injury.
  4. [RMF FAQ](http://www.rmfeducation.org/faq)