

FarmHouse International Fraternity

Director of
Risk Management Resource



Revised Fall 2005

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**FarmHouse International Fraternity
Director of Risk Management Resource**

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THE CHAPTER AWARD OF EXCELLENCE

The FarmHouse International Fraternity has established the Chapter Award of Excellence as our minimum standards program. It is designed to recognize Chapters that are operating at the performance level outlined in our By-Laws, policies, and handbooks. The criteria for the Chapter Award of Excellence are built upon basic expected performance in the various areas of chapter operations. As an officer of your Chapter, the criteria within your responsibility are identified in the box that follows.

8. Risk Management/Discipline (7 points)

_____ *The chapter has an officer in charge of risk management who serves on Exec Board (besides chapter president). (1 point)*
(Attachment #11 – position responsibilities)

_____ *The chapter has developed a plan of action for how to respond in the event of a crisis situation (accident, legal problems, accused date rape, etc.). (1 point)*
(Attachment #12 - copy of crisis plan)

_____ *Set penalties/procedures are in place for Risk Management violations, Alcohol Policy violations, disputes, etc. (1 point)*
(Attachment #13 - chapter policy/procedures for violations)

_____ *All chapter members attended a Risk Management Workshop (for instance - a lawyer speaking about legal liabilities) and Alcohol Awareness Presentation in alternating semesters (alcohol awareness one semester, risk management the other semester, or vice versa). May include on campus presentations or speakers. Programs must be endorsed by association or advisors. (2 points)*
Activity/speaker: _____ Date: _____
Activity/speaker: _____ Date: _____

_____ *Chapter has submitted Risk Management & alcohol awareness verification forms to FarmHouse International each semester as required. (FH International Office to award credit based on whether forms have been submitted) (1 point)*

_____ *The chapter is submitting a 2005-06 Chapter Programming Award application for risk management. (1 point)*

I. INTRODUCTION

Risk Management is NOT the most exciting thing to read about. But following the guidelines in this manual could save the life of one of your chapter brothers and/or prevent a lawsuit. Take the time to read this resource and then make sure that your chapter is following the risk management guidelines. Risk management was created to ensure that our brotherhood is preserved and that all members and guests can not only enjoy themselves, but continue to do so long after they have graduated. It is our responsibility to preserve the brotherhood that others have worked so hard to create.

What if an underage brother at your chapter died due to alcohol poisoning after attending one of your parties? Would that hurt the chapter? What if the family then sued the chapter for \$3 million because the chapter violated its own risk management policy and served alcohol? Would that hurt your chapter? The answer is this -- Yes.

This example may be extreme, but it could happen to your chapter. As an organization we face risk in many forms. What make the headlines are the hazing and alcohol-related deaths. It's important to realize that chapters need to constantly be evaluating programs, activities and our chapter house facilities to minimize risks.

Here's a quick run through of cases that have happened in FarmHouse in the past 10 years:

- In 1995, a fight occurred between two men from other fraternities at a party at one of our chapter houses, with major injuries sustained by one of the men, resulting in more than a \$35,000 payout by FRMT;
- In 1995, a man walked by one of our chapter houses and claimed to have ridden a rope swing in the yard and broken both arms as the rope broke, resulting in a \$1,900 payout for expenses in defending;
- In 1996, a water balloon launcher was used as a tomato slingshot that temporarily blinded a member of the fraternity across the street who was instigating the incident, resulting in about a \$3,500 payout;
- In 2000, a brother was repelling from a chapter house chimney when it collapsed and he had internal/chest injuries;
- In 2000, a brother was shot in the chest during a robbery attempt at a chapter house;
- In 2000, a pledge from a chapter was blindfolded during an initiation ceremony but tried to answer the phone and broke several teeth in the process;
- In 2000, a young lady alleged a sexual assault by a pledge;
- In 2001, a metal plate from a shower in a chapter house fell on a member's head;
- In 2001, a chapter had rented a van and backed into another vehicle - FRMT was found not responsible;
- In 2001, a chapter had not secured some plywood that was leaning against the house after an event. A windstorm blew it up against cars in the neighboring parking lot, resulting in nearly \$2,500 in damage;
- In 2000, a housemother/cook severely injured her shoulder falling on ice after a Greek Week housemom's tea. The chapter had listed in her contract that they had worker's compensation insurance for her, but did not. She's had multiple surgeries since. The case resulted in more than a \$35,000 payout.

- After much investigation, it was determined that a recent graduate who was a Doane Award winner, past chapter President and chapter VP - Finance had embezzled upwards of \$46,000 from the chapter over a 3-year period.

Most of these could have been avoided.

FarmHouse is dependent upon a continuing flow of responsible and talented leadership. Therefore, it is imperative that each chapter develop its future leaders, provide for their education and training, give them progressive leadership experiences, and help them assume positions of leadership within the chapter and community.

FarmHouse Fraternity men must live by the highest standards of social conduct. FarmHouse relies on the chapter to enforce the high standards outlined in our FarmHouse Alcohol & Drug Policy and risk management policy in accordance with local laws and rules of the host institution. The local enforcement of our policies through education, intervention, mutual support and progressive sanctions calls for and imposes the highest level of personal and chapter self-governance, monitoring and discipline.

II. DIRECTOR OF RISK MANAGEMENT

Responsibilities

The position of Director of Risk Management was created to develop, implement and supervise a risk management program at the chapter. It is a vital position that requires flawless execution – more so than any other office, but is often paid lip service to at the chapter level. Your job is to ensure that your chapter can safely develop the most important element to fraternity life: brotherhood.

- To educate the chapter and new members about FarmHouse’s risk management policies and the dangers posed by alcohol & substance abuse.
- Work closely with the New Member Educator to incorporate risk management education into the program and ensure that program encourages not only knowledge of, but also the practice of risk management.
- The Director of Risk Management must set the example for others to follow. Your attitude towards the implementation and importance of the risk management policies is the key to its success.
- Coordinating the implementation of safety measures for all social events, house management, and fire safety.
- Chair the Risk Management Committee.

The Risk Management Committee

Chapters that have a Risk Management Committee are safer than those chapters that do not. A properly run Risk Management Committee eases the burden on the Director of Risk Management, and ensures that more brothers are knowledgeable about the policies and procedures.

Objectives of the Committee

- Promote the rules and policies contained in the FarmHouse Alcohol & Drug Policy and FIPG Risk Management Policy to ALL members and guests.
- Develop and implement risk management education for chapter members.
- Assist the Director of Risk Management in his efforts to discover safety problems.
- Implement and enforce all risk management policy.
- To meet once per month.

Composition

The committee may be comprised of the following members: the President, Director of Risk Management, Director of House Operations, Social Chairman and any other members to be selected in a manner defined in the chapter by-laws. It is also advised that a Chapter Advisor be an ex-officio member.

Specific Officer Responsibility

It is up to you to ensure that each officer directly involved with risk management knows his duties and responsibilities that pertain to risk management.

Chapter President - as the CEO of the chapter, he has the ultimate responsibility for the chapter's risk management program. He'll be the first one carted off to jail if the chapter does something stupid. The attitude the President takes towards risk management will set the tone for the rest of the chapter. Primary responsibilities include:

- work closely with the risk manager and social chair
- be prepared to execute a Crisis Management Plan (for death, serious injury, suicide, sexual assault allegation, hazing allegation, etc.)
- ensure that risk management workshops and forms are completed
- be aware of laws/responsibilities when hiring, evaluating and terminating cooks or housemothers.

Director of Risk Management - if you don't have this officer, seriously consider adding it to your Exec Board. You need someone who is able to look at every action of the chapter from an outsiders' viewpoint. He is in charge of the risk management efforts of the chapter. Primary responsibilities include:

- develop a risk management & Crisis Management plan
- make sure risk management seminar takes place one semester, alcohol awareness seminar the next
- ensure RM/Alcohol Verification Forms submitted to FH International
- review T-shirt designs before printed and review theme party ideas
- review plans for all social events with social chair and his committee to ensure compliance with FH and FIPG policies
- meet semesterly with each officer who has risk management duties.
- have a committee that helps with onsite risk management efforts at social events.

Social & Brotherhood Chair - he must be aware of the FH Alcohol/Drug policy and FIPG policy and plan events accordingly. Responsibilities include:

- Develop with Director of Risk Management a social event planning checklist; complete prior to each social event (guest lists, ID process, 3/4 vote, etc).
- Ensure that all events are BYOB or Cash Bar and that proper steps are in place to hold members/guests accountable to policies/laws.
- With Director of Risk Management, implementing carding, security and working with 3rd party vendors at social events.
- Implementing member and guest safety at events.

Director of House Operations - he's primarily responsible for house safety issues. Specially, he's responsible for:

- At least once a semester, reviewing Safety Self-Inspection Form with advisor or association officer.
- Written reports to association and chapter President of potential liability/risk concerns - plumbing, electrical, fire hazards, furnaces/hot water heaters, kitchen, etc.
- Coordinate fire/evacuation drills periodically (contact the local fire department to assist for more effective workshop/drill).
- Work with city/county/university health and fire inspections to ensure we're meeting code.

Director of New Member Education -Specific responsibilities include:

- ensuring that the pledge education program, pre-initiation process and other pledging activities are hazing free.
- hold all active members accountable and bring charges before the chapter of any active that crosses the line of hazing.
- making sure no alcohol is present at pledge activities - pledge retreat, pledging ceremony, pre-initiation, etc.

VP of Recruitment - Specific responsibilities include:

- ensuring that all recruitment events are alcohol-free.
- being diligent in enforcing dry rush policy for all recruitment and hold brothers accountable/ask them to leave if they have alcohol.

VP of Finance - Specific responsibilities include:

- working with a finance committee that reviews finances monthly
- working with alumni audit team to ensure an audit occurs annually (whether an outside firm or committee made up of officers and alums/advisors)
- keep detailed records in secure location, accounting for each transaction, check written, etc. - and have back-ups for all computer files.

Chapter Advisor - Specific responsibilities include:

- serve as a moral conscience for the chapter, making them aware of when a planned event is not following policy.
- help ensure the required workshops/forms are submitted and that all members are aware of policies.

Association Board - Specific responsibilities include:

- inspect the chapter house and property and work with Director of House Operations to ensure that all safety/risk related challenges are addressed.
- assist chapter in enforcing policy and help educate them on risks.

Every brother - Specific responsibilities include:

- learn FH Alcohol/Drug Policy and FIPG policy
- conduct self as FarmHouse man & hold one another accountable
- report unsafe conditions
- attend risk management sessions

Organization and Communication

To be an effective Director of Risk Management you must be an effective leader. As Director of Risk Management, you are asking the members to hold themselves to a higher standard and to look at new ways to manage chapter operations. This can be quite challenging. These five practices that good leaders demonstrate directly relate to your job as Director of Risk Management.

1. Challenge the Process: How often do you challenge the way things are done in your chapter? As Director of Risk Management, there may be many times when you will have to challenge the chapter's current way of thinking.
2. Inspire a Shared Vision: How are you going to inspire the members to abide by the Risk Management Policy? You can know the policies and procedures backwards and forwards, but, if you can't inspire your brothers to follow the guidelines, your chapter is at risk.
3. Enable Others to Action: Are you giving others a chance to help and offer feedback? Giving others responsibility is one of the quickest ways to get them to understand what you are trying to accomplish. It also allows them to tell you what they value.
4. Model the Way: Are you setting a good example? Do you ever violate the Risk Management Policy? You cannot be an effective leader if you do not follow the very guidelines you are trying to teach.
5. Encourage: Are you recognizing those who help you? A leader must recognize and build others up. Make it a point to encourage your brothers every day.

As Director of Risk Management you probably will only have one year to implement a good risk management program that your chapter can benefit from. With such a short time line, you will need to be organized and clearly communicate the goals of your program if you are to lead the chapter in this challenging new direction. It is suggested that you develop a file system that includes but is not limited to:

- Current year's program and goals
- FarmHouse Alcohol & Drug Policy
- FRMT Risk Management Policy
- Risk Management Committee meeting minutes
- Education Consultant Recommendations for risk management
- Chapter's crisis management plan and the chapter house evacuation plan
- Completed and blank chapter house physical evaluation reports
- Accident/loss investigation forms
- Educational programs and resource information
- IFC/University policies and procedures and local and state regulations

Communication

You could have all your files organized perfectly and know all there is to know about the Risk Management Policy, but if you cannot communicate this information to your chapter brothers your chapter is still at risk. It is up to you and the Risk Management Committee to communicate the Risk Management Policy. Some examples of how to do this are:

- Always give a report at chapter meetings! Discuss elements policy and any items of concern from the previous week.
- After a social event, send each brother an assessment of the event relative to risk management guidelines and a plan to improve any deficient areas for the next event.

- Utilize your Risk Management Committee – they should all know the Risk Management Policy and Crisis Management Procedure.
- Have university speakers or alumni speak with the chapter about risk management.
- Put together a risk management bulletin board in the chapter house
- Have a special risk management workshop and presentation with each class of new members.
- Develop a fire safety plan and make sure everyone in the chapter is drilled on the procedure.

Reporting

No matter how minor an accident may seem – it should be reported! It could save your chapter and the International Headquarters a lot of problems in the long run. Any bodily injury to anyone (even an employee) and any property damage should be reported. If an accident is not reported immediately, it is possible that the insurance company will deny coverage for “the insured’s (FarmHouse) failure to report occurrences in a timely manner.”

Even if you do not know all of the facts or particulars of an incident once you have been notified, report the known facts to the International Staff anyway.

Reporting Procedure

1. If the accident involves any serious bodily injury, make sure the individual(s) receive appropriate emergency treatment immediately.
2. Notify the chapter advisor and FarmHouse International Headquarters.
3. Contact the office of Greek Life Director to inform them of the situation and that you are in conversation with the International Office.
4. **Do not acknowledge responsibility or admit liability in any accident or occurrence.** Only the insurance company has the right to accept responsibility, or agree to make any payment, or repair damage.
5. While on the scene of an accident, after assisting any injured persons, get the names and contact information of all parties involved, as well as any witnesses.
6. Within 48 hours of the accident, it will be necessary for the President/chapter legal counsel to submit a written explanation, giving as much information as possible concerning the circumstances of the accident or occurrence to the International Office. This needs to be addressed to the **FarmHouse Executive Director** and needs to include:
 - School and Chapter.
 - Date and Time of Accident.
 - Date of Accident Report.
 - Names of all individuals involved or witnesses on the scene.
 - Relationship of injured person(s) to the chapter.
 - Nature and extent of injury.
 - Phone numbers and all contact information of those named above.
 - Exact location of the accident.

- In-depth description of circumstances leading up to the occurrence, including time of day, if alcohol was involved, was it an official chapter activity, weather conditions, etc.
- Who investigated the accident?
- Who reviewed the investigation report?

The members insured under the International Fraternity insurance policy shall not, except at their own expense, voluntarily make any payment, assume any obligation or incur any expenses other than for first aid to others at the time of the accident.

All guidelines for reporting accidents and potential insurance claims should be implemented in conjunction with the Fraternity's Crisis Management Plan.

III. CRISIS MANAGEMENT

It is 3AM and a chapter brother wakes you up to inform you that one man in the new member class has died in an alcohol related accident. What do you do? Are you prepared to handle this situation?

Chapters need a well-planned crisis management procedure. This procedure guides the brothers, especially the Director of Risk Management and President, through all the necessary steps in a time of crisis. By helping your new members and active brothers understand the risk management policies, you are potentially saving lives.

Crisis situations can happen to any chapter – NO one person or group is immune. Know the crisis management procedure backwards and forwards, and educate your members on it. Be proactive, not reactive. If you respond correctly to a crisis, you may alleviate poor public relations, a lawsuit or even the serious injury of a brother.

Crisis Management Procedure

It is vital to deal with a crisis quickly and properly. If your chapter is faced with a crisis, you should follow the reporting guidelines listed earlier. Remember these highlights:

- Call 911
- Gather all the facts
- Call the FarmHouse Headquarters Staff— **immediately**
- Inform your district chief, chapter counselor and housing corporation President
- Advise appropriate campus administrators
- Consult legal counsel/risk management advisor (after contacting the Administrative Office)
- Only ONE person is authorized to speak for the chapter – **the President** or someone he specifically designates at that time. NO ONE ELSE.

Many chapters have developed crisis management cards to give to their members. The above highlights are on each card along with the phone numbers for the chapter, President, Director of Risk Management, chapter advisor and your chapter's assigned Educational Leadership Consultant. Because it is important for each member to know what to say to the media during a crisis, the following statement should be placed on each card:

“This is an unfortunate event, the fraternity is cooperating fully with all interested parties. Further information will be given when the chapter has completed our investigation of all pertinent matters.”

The Media

The first rule for dealing with the media is to be consistent and manage the release of information. The best way to achieve that is to have a single point of contact. Every brother should understand that regardless of his opinions, relationship to the incident, etc., he is not to address members of the media unless expressly told to do so. Only ONE person is authorized to speak for the chapter – **the President** or someone he specifically designates at that time. NO ONE ELSE.

The media is NOT out to get you. Some reporters may have an unfavorable opinion of Greeks and will want to dig for dirt when there is a crisis, but most are objective and will try to report the facts. While reporters are supposed to remain objective, they are human; often they are influenced by the

behavior of the people with whom they are dealing. If you are rude, they are unlikely to report about you fairly.

Beware, however, of getting too friendly. A reporter's primary job is to **report** the full story. Do not become so comfortable with a reporter that you inform him of things that he or she does not have to know. **NOTHING is off the record.** If you tell anything of importance, they will probably use it. This holds true for the local campus paper to someone from national TV or publications.

If you are appointed spokesman, you should have all the facts before speaking to the press. Do not comment on a situation of which you are unsure. Do not volunteer information. Do not answer with information about which you do not have personal knowledge. Do not get mad or blame anyone, and never say "No comment." These things only imply guilt. Always speak clearly and use proper English and avoid slang.

The first public relations step to take when a media-covered crisis occurs, is to call Jim Griffith, Executive Director of the International Fraternity. He will assist you in dealing with the media or may even relieve you of the responsibility and speak to the media directly on your behalf.

Remember these highlights:

- Be honest . . . Be factual . . . Be prompt
- If you do not know the facts, DO NOT speculate. Say that you will get the information promptly.
- Release bad news in a timely manner
- Never respond with "No comment." ("I don't know" is a preferred reply)
- Answer only the questions asked
- Do not get frustrated or mad
- Do not blame anyone. Stay cooperative and united.
- Do not repeat negative questions or phrases
- Recognize and do not reply to trick questions
- Remember that nothing is *off the record*

Television and Radio Interviews

- Use word pictures, anecdotes and examples that are strictly applicable and accurate
- Make Key points first — simply and accurately
- Repeat crucial pieces of information
- Keep a calm voice, even when challenged
- Never use sarcasm, slang or crutch phrases ("you know")
- Avoid nervous laughter
- Speak for the organization, not from a personal point of view
- Correct inaccurate statements
- Face the interviewer and concentrate on talking with him or her, not the camera. Listen, so responses to questions and comments will be accurate and appropriate
- Remember that microphones are very sensitive and will pick up any noise or side comments

Death or Serious Injury

In the unfortunate event that a crisis involves a death or serious injury to a member or guest, following the previous guidelines is even more imperative. For members, you will need to:

- Use a professional person to notify the parents. In the event of a serious injury or death, medical or police personnel trained in such will notify the family. The chapter should always have parent/guardian information on file for each member and made available to proper authorities. After the family has been notified, it is appropriate for the President, Chapter Advisor or Association President to call and show concerns on behalf of the chapter.
- In the event of a death, do not remove any personal items from the deceased member's room. Do not let members enter the room. Temporarily move the deceased member's roommate to another room in the house, and allow only authorized personnel to enter the room. If possible keep the door locked. The authorities may restrict access to the room and its contents. Ask the family what their wishes are with regard to the member's possessions. Before they arrive make sure any borrowed items are returned. When they arrive, have empty boxes available and offer to help. Understand that this is a difficult time for them and the family may want privacy.

For members and any guests or third parties involved:

- The chapter will want to coordinate member attendance at the funeral or Memorial Service, as is deemed appropriate.
- In the case of a serious injury or illness, find out the visitation wishes of the family and coordinate this with chapter members.
- In any emergency use extreme tact and caution in your actions and statements to members, the media and others. Where possible litigation may follow, be extremely cautious about jumping to conclusions or speculation.

Remember that Fraternity and university officials are always available for counseling and other assistance. Do not hesitate to call for help. Individual and group counseling is strongly recommended following any crisis situation. No matter how well things appear to be going, counseling and other support services are both wise and appropriate.

These guidelines are provided for you in an effort to ease the shock and provide a logical framework in the event of a crisis. Read them. Distribute them to all members and keep them in a readily accessible place. It is our hope that you will never have to use them. Appropriate preventive measures – fire safety, risk management and others – could help you avoid many potential crises. By taking time to prepare and ultimately prevent tragedies, lives could be saved.

IV. CHAPTER SAFETY

A chapter house will often be the focus of safety efforts because it can be the center of the chapter's fraternity experience. But areas such as fire safety and security apply to any chapter event and should be considered whether or not the chapter has a house.

Fire Safety

Are you prepared? Would every brother survive a fire in your house? Does the chapter have working smoke alarms? Does the chapter have an evacuation plan? Does everyone know that plan? If you answer "no" to any of these questions, you need to correct this immediately.

A survey of 260 fraternity chapter house fires showed that poor housekeeping, careless smoking and match disposal, misuse of electricity by overloading circuit breakers, fuses and/or excessive use of extension cords and defective heating devices were the leading principal causes of fraternity fires. These are ALL preventable. The Director of Risk Management should coordinate efforts to prevent this with the Director of House Operations. At the start of each semester, the chapter should:

- Check all smoke detectors and fire alarm systems. Record these results in a log in the Director of Risk Management's and Director of House Operations's officer notebooks.
- All fire extinguishers should be checked and filled immediately if they have lost pressure.
- Emergency procedures should be developed and posted throughout the house and reviewed with each member.
- Conduct Fire Drills. The brothers should be instructed to the proper emergency exit routes. A fire drill is an ideal time to invite someone from the fire department to speak to the chapter about fire safety.

Surviving a Chapter House Fire

Few people burn to death in a fire. Most casualties are from smoke, poisonous gases and panic. If you have an escape plan and use it, you greatly increase your chances of survival.

Getting out of your room.

1. Get to the door! If there is any evidence of smoke in your room, crawl to the door to avoid smoke inhalation.
2. Feel the door with the palm of your hand. If the door or knob is hot, don't open it. If the door is not hot, open cautiously. Be prepared to slam the door shut.
3. Check the hall. If the hallway is clear, walk to the nearest exit.
4. If there is smoke in the hallway, crawl to the nearest exit.
5. Close the door in your room to protect your belongings.
6. Stay close to the wall to count doorways. If the first exit is blocked, proceed to the alternate exit.
7. Walk down to the ground level. Hold on to the handrail for protection against smoke and exiting occupants.
8. If fire or smoke is dense at lower levels walk up to clear air or to the roof if it is accessible.

What if you are trapped in your room?

1. Open window to vent room if there is any smoke.

2. If you are on the first or second floors, you may be able to drop to the ground safely. If you are up any higher you are usually advised to stay put and wait for assistance from the firemen.
3. Tell some one where you are. If your phone works, call for help.
4. Hang a bed sheet out the window to alert fire fighters – DO NOT try to climb down the sheet.
5. If you have a sink, fill it with water. Wet towels and sheets and put them around doors and cracks to prevent smoke from seeping into the room.
6. If you have a bathroom fan, turn it on to help clear the room of smoke.

Tips to Live By

- **No smoking in bed.** This is careless and stupid but it has happened – not to mention that smoking is prohibited in all of our FarmHouse chapter houses.
- **Do not overload circuits.** Electrical fires usually result from improper use of outlets.
- **Install and maintain proper alarm systems.** Smoke, heat, and carbon monoxide detectors are cheap, yet effective.
- Have furnace and heating systems **checked professionally.**
- Store combustibles away from heating and furnace areas.
- **Do not keep flammables in the house.** Store paints, mineral spirits, turpentine, gasoline and all other flammables outside in a well-ventilated area.
- Use wood burning fireplaces with extreme care. Have the chimney cleaned periodically and do not use flammable liquids to start the fire.
- **Use extreme caution with portable heaters.**
- **Keep the chapter house clean.** A cluttered house adds fuel to the fire and impedes escape routes.
- Schedule **regular safety inspections.** The local fire department or school officials will provide assistance at no cost.
- Know and comply with **fire codes and regulations.** The fire department can assist in this area.
- Provide and maintain proper **fire extinguishers.** Extinguishers should be well marked and available throughout the house.
- Do not allow candles or incense to burn in the chapter house.

Inspections

Your chapter should have an annual house inspection by either a local fire jurisdiction or by an insurance carrier. The chapter or Association Board can obtain other inspections by contacting the city or county fire department, fire alarm company, furnace company or IFC Advisor. In addition, the Director of Risk Management and Director of House Operations should conduct the self-inspection, found in the Appendix, once per semester.

Security

It is important to have a safe chapter house. It is the home of the chapter and all members and guests should feel safe from potential dangers inside and out. Unfortunately, cases of arson and vandalism are not unknown to fraternities. For a safer house, follow the suggestions below.

- A locked house is a more safe house. It may seem to be an inconvenience but it will bring many safety benefits. For increased security, use a combination lock or security system.
- Keep all ground access windows locked and barred if necessary.
- Let people knock. The Chapter House is private property. Do not allow strangers to roam the house.
- Give copies of the key or combination to alumni, such as your Chapter Advisor and Association Officers.
- Install outdoor lighting. Floodlights and security lights are the best way to deter chapter house vandalism and arson.
- Keep sidewalks, outside steps and walkways clear of snow, ice and debris.
- Keep windows above the first floor closed and latched so there is no danger of someone falling out.
- Keep members and guest off the roof and balconies unless they are reinforced and have railings to ensure proper safety.
- Have someone, alumnus or active member, stop by the chapter house at least once every two days to check on security and the house condition during breaks and vacations.
- Shut off the water supply for the house during breaks.
- During the winter, keep the thermostat set at a temperature that will prevent pipes from freezing.

V. SOCIAL EVENTS

Poor risk management at a social event can have tragic implications. Parties should be fun, but they must be safe! Fraternity social events that have not followed appropriate risk management procedures have resulted in injuries, loss of life, lawsuits, chapter and even fraternity closure and bankruptcy. Unfortunately there are too many incidents to name – including ones that involved members of FarmHouse. It is not hard to keep your chapter safe. All it takes is common sense. Following your good judgment, common sense and these guidelines should eliminate concerns about lawsuits or deaths.

Guidelines for a Safe Party

1. **All informal and formal parties and social events must adhere to the FarmHouse Alcohol & Drug Policy – including strict enforcement of the rule of no alcohol in the chapter house or on FarmHouse property.**
2. All parties must be held in compliance with the laws governing the legal drinking age for consumption of alcohol and should follow all city, county and state laws.
3. Appoint party monitors. Have 15% of the chapter serve as monitors. The monitors should oversee the party to make sure nothing dangerous is happening. They should also agree not to drink at all that day.
4. Appoint designated drivers. Post the drivers' names and make sure they are visible at the party. They should also walk people home if needed.
5. Do not use chapter funds to purchase alcohol. Do not allow members to “pass the hat” to purchase alcohol. Use a third party vendor. If this is not possible, make the event BYOB. Drinking age restrictions still apply to BYOB.
6. Do not have common containers for serving alcohol (i.e. punch bowls and trash cans, kegs, etc.).
7. Do not sell alcohol. Charging for admission or a cup and then giving away alcohol is unacceptable.
8. Have party monitors or security guards check identification at the door and identify those over the legal drinking age with wristbands. Wristbands should be the type that once clasped the only way to remove them is to cut them off.
9. Set a starting time and ending time for the party.
10. Do not permit drinking games.
11. Serve unsalted food and non-alcoholic beverages.
12. Do not serve any person who is visibly intoxicated and stop alcohol from being served one hour before the end of the party.
13. Keep people away from roofs, open windows, balconies, open wells and docks.
14. Do not allow glass bottles.
15. If someone is intoxicated, make sure that he or she is taken care of properly.
16. Hire security and have a procedure or policy defined for dealing with difficult guests.
17. Have a closed party. Have a guest list limited to members, dates and friends.
18. Do not hold or co-sponsor “after hours” parties – people who are already intoxicated will arrive at your event.

What exactly defines a party?

Risk Management and insurance guidelines tend to be of greatest concern for parties, but the definition can be ambiguous. The FarmHouse Alcohol & Drug Policy defines an event as one in which 5 or more brothers are together in one place. However, if you can answer “yes” to any of the questions below, then it is likely to be considered a Fraternity event and the FarmHouse Risk Management Policy must be followed. The location does not matter.

- Was the event pre-planned or pre-meditated?
- Was the event discussed during a chapter meeting or executive committee meeting?
- Was it advertised among the brothers through any means (word of mouth, flyer, email)?
- Were chapter funds used in any way?
- Did chapter officers help plan the event in any way?
- Did the event occur as a result of a chapter function (i.e. big brother night, initiation party)?
- Would a third party construe the function as fraternity related?

If you ever have a question about whether something may be a chapter event, contact your Advisor or the FarmHouse International Headquarters.

Vendors & Contracts

A third party vendor is the safest way to host an event. Here are some of the advantages:

- It takes a lot of the pressure off the chapter leaders and reduces the risk to the chapter.
- Many sororities require their chapters to only participate in third party vendor events.
- The professional, licensed and insured catering firm will make sure the legal drinking age is enforced.
- Litter and cleanup is minimized because the environment is more controlled.
- The ending time will not be changed because the contract or laws of the state when deciding when to stop serving alcohol bind the caterer.
- The caterer will have ample supply of non-alcoholic beverages available throughout the party.

Guidelines for the use of Third Party Vendors

The following guidelines will help when planning an event where a caterer or other licensed vendor will distribute alcoholic beverages. It is best to utilize such vendors at a hotel or rented facility.

- State and local authorities must properly license the caterer. This may involve both a liquor license and a temporary license to sell on the premises where and when the function is to occur.
- The caterer must carry a minimum of \$1 million general liability insurance, evidenced by a properly completed certificate of insurance prepared by the insurance provider. The “certificate of insurance” must also show that the vendor has, as part of his insurance coverage, “off-premise liquor liability coverage and non-owned and hired auto coverage.”
- The catering firm should name the chapter, Association and FarmHouse International Fraternity as additional named insured for the day of the event.
- The vendor must agree in writing to cash sales only, collected by the vendor, during the event.

- The vendor must assume in writing all the responsibilities that any purveyor of alcoholic beverages would assume in the normal course of business including, but not limited to: checking identification and enforcing the legal drinking age; refusing to serve intoxicated guests and members; and maintaining control of all alcoholic containers present.
- Do not sign any catering contract or agreement with a clause that indemnifies the catering company against liability.
- The chapter is NOT to enter in to any type of arrangement with the caterer to provide it with a set amount of alcohol. This is the same as purchasing alcohol with chapter funds.
- Any chapter payments to the caterer should be for service, NOT products (unless non-alcoholic).

Legal Contracts

Every event where contracts will be signed by the chapter with a third party (e.g., band, bus company, hotel, caterer) should be reviewed by the chapter legal counsel or other legal representative. Contracts and agreements should be limited to those directly related to events and directly under the jurisdiction or control of the chapter. A chapter should never enter into a contractual agreement where it is assuming liability for products or services rendered.

If the chapter does not currently have legal counsel, try the following measures to obtain help: an attorney who is an alumnus of the chapter, an attorney who is an alumnus of another chapter, campus legal services or an Association Board member. If the chapter is not able to locate legal counsel, call the FarmHouse Office.

Leased Facility and Equipment Inspection

Prior to the leasing, renting or borrowing any facility for a chapter event, an inspection of the facility should be made by the Director of Risk Management or President. Hazardous conditions for spectators, guests or other participants should be identified and corrected by the owner or identified in the contract.

The community's local fire codes must be known and observed, particularly for the numbers of guests allowed in a given facility.

Do not contract with a third party for use of an unsafe facility! The liability for injuries to members and guests can be transferred to the event sponsor (FarmHouse) as a result of contracts which accept the property in an "as is" condition.

Hold Harmless Agreements with Property Owners

The involvement of third parties will, in some cases, require the chapter to provide some form of Indemnity Agreement or Certificate of Insurance to the third party property owner. A Hold Harmless Agreement indicates that a chapter indemnifies an owner (i.e., the chapter will not transfer any liability for a claim to the owner). Phone the administrative office for more details.

Certificate of Insurance

A Certificate of Insurance document may be required to show that the chapter has a specific level of liability insurance. Likewise, the third party must provide a Certificate of Insurance to verify that the owner has a proper amount of liability insurance coverage (\$1 million) and will accept responsibility for those factors that are their duty to control.

Alcohol & Drugs

Ideally, the chapter will have third-party vendors responsible for all alcohol at any social functions (which all must take place off FarmHouse property). If that is not an option, then the function must be “Bring Your Own Beverage” (BYOB). The use of illegal drugs is not permitted at ANY FarmHouse functions.

BYOB Setup guidelines (only at locations off FarmHouse property):

- Hard liquor should not be allowed at BYOB parties.
- Limits on amounts of alcohol should be six cans of beer per person/per event.
- Wristbands should be given out at the entrance of the party to those of legal drinking age.
- Chapters should follow campus expectations/IFC regulations for BYOB events.

Remember that only those 21 years of age should be permitted to bring alcohol into a BYOB party. Further, those 21 years of age should be prohibited from providing alcohol to minors.

BYOB Procedures:

Eliminating the Opportunity for Injury

The presence of alcohol increases the potential for accident and injury. The chapter should do its best to ensure that the environment of the social event does not contribute to the chances of a guest or member becoming injured. Appropriate First Aid equipment should be at the site.

- Regardless of whether your event involves alcohol or not, do not build ponds or pools for parties. There have been a number of serious injuries from people diving into ponds or pools. You never know where a guest might have been before they attended your event.
- Do not build towers, slides, bridges or other structures. These provide too much potential for injury.
- For fire safety, refrain from using bamboo, straw, or torches to decorate.

Helping the Intoxicated

Your members must be prepared in case someone has consumed too many drinks. If this happens, offer food, coffee, or a chance to rest. Remember, there is no quick way to sober up. A rule of thumb is that it will take **as many hours to sober up as the number of drinks consumed.**

If a person loses consciousness, monitor his or her breathing to make sure it is normal. If breathing is irregular and the person appears to be in a coma with a purplish skin tone, try to wake him or her by shaking or gently poking. If there is no response, call for emergency medical attention at once.

If the person responds but is listless and sleepy, place the person on his or her side so that they will not aspirate on their vomit if they begin to vomit while sleeping. Keep the person comfortable. If someone is unconscious medical help should be called.

If a person is not breathing, call for emergency medical help immediately and then proceed with mouth-to-mouth resuscitation.

Be very careful with the aggressive drunk who decides to fight everyone. Party monitors should first approach the person carefully and try to calm him or her by using rational reasoning. Attempt to get the problem person to go home with a friend. If the person continues to press for a fight and is hurting others or threatening violence, call police to avoid further damage and to protect all members and guests.

Transportation

It is best for guests to use public transportation whenever possible, including University shuttles. However, the use of sober drivers is a positive response to the situation. When taking someone home, *make sure they get to their home*. Intoxicated individuals should not be brought to another party. Leave them in the hands of their friends or resident advisors.

Parties and Public Relations

Some fraternity parties have led to poor public relations. Many times people in the community will not be aware of the community service, philanthropy, academic standards and leadership opportunities associated with fraternities. Instead, they just see the parties, and the aftermath of the parties. Follow these guidelines to improve your chapter's image in the community.

1. Do not steal property to decorate the chapter house. It is inconsiderate and illegal!
2. If the chapter delivers invitations to dates at their sorority houses, dormitories or apartments, do so with dignity and respect for others. Do not enter a house or dormitory without an invitation.
3. Visit all neighbors prior to each party. Give a list of the officers and their phone numbers to each neighbor and ask them to call in the event of a problem or disturbance.
4. Have a clean-up plan for after the party. All trash and debris should be immediately cleaned at the end of the party and a more thorough cleaning of the location should be done the next day.
5. Party themes should be in good taste. If you would not tell your mother the name of the party, best not to put it on a poster or t-shirt.

VI. HAZING

Hazing has existed as a major barrier for fraternities, and will continue to do so unless brothers break from the past and do what is genuine, moral and uplifting. If FarmHouse, and the Greek system as a whole, are to prosper for years to come, hazing must be eliminated. Hazing creates animosity, artificial brotherhood, dangerous situations, divided chapters, apathy and a lack of spirit for the Ritual.

Defining Hazing

Answer these questions about each activity in your new member education program. Any question with a negative answer does not have an activity that belongs in a new member education program and should be considered hazing.

- Is this activity an educational experience? Is this the most efficient way to educate?
- Does this activity promote and conform to the ideals and values of FarmHouse?
- Will this activity increase the new members' respect for FarmHouse?
- Are new members and brothers both participating?
- Would you be willing to allow parents to witness this activity? A judge? The university President?
- Does the activity have value in and of itself?
- Would you be able to defend it in a court of law?
- Does the activity meet both the spirit and letter of the standards prohibiting hazing?

The Hazing Paradox

A young man enters college and is interested in joining a fraternity. Throughout the recruitment process, he has his heart set on one chapter. The chapter brothers have been telling him that they are the best on campus. He is told that they have the best brotherhood, parties and intramurals. He wants to pledge this chapter, and his wish is granted. He is asked to become a pledge. He is so proud that he will be able to become a part of great this chapter.

Shortly thereafter, the hazing begins. The actives profess that it is all in the name of brotherhood and the hazing will make him a true and worthy brother. They say that only the strong can make it through the pledgeship. Pledges have to have a backbone, they say. He is constantly told that the reason the brotherhood is so good in this chapter, the reason why this chapter is the best, is because "we've all gone through the hazing, and it made us brothers!"

The young man's pledgeship period is nearing the end. He is beginning to feel this so called brotherhood. He knows that he will be a brother soon. He is proud because he "made it through" the pledgeship so far. Some of his pledge brothers have quit. He thinks they are weak. When they quit, the actives told him that they were not good enough to be brothers.

The week before he was initiated is called workweek, inspiration week, fun week, or spirit week, but it is really HELL WEEK. He hardly ever sleeps. He is filthy. He does not have time to think about school. This type of life is awful, but he is so close to the end. He puts up with whatever they ask of him. Of course, everything is still in the name of brotherhood. He is finally initiated, but not before he fails an impossible test and is told that he never will be a brother. He is devastated. But wait, it was a joke. It was just one last hurrah before he became a brother.

So, now he is a brother. Chances are that he has no idea what FarmHouse really means.

He has been through one type of education program – pledgeship. He may not even be aware that there are other ways for men to learn the meaning of FarmHouse, but he believes that his chapter's way is the best method for developing brotherhood. He boasts that his chapter has the best brotherhood on campus, despite the fact that he has never been associated with another chapter and thus has no evidence to base his belief.

He has fallen victim to the “hazing paradox.” The hazing, which he believes strengthens the bonds of brotherhood, is destroying his chapter.

Hazing Destroys Chapters

After initiation, the members are exhausted and apathetic. They are not inspired. The hazing overshadowed everything about our Ritual, so they have no idea, and most likely never will have an idea about what it means to be a man of FarmHouse. Instead of being a united chapter, the brothers are divided. Some brothers may even hate each other because of the hazing that one made the other go through.

A true chapter is not divided. A true chapter understands and lives the FarmHouse Ritual. A true chapter is an asset, not a detriment to FarmHouse. A true chapter does not allow hazing to occur and cannot fall victim to the “hazing paradox.”

Hazing tears chapters away from our goal of Building Men and leaves chapters with unfulfilled potential. Hazing is illegal. Hazing is the farthest thing from the True FarmHouse Spirit.

Common Excuses

It is Tradition! Perhaps in recent history. Tradition at a chapter where men are gone in 4-5 years is usually something three years old. Proper research would reveal that our fraternity began in 1905 and it was not until after World War One that hazing began in our chapters. In our beginning years of our existence, our chapters did not haze. FarmHouse has always been a great fraternity. If hazing is so important for brotherhood, how did FarmHouse thrive without it? If hazing is vital, why was it not included in the Founders' original constitution and Ritual?

Everyone else does it – we will look weak in comparison. This excuse looks pathetic when actually written down. The true weakness is not having the courage to do things differently.

We need to weed out the men that are not worthy or strong enough. The men who have high enough self-esteem to consider servitude and public humiliation to men merely a year older beneath them are the ones you should be recruiting. The pledge period is not the time to determine what a man is made of – that should be done during recruitment and rush.

Questions for Hazing and Member Education

- Why do we teach men to be good pledges, not good actives?
- Why do we break men down, when the essence of brotherhood is building them up?

- Think back to your friends in high school, why did you become so close to them? Why would things be different in the Fraternity?
- Would your mother be proud of how you treat your chapter's pledges?
- Are you proud of how you treat your chapter's pledges?
- If we have so much respect for our founders and the ideals that are our foundation, why do we insist on hazing to develop members when the founders did not use hazing to create lasting fraternities?
- If hazing is such a good thing, why don't we talk about it during rush?
- If hazing is so good, why do we have so many problems? (e.g. lack of senior involvement, non-dues payers, chapter apathy, strained brotherhood, etc.)
- Is one tradition or hazing moment that is just for laughs going to be a strong enough memory to block out the memory of someone losing his or her life?
- Are the members of the University, Greek System, and community unaware of hazing and its dangerous potential right here on our campus?
- Why do we tolerate an issue that can mean the destruction of ANY chapter overnight?
- **ARE WE PREPARED TO RISK IT ALL FOR -- A FEW LAUGHS, or ONE NIGHT OF PARTYING, or ONE LAST INITIATION TEST?**

VII. ABUSE & HARASSMENT

College is full of stress. There is great potential for brothers and all undergraduates to abuse alcohol and drugs as a flawed coping mechanism. With those complicating factors, the potential for sexual abuse, assault and harassment rise dramatically. Ideally, no one in the chapter will have a problem with drug or alcohol use. However, if they do, it is important to understand what that person is going through and how he can be helped. A good risk management program can educate the members on the dangers of abuse, the warning signs where it may exist, and provide a supportive network for brothers to receive treatment.

The possession, sale and/or use of alcohol or any illegal drugs or controlled substances at any chapter house, sponsored event or at any event an observer would associate with the fraternity, is strictly prohibited.

Alcohol & Drug Abuse

Chemical dependency is a disease or illness like any other. It is a primary disease, not a symptom of some other underlying cause. Chemical dependency causes the related problems that occur in the user's life.

The exact cause remains unknown, but it is not caused by lack of willpower, weakness of character, or some flaw in a person's moral structure. It is impossible to predict who will become dependent when exposed to using drugs or alcohol.

- Other problems in a dependent person's life cannot be treated while the dependency remains untreated. The disease of chemical dependency rests on a human so that it blocks the receipt of any other care we might want to deliver to whatever else is wrong with the individual.
- Chemical dependency is predictable and progressive. Untreated, it will almost always get worse – people are usually incapable of treating themselves.
- Once dependent, the person remains so forever. However, dependency can be arrested and will remain so as long as there is abstention from mood-altering chemicals. Relapse is an ever-present danger. Recovery is a lifelong commitment.
- Chemical dependency is fatal. If the dependency is not arrested, premature death will result.

Chemical Dependency

Dependency can be treated and intervention is the best and most reliable method for initiating treatment. More than 70% of interventions are successful in leading the individual to accept his or her problem and seek treatment.

The symptoms are compulsions to use drugs and drink. The compulsion is evident in using or drinking that is inappropriate, unpredictable, excessive, or constant (i.e. having a drink at 8:00 a.m. before class).

A non-dependent person will stop using drugs or drinking as a result of a brush with the law, reprimand or an episode with a family problem. A dependent person will not stop. If using alcohol or drugs is causing any continuing disruption in an individual's personal, social, spiritual or economic life and the person does not stop using, he or she is most likely chemically dependent.

People with this illness generally do not seek treatment on their own volition because they are not aware of their dependency. They remain utterly unaware of the progress of the disease. This is due, in a large part, to rationalization and delusion. Every bizarre behavior is rationalized away, and as a result of delusion (repression, blackouts and/or recall), the person's ability to remember what has happened during any given episode of usage is destroyed.

Phases of Substance Abuse

1. **Experimentation.** Experiences the effects of mood swings and transferring from normal to euphoric feelings.
2. **Compulsion.** Begins to seek mood swings. Growing anticipation of effects; preoccupied with experiencing effects; desires regular use; develops tolerance (requires more or a drug to obtain the same level of effect).
3. **Delusions.** Negative reactions begin after experiences with the substance; depressions after euphoria; rationalizes all negative behavior and feelings; experiences blackouts.
4. **Dependency.** Uses chemicals to feel normal. Reality is distorted to the extent that continual use required to cope with day-to-day living.

Reasons for Substance Abuse

There are numerous reasons why people abuse drugs. Many people abuse drugs for their mind-altering properties. Others have the wish or belief that drugs can solve their problems; they are pressured by peers to experiment; they want to experiment; they derive enjoyment from taking the drug.

You may be surprised to learn that drug abuse or misuse is prevalent throughout society. The problem may be found in adolescents, housewives, businessmen, young adults (including fraternity men), senior citizens, whites, blacks, rich, and poor alike. Chemical dependency does not discriminate.

Alcohol, stimulants, marijuana, narcotics, hallucinogens, sedatives, and inhalants are all substances that are commonly abused. Some of these are legal and some are illegal. For those that are legal, there is a higher propensity for misuse because they are more widely available.

Sexual Abuse & Harassment

Sexual abuse and harassment have no place in FarmHouse. In addition to a complete violation of our values and principles, legal liability is a reality in sexual abuse accidents. It is possible that a victim of sexual abuse or rape may be able to sue the perpetrator, even though criminal charges are not filed or are dismissed. The chapter, chapter officers and others may be sued if an accident of sexual abuse occurs at a chapter function or at the House.

What is Sexual Abuse?

In order to understand abuse, we must define both sexual harassment and rape. Sexual harassment is defined as the unwelcome, unreciprocated imposition of sexual attention, usually in the context of a relationship of unequal power. Rape is defined as an act of sexual penetration with a person against his/her will. Both of these actions fall under the definition of sexual abuse.

There are many types of sexual abuse. Recognize that sexually abusive behavior occurs on a continuum ranging from harassment to rape. Sexual abuse usually falls into two categories, verbal and physical.

Verbal abuse may include:

- Whistling
- Humor and jokes about sex
- Suggestive or insulting sounds
- Sexual innuendoes about your or someone else's personal appearance
- Sexual innuendoes about your or someone else's sexual activities
- Demands for sexual favors accompanied by implied or overt threats

Physical abuse may include:

- Any inappropriate touching, pinching or patting
- Brushing against someone else's body
- Coerced sexual intercourse
- Assault

Steps to Prevent Sexual Abuse

- You are responsible for not only your own actions, but also that of the chapter and its members. You are your brother's keeper.
- Understand your own sexuality and be aware of social pressures.
- Never assume that previous permission for sexual activity applies to the current situation.
- Just because someone dresses in a "sexy" manner and flirts does NOT mean that they want to engage in sexual activity.
- Reject sexual stereotypes that define women as passive, weak, and irrational, and men as aggressive, macho, and dominating.
- Avoid excessive use of alcohol. Never use illegal drugs in violation of the law. Avoid drinking with prescription medication as indicated on the prescription label. All of the substances will impair your judgment and interfere with effective communications.
- Review chapter traditions and eliminate sexist, degrading practices that signal to members that it is okay to demean and not respect others.
- Host educational programs that deal with sexual abuse and harassment for your chapter.
- Invite a campus counselor to conduct a program on male-female relationships and assertiveness communication in conjunction with a sorority chapter.

VIII. INSURANCE

FarmHouse has negotiated and purchased a comprehensive liability policy covering all chapters in the United States with the most favorable terms and conditions.

Liability Insurance

Our chapters are insured with FRMT through our agents Kirklin & Company, Inc. in Omaha, Nebraska.

The liability policy does not cover medical bills for members or pledges who are injured or participating in events of the fraternity. Members should continue to maintain their medical health insurance (e.g. Blue Cross and Blue Shield) and be responsible for their own deductibles and co-payments. Other items that are not covered under the policy include: claims that would be covered under Workers Compensation, fidelity or bond coverage, property coverage or renter's insurance, allegations of discrimination, intentional acts or any other sums that we legally are not obligated to pay.

FRMT provides coverage up to \$6 million per loss (\$1 million primary, \$5 million umbrella) for those sums that we legally become liable to pay as a result of bodily injury, personal injury and property damage. Each chapter is responsible for a \$2,500 maintenance deductible for any one claim.

The umbrella protects the chapter, Association and General Fraternity officers and volunteers in the event of a catastrophe. Fortunately, we never have had a claim this large but many of our peer fraternities have. The renewal date of this coverage is October 1 of each year, the same as our primary insurance policies.

No insurance policy in the world provides coverage for violations of the law. The FarmHouse insurance program is no exception to this rule. The key points to understand are; (1) compliance with federal, state, local and institutional laws and regulations; (2) compliance with the laws and policies of FarmHouse Fraternity; (3) compliance with the FarmHouse Risk Management Policy.

Those individuals who choose to violate these rules may void any protection for themselves under the Fraternity's insurance program. Their actions may jeopardize the other members, other entities, or other named insureds protected by the FarmHouse program. The following examples are not intended as legal advice but provide illustration:

- With the broad awareness of its membership, members of the chapter serve liquor to a minor at a chapter function. Were a lawsuit to result, those individuals found to be in violation of the law and/or FarmHouse policy, [in this case the entire active chapter] might be without insurance protection.
- Two members of a 65-man chapter cause injury to someone in connection with a hazing accident. This activity was unauthorized and done secretly without the knowledge of the chapter, and strictly against chapter policy. Were a lawsuit to result, those persons (in this case the two members) again found to be in violation of the law and/or FarmHouse policy, could be without insurance protection. The chapter, Association Board, and other named insureds would be protected.

Although liquor and host liquor coverage may not protect those in violation of the law, these coverages have been broadened to provide coverage to those individuals and entities exposed to claims through no fault of their own. Chapters and chapter officers are protected from the

unauthorized actions of individuals. The assets of Association Boards are protected from the unauthorized actions of their chapters. Regional Advisory Councils. Association leaders, and chapter advisors are protected from unauthorized actions of individual chapter members and the chapter as a whole, as are the Association and all other alumni volunteers involved in the fraternity.

Insurance coverage is available to all in most cases as long as legitimate and reasonable efforts are made by chapter and alumni leaders to attempt to enforce federal, state, provincial, local, institutional, and fraternity laws. If chapter officers, association board members, alumni advisory boards, and other alumni volunteers totally disregard their responsibilities by routinely ignoring indications of recurring violations of the law within their chapters, insurance coverage may in some cases be in jeopardy.

Property Loss & Damage

Many members mistakenly think the fraternity liability or property insurance coverage provides indemnity for loss of personal belongings in a fire or other circumstance. It does not. The Director of Risk Management should educate all members as to the *real coverages* provided by the fraternity's insurance policies.

- **Fire Insurance.** The General Fraternity policy does not provide insurance coverage for fire or theft. The Association Board or property owner should provide fire insurance – which will not cover the tenant's personal property.
- **Chapter Contents Insurance.** This type of insurance protects all chapter owned property against losses resulting from fire, theft and vandalism. Find out if your chapter has such coverage. If unsure about the chapter's contents coverage, ask the Chapter Advisor or Association Board. Whether or not a chapter owns its own chapter house, more than likely it will have several valuable items that should be insured. Composites, supplies and other items of value should be insured against fire, theft or other types of loss.
- **Personal Property or Renter's Insurance.** There is *no coverage* for personal property of members provided by any of the General Fraternity insurance policies. In order to be fully protected, members must obtain coverage from one of two sources: 1) parent's homeowner's policy, 2) separate tenant (or renter's) coverage. It is critical that all members have this understanding of insurance coverage for personal property.

Illegal Acts

Our insurance policy excludes "illegal acts." It will neither defend nor pay on behalf of anyone who breaks the law. This includes serving or providing alcohol to minors, hazing, sexual abuse or any other illegal activity. It does, however, provide coverage for the vicarious liability of volunteers and officers of the International Fraternity, chapters, and Association Boards as long as they did not participate in nor have any knowledge of the illegal activity.

Liquor liability is not excluded under the policy unless the chapter "sells or becomes in the business of dispensing alcohol." If the insurance company invokes this exclusion, then the vicarious liability also is excluded. Chapters and Association Boards always should be certain that alcohol is NEVER sold in any chapter of FarmHouse. This includes charging for cups or making a cover charge. Chapters that profit from the sale of alcohol open themselves, their parents, their alumni, Association Boards and the General Fraternity to a major uninsured exposure.

Certificates of Insurance

Adding Additional Insureds

Any requests to add third parties such as universities and colleges, landlords or special event sponsors to the FarmHouse group liability insurance policy as Additional Named Insureds, must be made in advance. It takes approximately two weeks to handle such requests, so please plan your requests accordingly. Phone the FarmHouse International Office for more information.

Requesting Certificates Of Insurance

Property owners (such as a hotel) may require a Certificates of Insurance. This provides the property owner with documentation that a specified level of liability coverage is in force that will be applied prior to the property owner's coverage. The chapter's original Certificate of Insurance is sent to the chapter and must be retained in the chapter's Risk Management files. Additional copies of Certificates are available from the International Headquarters. Please indicate the name and address of the person or organization where the additional Certificate of Insurance is to be mailed. Please allow 10 days for your request to be handled.

Chapters that reside in university-owned residence halls, rental houses or lodges also have special insurance needs that should be addressed. FarmHouse does not provide protection for real or personal property owned by the chapter, Association Board, university member or guest. This coverage should be purchased locally.

IX. CHAPTER STANDARDS BOARD

The Director of Risk Management should also chair the Standards Board, if the chapter chooses to have one. However, he should not be a voting member. It is his duty to ensure that the board is meeting, and that the members are following the By-laws of the Fraternity. His primary responsibility to the board is to represent the views of the executive committee.

Setting up a Standards Board

It is suggested that chapters have a Standards Board. If your chapter does not have one, it is your responsibility to encourage the chapter to consider one. Check your local By-laws, there may be provisions for a Standards Board, but the chapter may not be using it. After a board is established, make sure it is in your By-laws. The Board should be comprised of five voting members (ideally one member from each class, plus an at-large member). The members on this board can either be elected by the chapter or appointed by the executive council. A chapter may also elect one chairman, who appoints the other two to four members, who are then ratified by the Executive Committee or chapter. It is also possible to take specific positions, and make them the members of the board.

Take elected or appointed members from each class year or new member class. If you are presently using another way to select the Standards Board and it is working well, do not feel the need to change. However, some issues should be taken into consideration: if the board is appointed, then the chapter should have a chance to ratify the appointments. This insures that all members are involved in the process. If the Board has been traditionally ineffective and it is constantly having problems, it may need to be restructured.

When looking for members to serve on the board, do not look for the most popular brother. A good Standards Board has individuals that are intelligent, reasonable, and have some experience in the Fraternity. They need not be worried about what some may think of them. They should be looking out for the best interest of the Fraternity in their actions.

In most cases, the Standards Board will not have members from the Executive Committee on it. This compromises their effectiveness as leaders in the chapter. The Director of Risk Manager will most-likely serve only as a non-voting member of the board, ensuring that due process is followed and that the By-laws of the Fraternity are adhered to. In order to have a Standards Board the chapter must have written standards that the members should live up to. These are the By-laws of the Fraternity. The Fraternity must have written, up to date By-laws in order to have a Standards Board. All members should know the chapter's by-laws and the By-Laws of the International Fraternity. The chapter should also consider having a written code of conduct congruent with our values and incorporate this into the by-laws.

Running the Standards Board

The board should plan on meeting regularly, even if there is no business at hand, this may prompt quieter members to come forward with information not known by many. Any member may make a formal (written) complaint against any other member of the chapter. The complaint must be written and signed and then given to the Director of Administration or President. The written complaint should outline the nature of the offense, and the member(s) involved. The Director of Risk Management should then set a meeting of the board as soon as possible to discuss the matter. As soon as this meeting is set, the Director of Risk Management or other Executive officer must notify the brother being brought before the board of the charges and time and place of the meeting.

The board serves as the investigating committee – they need to ask questions and determine the truth. They then need to discuss the punishment of the member(s) involved, if appropriate. Ideally the board will have created a standardized list of common offenses and their punishment that has been ratified by the chapter. Having this in place without a particular person or situation can make it easier to enforce discipline when the time comes. The board should recommend the punishment, which then should come before the chapter for ratification. For specific punishments (for example: a fine) there should be a time limit for compliance, and recommended sanctions for non-compliance, most likely suspension, depending upon the offense. The board should strive to be fair and just in its actions. They should be strong willed, and be looking out for the best interests of the chapter. If they fail to discipline one member for a certain undesirable violation, other members will see that this conduct is acceptable.

The Board should document every case that they process, including the offense, punishment, and any extenuating circumstances. This is important as it provides a record for future Boards to look back on to determine appropriate sanctions. The Board has resources that include local and International By-Laws and the past historical record of the Board, as there may well be similar cases in the past. If there is a violation that is spelled out clearly in the by-laws, for example, past debts that are outstanding for more than 10 days result in the suspension of the member, it does not need to go to the Standards Board, the punishment is already defined.

Discipline/Sanctions

Sanctioning our fellow brothers is seldom easy to do, but it is one of the most important parts of running a fraternity. Without standards, no one can be held accountable for his actions and the chapter opens itself up to chaos and an imminent downfall. Sanctions should fit the crime. If a brother can learn from his mistakes through positive sanctions, it is encouraged. For example, a brother with a problem involving alcohol should seek counseling for that problem as part of the disciplinary process. The following are possible sanctions for members who violate fraternity law. Please give careful consideration when sanctioning members. These are in no particular order:

- Loss of voting privileges
- Professional counseling
- Loss of social/intramural privileges
- Fines or restitution
- Letters of apology
- Loss of office
- Suspension/recommendation for expulsion. When suspending or recommending expulsion of a member, be sure to follow the By-Laws of the Fraternity. Check your local bylaws on how this instance should be handled.

The Standards Board's decision is binding, unless an appeal overturns the decision.

Appeals

An appeals process must be thoroughly outlined and made part of the By-law that established the Standards Board. A formal (written) appeal should be made to the chapter president within a certain time frame after the announcement of the decision. Generally, 72 hours is sufficient. This appeal should be presented to another body, either the Executive Council or the chapter, for consideration, discussion, and vote. A two-thirds majority is recommended to overturn a decision. Hints for making your Standards Board more effective:

- Have a good current set of local by-laws.
- Ensure that all members are familiar with the by-laws of the International Fraternity.
- Have clearly defined procedures for the Board to follow.
- Enforce all decisions and sanctions of the Board.
- Have the Board keep the Chapter's best interests in mind.
- Establish a code of conduct for all chapter members to follow.

A Standards Board alone will not clear up a bad attitude, unbecoming conduct of a brother, or other problems that a chapter may be having. But, it is a necessary key to the long-term success of a chapter. The action or inaction of a Standards Board can be the important key to the Fraternity's success or failure.

IX. ADDITIONAL MATERIALS

Standards for Excellence in Risk Management

These are twelve simple steps to ensure that your chapter is a safe one. When all is said and done, you will be happy that you took the proper steps necessary for your chapter.

1. Strictly enforce the FarmHouse Alcohol & Drug Policy and FIPG Risk Management Policy, holding brothers accountable who violate the policies.
2. Director of Risk Management elected and chairs the Risk Management Committee.
3. Operational Risk Management Committee consisting of the Director of Risk Management, President, Director of House Operations, social chairman and Chapter Advisor.
4. Risk Management committee meetings held monthly.
5. Legal counsel (preferably an alumnus) retained by the chapter and appointed by the Chapter Advisor.
6. Legal counsel reviews all contracts prior to signing by the chapter.
7. Regular meetings scheduled between chapter legal counsel and Risk Management Committee.
8. Mandatory Risk Management education for all members of the chapter.
9. Crisis Management plan established and implemented for all emergency situations.
10. Accidents or injuries occurring on chapter property or at a chapter function are reported immediately (within 24 hours) to the International Headquarters and the Student Affairs Office by the Chapter President, or Chapter Advisor.
11. Establishment of a designated area (such as a bulletin board) to display risk management and liability insurance bulletins and newsletters received from the FarmHouse Office.
12. Chapter representation in campus organizations whose mission is to promote responsible social behavior, such as BACCHUS, GAMMA, and SADD.

Important Contact Information

It is important to keep this list updated with all pertinent contact information (Mobile phones, e-mail addresses, etc.) so that your successor does not have to re-invent the wheel each time a constituent needs to be contacted. You should make sure this information is posted at various locations in the house and kept in your officer notebook, the chapter database, with the Association Board, and anywhere else pertinent.

- Fire Department
- Police Department
- Insurance Company
- Association Board President
- City Building Inspector's Office
- Chapter Advisor
- University Housing Office
- City Health Department
- University Security Office
- FarmHouse International Office

Resources for Information on Treatment of Drug Abuse

For information on and treatment of drug abuse (including alcoholism), look in your local Yellow Pages - "Drug Abuse - Treatment". Another primary source should be your local Campus counseling or Crisis Center.

Hazeldon Foundation
Box 176
Center City, MN 55012-0176
800-328-9000
Educational materials on chemical dependency.

National HelpLine
800-262-2463
Professional counselors on duty 24 hours a day.

The Johnson Institute
7151 Metro Blvd. #250
Minneapolis, MN 55439-2122
800-231-5165
Reference to appropriate agencies in your area.

Narcotic Anonymous
Self-help treatment program modeled on AA.

Alcoholics Anonymous
Well-known for a very successful treatment program for alcoholics

Al-Anon Family Groups
Support program for family and friends of alcoholics.

Nar-Anon Family Groups
Support program for family and friends of narcotics users.

National Clearinghouse for Alcohol Information
PO Box 2345, Dept #10
Rockville, MD 20852
Counseling and treatment centers in your state.

PRIDE (Parents Resource Institute for Drug Education)
How to deal with abuse problems.
NIDA (National Institute on Drug Abuse)
800-662-4357
Gives information on local treatment facilities

Alcohol & Drug Abuse Education Program
US Office of Education
400 Maryland Ave. SW
Washington, DC 20702
Education and treatment materials.

Road to Recovery, edited by Jean Moore)
New York: Macmillan, 1985
Lists and provides description of several hundred residential treatment centers nationwide.

Intervention by Vernon Johnson
Johnson Institute, 1986
Complete description of the intervention process.

<http://www.kirklin.com>

<http://www.frmtltd.org/>

<http://www.fipg.org>

Sample FarmHouse Self-Inspection Form

The following is a self-inspection that should be completed once per semester by the Director of Risk Management and Director of House Operations.

Circle s (satisfactory), n/s (not satisfactory) or n/a (not applicable) for each item below. Take action to correct any item marked n/s.

Fire and Life Safety

- | | | | |
|--|---|-----|-----|
| <input type="checkbox"/> Compliance with local/school fire codes | s | n/s | n/a |
| <input type="checkbox"/> Proper fire extinguishers in place | s | n/s | n/a |
| <input type="checkbox"/> Working smoke detectors | s | n/s | n/a |
| <input type="checkbox"/> Exits clearly marked | s | n/s | n/a |
| <input type="checkbox"/> Exits free from furniture/debris | s | n/s | n/a |
| <input type="checkbox"/> Exits open from interior without key | s | n/s | n/a |
| <input type="checkbox"/> Adequate and accessible fire escapes | s | n/s | n/a |
| <input type="checkbox"/> Fire doors are self closing and not wedged open | s | n/s | n/a |
| <input type="checkbox"/> One fire drill conducted each semester | s | n/s | n/a |
| <input type="checkbox"/> Combustibles are out of the house | s | n/s | n/a |
| <input type="checkbox"/> Emergency evacuation plans are posted | s | n/s | n/a |
| <input type="checkbox"/> Emergency lighting has been tested | s | n/s | n/a |
| <input type="checkbox"/> Emergency phone numbers posted | s | n/s | n/a |
| <input type="checkbox"/> Fire alarm system tested | s | n/s | n/a |

Kitchen Cooking Equipment

- | | | | |
|--|---|-----|-----|
| <input type="checkbox"/> Cooking units protected by hood | s | n/s | n/a |
| <input type="checkbox"/> Grease filters are cleaned regularly | s | n/s | n/a |
| <input type="checkbox"/> Ducts are cleaned annually by a qualified company | s | n/s | n/a |
| <input type="checkbox"/> Combustibles are not stored in kitchen | s | n/s | n/a |

Floors and Stairs

- | | | | |
|--|---|-----|-----|
| <input type="checkbox"/> Surface is free of splinters and breaks | s | n/s | n/a |
| <input type="checkbox"/> Surface is not slippery | s | n/s | n/a |
| <input type="checkbox"/> Regular maintenance takes place | s | n/s | n/a |
| <input type="checkbox"/> Stairs have proper lighting | s | n/s | n/a |
| <input type="checkbox"/> Stairs have emergency lighting | s | n/s | n/a |
| <input type="checkbox"/> Stairs have treads | s | n/s | n/a |
| <input type="checkbox"/> Stair handrails are adequate and secure | s | n/s | n/a |

Housekeeping

- | | | | |
|---|---|-----|-----|
| <input type="checkbox"/> Boiler room is adequate | s | n/s | n/a |
| <input type="checkbox"/> Attic and basement are adequate | s | n/s | n/a |
| <input type="checkbox"/> Storage areas are locked and labeled | s | n/s | n/a |
| <input type="checkbox"/> Trash is emptied daily | s | n/s | n/a |

Heating

- | | | | |
|--|---|-----|-----|
| <input type="checkbox"/> Boiler is inspected annually | s | n/s | n/a |
| <input type="checkbox"/> Certificate is posted | s | n/s | n/a |
| <input type="checkbox"/> Boiler/furnace room is separated by a fire door | s | n/s | n/a |
| <input type="checkbox"/> Boiler/furnace room has a self-closing door | s | n/s | n/a |
| <input type="checkbox"/> Emergency switch is clearly identified | s | n/s | n/a |

Electrical

- | | | | |
|---|---|-----|-----|
| <input type="checkbox"/> Fuses are correct size and specifications | s | n/s | n/a |
| <input type="checkbox"/> Panel boards and switchboxes are clean and clear | s | n/s | n/a |
| <input type="checkbox"/> Extension cords are in tact and taped down | s | n/s | n/a |
| <input type="checkbox"/> Electrical hot plates are not used in rooms | s | n/s | n/a |

Sprinkler System

- | | | | |
|--|---|-----|-----|
| <input type="checkbox"/> All house areas are covered by system | s | n/s | n/a |
| <input type="checkbox"/> Gauges are operational | s | n/s | n/a |
| <input type="checkbox"/> Valves are locked in the open position | s | n/s | n/s |
| <input type="checkbox"/> Inspected annually by a qualified inspector | s | n/s | n/a |

Special Hazards

- | | | | |
|--|---|-----|-----|
| <input type="checkbox"/> Firearms are prohibited | s | n/s | n/a |
| <input type="checkbox"/> Candles and incense are not present | s | n/s | n/a |
| <input type="checkbox"/> Parking and walkways are in good repair | s | n/s | n/a |

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