

RISK MANAGEMENT — AN EXPECTATION OF MEMBERSHIP

Risk management is conducting chapter life in a manner which exhibits care and concern for the safety and well-being of members, guests, and the community around you. Members must take personal responsibility for their actions to help ensure the safety of others. The intent of risk management education is not to prevent the chapter from having fun, but it is to help the chapter reduce risks while having fun. Risk management tools help you stop problems before they occur.

Risk is something that has to be managed or controlled; it cannot be eliminated. You have accepted the important responsibility of being an officer of your chapter. As an officer, you must help your chapter understand how important it is for every member to be concerned with risk management. Everyone must use good common sense and take steps to manage the risks that are inherent in chapter operations. The following list gives chapter officers suggestions on handling risk management in a team approach fashion.

Chapter President

- Sees that chapter bylaws incorporate the “Statement on Chapter & Individual Responsibility.”
- Ensures the chapter understands and complies with the “Statement on Chapter & Individual Responsibility.” Responsible for returning signed, non-hazing statement to Headquarters in a timely manner.
- Oversees the development, implementation, and enforcement of risk management policies and procedures.
 - Makes certain SigEp’s policies are reviewed with the members in September and January.
 - Works with the events chairman to make certain chapter social events comply with risk management policies and procedures, paying special attention to alcohol control.
 - Assists the house manager, if applicable, with his risk management recommendations.
- Takes the “lead” in any chapter crisis. Please refer to the “Crisis Management” section.

Events Chairman

- Understands and abides by the “Statement on Chapter & Individual Responsibility,” in planning social functions.
- Completes “special event planning checklist” prior to every function.
- Discusses unique special events with Director of Risk Management at Headquarters. These events require a special event coverage policy in addition to the Fraternity’s liability coverage.
- Assures that no chapter funds are collected or solicited from members or guests for the purchase of alcohol.
- Uses guest lists and follows the third-party vendor guidelines.

Chapter

- **KEEPS A NEAT AND ORDERLY HOUSE.** Good housekeeping reduces the possibility of injuries and fire.

- Conducts and participates in chapter meetings on risk management. All chapters are required to certify that one of these meetings is held each September as adopted by the 1991 Grand Chapter Conclave. Risk management policies must be reviewed with every new member.
- Circulates copies of national policies and other brochures, articles, or risk management developments to all members. Each undergraduate member should understand how individual actions showing poor judgment can jeopardize the future existence of the chapter and Sigma Phi Epsilon.
- Schedules periodic speakers for the chapter:
 - Trial attorneys
 - Headquarters staff/volunteers
 - Local fire chief or commissioner, police officers
 - Emergency room personnel
 - Women's center representative
 - Claim/insurance professionals
 - University staff
- Determines which officers or chairmen will help monitor and enforce risk management policies. Communicates how violations will be addressed.
- Coordinates implementation of standards committee.

Individual Members

- Understand and abide by the "Statement on Chapter & Individual Responsibility."
- Take individual responsibility for their actions; understand that the future existence of the chapter and Sigma Phi Epsilon Fraternity depends on their common sense and good judgment.
- Know their role if there is a crisis. See "Crisis Management" procedures.
- Complete Membership and Lease Agreements.

House Manager

- Conducts inspections of building and grounds and makes a plan to correct any deficiencies. See "Chapter House Self-Inspection" at www.sigep.org.
- Plans and implements fire drills, including procedures to account for all members after a chapter house evacuation.
- Works with chapter officers, volunteers, and campus officials to see that operations comply with health, fire, and building codes. Keeping a neat and orderly house is essential.
- Suggests capital improvements.

SIGMA PHI EPSILON FRATERNITY

STATEMENT ON CHAPTER & INDIVIDUAL RESPONSIBILITY

This statement embodies the values and expectations of Sigma Phi Epsilon Fraternity for all fraternity entities and membership categories, including alumni and volunteers.

RESPECT & CARE FOR SELF & OTHERS

The Fraternity will operate in such a manner as to exhibit respect, care, and concern. The Fraternity abhors any form of sexually abusive behavior collectively or by an individual, be it physical, mental, or emotional in nature. Neither a Sigma Phi Epsilon chapter nor any member thereof should encourage, support, or participate in any action which in any manner demeans, belittles, or damages another person.

ALCOHOL & DRUGS

1. The possession and/or use of alcoholic beverages while participating in any fraternity event, or in any situation sponsored or endorsed by the chapter, will be consistent with all campus, city, county, state laws, and the policies of the Fraternity. Every chapter event must ensure that no alcohol can be consumed by minors.
2. The direct or indirect purchase of alcoholic beverages by the chapter using chapter funds or by any member on behalf of the chapter or through any type of fund is **against** Sigma Phi Epsilon's risk management policies. The purchase and/or use of a bulk quantity of alcoholic beverages (i.e., kegs or case(s) of beer/wine) is prohibited.
3. There will be no possession, use, and/or sale of illegal drugs or controlled substances at any chapter facility, fraternity event, or any event which would be associated with the Fraternity.
4. No chapter should associate the Fraternity's name with any event sponsored by an alcohol distributor, charitable organization, or tavern (tavern defined as an establishment generating more than half of annual gross sales from alcohol) where alcohol is given away, sold, or otherwise provided to those present.
5. No chapter should co-sponsor or co-finance a function where alcohol is purchased by any of the host chapters, groups, or organizations.
6. There should never be any alcohol available during membership recruitment activities.
7. Open parties, meaning those with unrestricted access by non-members, are not in the best interest of the chapter or the Fraternity and should not occur.
8. No brother or new member should condone, tolerate, encourage, or participate in the abuse of alcohol (i.e., drinking games are not allowed).
9. There should never be any alcohol available during any membership education program/event.

Failure to comply with these guidelines will result in disciplinary action including revocation of the chapter's charter. Additionally, failure to follow these guidelines could jeopardize a chapter's (or individual member's) general liability insurance coverage.

MEMBER DEVELOPMENT

The principles of Sigma Phi Epsilon and those of a chapter and its members are based on high ethical and moral behavior, and the expression of respect and care for self and others.

Therefore, hazing has no place in Sigma Phi Epsilon. Hazing is a criminal act in most states. Hazing activities are defined as:

“Any action taken or situation created, whether on or off fraternity premises, to produce mental or physical discomfort, embarrassment, harassment, or ridicule. Such activities may include, but are not limited to, the following: use of alcohol; paddling in any form; creation of excessive fatigue; physical and psychological shocks; morally degrading or humiliating games and activities; late work sessions which interfere with scholastic activities; and any other activities which are not consistent with fraternal law or ritual, the regulations and policies of the educational institution or applicable local, state, or federal law.”

FIRE, HEALTH & SAFETY

To better ensure the safety of its members and guests, each chapter should strive to meet the following expectations:

1. Comply with all local fire and health codes.
2. Post emergency numbers for fire, police, and ambulance beside all common phones. Also post evacuation routes from chapter facilities in the common areas and on the back of each sleeping room door.
3. Comply with engineering recommendations as reported by the insurance company.
4. Keep a neat and orderly house. Good housekeeping is essential.
5. The possession and/or use of firearms or explosive devices of any kind within the confines and premises of the chapter house is expressly forbidden.

EDUCATION

Each student member, as part of his regular fraternity education experience, shall be educated about, and reminded of, his responsibilities as a member of Sigma Phi Epsilon and the Fraternity's risk management policy.

“SMART EVENT” PLANNING

At any chapter function, a safe environment must be created for your members and guests. **If anyone is hurt or property damaged in relation to a chapter event, there is a good chance that claims for compensation will be made against the chapter and the individuals involved with planning and monitoring the event. The more serious the damages or injuries, the more intense the pursuit of compensation.**

All functions should comply with Sigma Phi Epsilon’s event planning policies and the “**Statement on Chapter & Individual Responsibility**,” as well as all campus, local, state, and national laws.

Our policies state:

- **HAVE CLOSED PARTIES.** All chapter social events must be **CLOSED** which means guests should receive a personal, one-to-one invitation, where not more than one other group is invited, where mass advertising is not used, and where the total attendance is no greater than **THREE TIMES CHAPTER SIZE**. If you partner with another fraternity or sorority to plan a party, the attendance guideline does not change. It remains at no greater than three times chapter size. Open parties are difficult to manage safely. For larger or special-type events, see the “Special Event Coverage” section.
- **USE GUEST LISTS.** Guest lists must be prepared 24 hours in advance. By inviting strangers to your function, you could be inviting trouble into your home. No signing in at the door. Every person allowed to enter the event must be on the guest list (both men and women). It is important to know who is in attendance at a chapter function.
- **HIRE PROFESSIONAL SECURITY** to make sure that only those members and guests 21-YEARS-OLD AND OLDER have and consume alcohol. It is against the law to serve minors alcohol. It is better for a third party (other than chapter members) to handle these responsibilities. The hired security will check identifications, oversee the use of wrist bands or other means of identifying both minors and those who can legally drink. Sources to contact for professional security are off-duty police or a professional security service.
- **HIRE LICENSED AND INSURED THIRD-PARTY VENDORS.** These entities are trained and experienced in selling and serving alcohol in accord with state and local laws. Require that the vendor handle the following responsibilities: check identification, make decisions about whom to serve and when not to serve guests, maintain control of alcoholic containers present, collect and remove remaining alcohol at the end of the function.
- **“BRING YOUR OWN BEVERAGE” (BYOB) SYSTEM.** **Should a person of legal age choose to consume alcohol**, he may bring his own alcohol to a function provided he follows the BYOB procedures in place prohibiting access to minors. A member or guest of legal age is limited to one six-pack of 12-ounce beer cans or 750 milliliters of wine. Spirits and liquor are not permitted. NO GLASS containers allowed.
 - Suggested Procedures for BYOB Parties — Once a person of legal drinking age with alcohol has entered the party and obtained a wristband, he/she will immediately take the alcohol to the bar (have a single bar area with attendants of legal drinking age) and exchange it for the proper amount and type of tickets (e.g., a six-pack of beer for six tickets designated for that brand of beer). A person may receive and be in possession

of only one beverage at a time. The hosting organization(s) is responsible for monitoring the party to make sure no one is drinking without a wristband.

➤ **Ending Times and Alcohol Checkout** — All parties should have a designated ending time. Thirty minutes before the designated ending time, an announcement must be made to the effect that the bar will be closing and that persons must start removing their beverages from the bar. During this time, all remaining tickets will be cashed in, and all drinking will cease by the designated ending time. All alcohol belonging to individuals must be removed at this time. If anyone wishes to leave the party prior to the designated ending time, that person may cash in his/her remaining tickets for the rest of his/her alcohol, and must immediately leave the party.

- **MONEY CANNOT BE COLLECTED AT THE DOOR FOR ALCOHOL AT A CHAPTER FUNCTION.** Guests of legal drinking age who choose to consume alcohol must purchase it through a third-party vendor or use the BYOB method.
- **ALL CHAPTER FUNCTIONS MUST COMPLY WITH ALL CAMPUS, LOCAL, STATE, AND NATIONAL LAWS.**

Recommended actions:

- **SET A STARTING AND ENDING TIME.** Guideline: four hours
- **RESTRICT/PARTITION THE PARTY AREA TO MEET FIRE AND SAFETY CODES** (occupancy limits, etc.)—**BOTH INDOORS AND OUT.** In this way, you can control the crowd, identify problems as they develop, etc. Have one entry into the party so uninvited guests cannot gain access without your knowledge.
- **SERVE FREE FOOD** (low salt, high protein) **AND NON-ALCOHOLIC BEVERAGES.**

Other considerations for social functions:

An invitation to your function should be an honor.

- Distinguish your chapter; invest your social funds in outstanding entertainment, food, and decorations.
- If a function is held away from the chapter house, rent a bus or arrange transportation with professional drivers. **NO ONE SHOULD DRIVE IF THEY HAVE HAD AN ALCOHOLIC DRINK.**
- Hold “dry” parties that emphasize a theme or event.
- Do not promote alcohol as the center of the party or allow members or guests to engage in drinking games.
- Respect an individual’s right not to drink.
- Inspect the location prior to a party for potential hazards.
- Discourage “road trips.”

- Do the proper campus officials have to be notified?
- How will the activity affect your neighbor relations? Have you alerted your neighbors that a party will be taking place?
- Do you have a clean-up team for after the function? Will the team clean your neighbors' properties first?
- Will any state laws (e.g., underage drinking) or city ordinances (e.g., noise violations) be violated? (If you answer yes, you need to change your plans.)
- What safeguards have you implemented to prevent these laws/ordinances from being violated?
- Are your officers and members familiar with the chapter's crisis management procedures?
- Could you convince a "jury of your peers" that your event was not potentially dangerous?
- **Never serve or allow alcohol use with no alcohol controls in place.**
- **Never serve alcohol to any individual who is already intoxicated.**
- **Never serve alcohol to minors.**

In the event a chapter is interested in hosting an event that falls outside the scope of Sigma Phi Epsilon's policies, the chapter must contact the Director of Risk Management at Headquarters to discuss obtaining SPECIAL EVENT COVERAGE. A special event presents a greater liability exposure on the Fraternity and requires an additional insurance coverage.

WHAT IS A SPECIAL EVENT?

- Any sponsored athletic event, including philanthropies, other than university-organized intramurals.
- Any event where alcohol will be present and the attendance exceeds three times the membership.
- Concerts and/or musical festivals being sponsored by a local chapter.

Please contact Kathy Johnston at Headquarters, extension 1402, at least 60 days in advance to get information on planning guidelines and obtaining special event coverage.

FOR MORE DETAILED INFORMATION REGARDING RISK MANAGEMENT GUIDELINES, you may go to the SigEp website, www.sigep.org, and/or the website of SigEp's insurance broker, HRH/Kirklin & Co., LLC, www.kirklin.com.

ALCOHOL POISONING

Should you be involved with someone who has had “too much,” you should know:

- **Alcohol is a depressant.** Its use slows down many functions of the body. This slowing down can lead to “passing out” and unconsciousness. Vital organs (heart and lungs) can be slowed to the point of stopping.
- **The body only oxidizes about one ounce (approximately one drink) of alcohol an hour.** If you drink too fast, you may pass out, but your body will still be metabolizing all the alcohol—which will continue to affect your organs and brain.
- **Most people who die from alcohol consumption die from asphyxia.** They suffocate on vomit, or their tongue blocks the airway because they are laying on their back.
- **Life-threatening intoxication is more common from drinking hard liquor.** The alcohol in beer and wine is less concentrated, but still can create life-threatening situations.

If someone is passed out:

- **Never leave them alone.** Leave only to call emergency services, if necessary.
- **Try to wake up a passed-out person.** Call their name, pinch their skin—they should react.
- **Monitor their breathing.** Is it regular?
- **Turn them on their side**—This helps airways stay open if they get sick and vomit, and helps prevent the tongue from blocking the airway.

Get medical help if:

- **They can’t walk, talk, or respond.**
- **Skin is cold, clammy, pale or bluish (especially fingernails, lips, gums).**
- **Breathing is slow, shallow, or irregular.**
- **Eyes are dull and bleary/not focused.**

And remember:

- **If in doubt, call for help.** If you think you couldn’t live with yourself if you got your friend in trouble for drinking, do you think you can live with yourself if he/she dies and you could have done something?
- **The only thing that will sober a drunk person is time.**

- Alcohol exaggerates the mood one is in. If you are depressed when you start drinking, you'll get more depressed; if you're angry, you'll get angrier, etc.
- Alcohol will decrease your inhibitions; it will not increase your sex drive.

IS IT CONSENSUAL SEX...OR SEXUAL ASSAULT?

Sexual harassment is words or actions of a sexual nature that continually or repeatedly annoy and/or disturb an individual. These words or actions make the victim feel anxiety, anger, or discomfort.

Sexual assault or rape is a physical attack of a sexual nature. It includes, but is not limited to, date or acquaintance rape, stranger rape, and gang rape. It is a crime of aggression, dominance, and violence. Legal definitions of rape vary from state to state but, generally, it is defined as:

Forced sex, against the will of the victim; and sex with a person who is unable to resist OR GIVE CONSENT due to the effects of alcohol or drugs, or who gives perceived consent while intoxicated.

Allegations of rape have surfaced after:

- Large, open parties, with no alcohol management where a stranger assaults a guest.
- Cajoling or pressuring a date to have sex after she said no, especially if sexual contact takes place after she was under the influence of alcohol or drugs and, worse yet, not of legal drinking age.
- Member and guest (both intoxicated) have sex that only one person perceived consensual. A person is not able to legally give consent if they are too drunk or high.

There are huge costs associated with these claims, both human and financial.

- Allegations alone can affect a person's reputation.
- If criminal charges are filed, the dollars necessary for defense are large, and most attorneys must be paid "up front" before they will defend you. (The Fraternity's liability policy will not pay for defense or any judgments against an individual perpetrator.)
- Sanctions can include time in prison.
- Membership may be terminated and education disrupted.
- Pain and emotional trauma suffered by victim and accused.

What the chapter should do:

Follow the "**Smart Events**" guidelines.

- Parties should create an atmosphere that fosters respect for all individuals.
- Make sure the chapter house is a safe place for your members and guests.

Recruit members who respect others as well as themselves.

- Men who hold adversarial views of women are more likely to rape.

EDUCATE MEMBERS:

- On sexual assault/harassment awareness
- That alcohol will decrease inhibitions, not increase sex drive.

Help change social norms, i.e., rape jokes, sexist attitudes, condemn abuse of women.

Hold individual members accountable for their actions.

What individuals should do:

Communicate with each other about sex so that each party understands how the other feels. Remember, alcohol impedes communication. (If you are thinking about having sex with someone but don't have the courage to discuss it with her, then you shouldn't have sex with her.)

Don't have sex with anyone who has not clearly said "yes" to sexual contact while sober.

If you have any doubts at all, then you shouldn't have sex.

- Remember, "NO" ALWAYS MEANS "NO."
- If a partner says "maybe," or "I'm not sure," assume "NO" is the answer.
- If you're getting mixed signals, either ask what is meant or assume "NO" is the answer.

And be certain your partner is at least 18 years old.

Do you have the *right* to end a sexual encounter at any time during that encounter for any reason whatsoever? Of course you do! So why shouldn't your date have the same right?

Drugs associated with sexual assault or rape:

- **Rohypnol** — Powerful sedative that comes in tablet form, and when dissolved in a drink, it is tasteless, odorless, and colorless.
- **GHB** — Synthetic drug found in a clear liquid form, and when mixed in a drink, it also is odorless and colorless. But, GHB may have a slightly salty taste to it. GHB acts quickly and may cause dizziness, nausea, vomiting, seizures, respiratory depression, intense drowsiness, unconsciousness, coma, and death.
- **Special K (Ketamine Hydrochloride)** — A legal drug sold as a veterinary sedative or hospital grade anesthesia. When used in humans, the drug acts as a dissociative anesthesia; it renders the user vaguely aware of, but comfortably detached from, all bodily sensations. It is an off-white powder, but in diluted form, it looks like slightly cloudy water.

These types of drugs, which are used to facilitate sexual assaults, are an increasing problem on college campuses. Without the victim's knowledge, these drugs are slipped into their drinks. As a result, the victim becomes incapacitated and may even lose consciousness. Then, the victim is sexually assaulted.

The combination of these drugs with ALCOHOL can be lethal!

Be aware of these dangerous drugs and keep them out of the chapter facility or any event associated with the Fraternity.

CRISIS MANAGEMENT

IT CAN HAPPEN TO YOU...

The preceding information has been devoted to the prevention of crises. Yet, we must be prepared to react quickly and effectively should a tragedy occur.

Educate members before a crisis:

- **Review procedures in the membership development program.** The first priority should be the health and safety of each member, and the chapter in general. All members must know who is in charge and be prepared to follow instructions.
- **The president should take charge of an emergency situation.** The president may, and perhaps should, consult with other members who possess more expertise or insight. The final decision, however, must rest with the president.
- **If the president is absent, the next ranked officer is in charge.** All chapter officers should know where to find a copy of the chapter's emergency procedures.

Initial steps:

- **The president** (or next in line) **takes charge.**
- Usually, first **call emergency number(s)**, usually 9-1-1, so appropriate emergency personnel (police, fire, ambulance) can respond.
- **Close the chapter house at once.** The president cannot give instructions and maintain control if members are leaving and strangers are entering. Permit only your members and appropriate officials to enter. Assign one or more responsible members to calmly guard the door.
- **Notify your chapter counselor:**

Name: _____

Telephone: _____

- **Notify Headquarters**—(804) 353-1901—during business hours or the Sigma Phi Epsilon **24-hour crisis hot line**—(800) 767-1901—after business hours. A member of the Headquarters staff will contact you within 15 minutes.
- **Assemble your members in a group** (in case of fire, assemble outside, in front near the street).
 - ⇒ All should remain calm.
 - ⇒ Explain there is an emergency, but that it is under control.
 - ⇒ Remind members that only the president or chapter counselor can speak for the Fraternity—members are not to speak to anyone about the crisis.
 - ⇒ Do not discuss details, speculate on events or otherwise elaborate on the situation. Often, litigation follows crisis. Statements made could later be used in court.
 - ⇒ If possible, secure names, addresses, phone numbers, email addresses of people in the area or eyewitnesses.

- **Contact appropriate campus officials:**

Name: _____

Telephone: _____

- **Fully cooperate with appropriate authorities.**

Dealing with the media:

- If contacted, only the president or chapter counselor should speak for the chapter.
- Avoid “**no comment**” as it leads to speculation. Instead, make a simple statement:
 - ⇒ **We are aware that an incident occurred and are cooperating fully with the police and university officials who are investigating.**
 - ⇒ Keep repeating the above statement if you are pursued further. Do not give in because you are asked the same question several different ways.
- Never release names or admit liability.

Serious injury or death of a member:

- **DO NOT NOTIFY THE PARENTS.** Medical or police personnel who are trained in this will notify the family. You should always have parent/guardian information on file available to proper authorities. After you know that the family has been notified, it is appropriate for a chapter representative to call and share your concern.
- In the event of a death, do not remove any personal items from the room. Do not let members enter the room. Allow only authorized personnel to enter the room. If possible, keep the door locked. Ask the family what their wishes are in regard to the member’s possessions. You may offer to pack them in boxes, but it is more likely that the family will want to do this themselves. Before they arrive, be sure that any borrowed items are returned. When the family arrives, have empty boxes available and offer your help. Understand that this is a difficult time for them and they may want privacy.
- Coordinate member attendance at the funeral or memorial service. Along with your chapter counselor, discuss with the family or the family’s clergyman the possibility of conducting Sigma Phi Epsilon’s memorial service, which is available through Headquarters.
- In the case of serious injury or illness, find out the visitation wishes of the family and coordinate this with members of the chapter.
- SigEps outside your chapter may want to help. Headquarters should coordinate the appropriate responses.

Follow-up:

- University staff are usually available for member counseling and general assistance. Individual and group counseling is strongly recommended following any crisis situation.
- **An Incident Report Form should be filled out and sent to Headquarters within 24 hours of the incident.**

INJURED PERSON(S): (Use additional page if necessary.)

Name:	Name:
Sex:	Sex:
Age:	Age:
Member or Non Member?:	Member or Non Member?:
Street Address:	Street Address:
City/State/Zip:	City/State/Zip:
Telephone:	Telephone:

WITNESS(ES): (Use additional page if necessary.)

Name:	Name:
Street Address:	Street Address:
City/State/Zip:	City/State/Zip:
Telephone:	Telephone:

CONTACT PERSON: (At Chapter)

Name:
Phone:
Address:

WAS A POLICE REPORT MADE:	CHAPTER COUNSELOR or KEY VOLUNTEER:
Police Department:	Name:
Police Department Telephone:	Street Address:
Officer Name:	City/State/Zip
Report #:	Telephone:
SEND 1 COPY TO SIGMA PHI EPSILON HEADQUARTERS 310 South Boulevard, Richmond, VA 23220 Fax: (804) 359-8160	KEEP 1 COPY FOR CHAPTER SEND 1 COPY TO YOUR CHAPTER COUNSELOR

CHAPTER PROPERTY SAFETY

FIRE AWARENESS & PREVENTION

Alumni and volunteer corporation and chapter members should devote a chapter meeting to this subject.

- Your local fire department can provide guest speakers.
- Designate one person to coordinate fire safety (e.g., house manager).
- The chapter president or executive board member should be in charge in the event of a fire.

Develop a fire safety plan and *practice* it.

Conduct monthly self-inspections of your chapter house; be certain you are ready.

- Correct any and all fire hazards.
- Strive to eliminate the root cause of any problem identified.

If you are not in Sigma Phi Epsilon's property insurance program, review your current coverage. The national program offers many benefits such as:

- All risk, replacement cost protection for house and chapter-owned contents.
- Protection for loss of rents.
- Flood and earthquake coverage.

If you remodel, have plans reviewed by local authorities to be certain they are in compliance with building and fire codes.

Principal causes of fraternity fires:

- Careless smoking material and match disposal
- Electrical system misuse by over-fusing and over-use of extension cords
- Defective heating devices/chimney and devices too close to flammable materials (e.g., couch, bed)

Key elements of a fire safety program:

- Post emergency telephone numbers by every phone.
- Post emergency evacuation plan—schematic of exits and how to exit—in each bedroom at least.

- Exits should be unobstructed, clearly marked with self-illuminated signs; fire doors closed at all times. There should be at least two exits from every area that are accessible without a key.
- Hold fire drills. Contact your local fire department for information or current fire drill exercises.
- Smoke detectors in every sleeping room and strategically located throughout the house.
- Fire extinguishers of the proper type, number, and size correctly placed on each floor. Multi-purpose (ABC) extinguishers are the type recommended. (A qualified portable fire extinguisher contractor or local fire department should be consulted annually to check extinguishers.)
 - *REMEMBER, if a fire cannot be contained within 30 seconds with a fire extinguisher, leave the building and call the fire department.*
- Keep cooking areas clean and free of grease.
- Neat housekeeping all around!
- Smoke outside only! Be certain all cigarette butts and matches are put in fire resistant containers away from other trash.
- Do not burn candles or incense.
- Maintain a well-supplied first aid kit.
- If your chapter house does not have a sprinkler system, then it should be considered in future budgets.
- Use automatic fire alarm system that is in working condition. Make sure alarm pulls are colored red and are not hidden. Fire alarms must be heard in every area of the house.
- Use flame retardant decorations.
- Storage — Flammable liquids (paint, etc.) are limited to amounts needed for routine maintenance and are stored in rooms separate from the rest of the building. Gasoline is not permitted anywhere in the building.

Contrary to popular belief, fire is black. That means a person cannot see through it and quickly becomes disoriented. Smoke with carbon monoxide gas and heat are killers, not flame. One breath of super-heated air can disintegrate your lungs. A fire can reach temperatures of more than 700° Fahrenheit in seconds. And finally, a person has only a minute or two to escape without harm from a burning building.

With these fire facts in mind, it's clear that:

- Smoke detectors are the first line of defense.
- Closed fire doors help contain a fire's spread and resulting damage.

- To get out alive, there must be an escape plan *known* and *practiced* by all residents.

Smoke detectors save lives:

- Hard-wired (powered by your house electric service) with back-up batteries preferred.
- If battery operated, install new batteries annually, preferably in September.
- Test them monthly.
- Occasionally vacuum without removing the cover to eliminate dust build-up which could cause detector to malfunction.
- Replace detectors 10 years old or more; look for an independent testing lab label.
- There are two kinds; *either will save your life*. A detector that combines both systems is ideal:
 - Photoelectric—slight edge in giving warning of cooler, smoldering fires
 - Ionization—slight edge in giving early warning of open, flaming fires

If the alarm sounds, an escape plan saves lives (escape first; call for help after you are out):

- Plan two ways out—from *every* room.
- Agree on a meeting place outside—in front near the street. That’s where the fire truck will be.
- Practice your escape—in September and January at a minimum.
 - Hold fire drills, especially in the dark. Can all windows and doors be unlocked?
 - Use the buddy system to make certain all members have evacuated.
- If it happens to you...
 - If the door is hot, don’t open it. Take your second route out.
 - Crawl low under smoke and heat—hot air rises; best air is near the floor.
 - STOP, DROP, AND ROLL if your clothes catch fire.

A FINAL THOUGHT...alcohol and fire can be fatal. The majority of fatal fires happen at night when people are asleep. The smell of smoke will not wake you up. If you can’t hear the fire alarm because you are heavily “under the influence” or “passed out,” none of the outlined measures will help. When people do not wake up, it is often because they were under the influence.

SIGMA PHI EPSILON FRATERNITY

GENERAL LIABILITY POLICY EXCLUSIONS

SigEp has liability insurance to protect its members and volunteers while acting within the scope of their membership. Criminal or illegal acts are not an insurable risk and are certainly outside the scope of fraternity membership.

In 1997, specific wording was endorsed or added to our general liability policy to both emphasize and clarify some behaviors that are not condoned and will not be tolerated. Members and volunteers should bear the financial burden of their personal decisions to break the law. Remember, however, that all known illegal behavior will be excluded from coverage, not just the four listed below.

SEXUAL ABUSE OR ASSAULT EXCLUSION

It is understood and agreed the General Liability Policy is amended as follows:

Liability coverage and defense coverage afforded by this policy shall not apply to any person(s) who directly causes or perpetrates sexual abuse or assault toward any person. This exclusion applies to any claim alleging liability resulting from, or involving, the aforementioned actions. This exclusion does not apply to those insureds who do not directly cause, or perpetrate, the excluded action.

HAZING EXCLUSION

It is understood and agreed the General Liability Policy is amended as follows:

Liability coverage and defense coverage afforded by this policy shall not apply to any person(s) who directly perpetrates hazing toward any person. This exclusion applies to any claim alleging liability resulting from, or involving, the aforementioned actions. This exclusion does not apply to those insureds who do not directly perpetrate the excluded action.

ASSAULT & BATTERY EXCLUSION

It is understood and agreed the General Liability Policy is amended as follows:

Liability coverage and defense coverage afforded by this policy shall not apply to any person(s) who directly inflicts assault or battery upon any other person. This exclusion applies to any claim alleging liability resulting from, or involving, the aforementioned actions. The exclusion does not apply to those insureds who do not directly inflict the excluded action.

ALCOHOL & DRUG EXCLUSION

It is understood and agreed the General Liability Policy is amended as follows:

Liability coverage and defense coverage afforded by this policy does not apply to any member(s) or new member(s) who:

- purchases alcohol with chapter funds;
- sells alcohol; or
- possesses, sells, or uses illegal drugs.

This exclusion applies to any claim alleging liability resulting from, or involving, the aforementioned actions. This exclusion does not apply to those insureds who do not participate in the excluded action.