



Phi Chi Theta
Risk Management Policy
Adopted by the Executive Council on April 13, 2011
Amended by the Executive Council on August 24, 2020

Introduction:

Our risk management policies are intended to assist Phi Chi Theta in reducing the Fraternity's exposures to risks and losses by educating and assisting our chapters and members and increasing their awareness of risks. The Fraternity will provide educational assistance to help chapters and members establish sound risk management practices that will minimize their exposures.

Phi Chi Theta members are the future of the business profession. Therefore, the Fraternity is dedicated to developing the intellectual, leadership, and professional skills needed to maximize their potential and strive for their personal best. We are very proud of the professional nature of our Fraternity. We expect that our chapters and members will address the area of risk management in an equally professional and proactive manner. Our chapters and members must evaluate their operations in each of these areas and respond with positive and responsible actions to reduce risk and prevent losses.

Compliance with our policy stresses the individual responsibility of each Phi Chi Theta member and collectively their chapter. It is to be followed in addition to any host school policy requirements.

WARNING:

Failure to abide by the Fraternity's Risk Management Policy will result in the loss of any insurance coverage that may otherwise be available under the Fraternity's insurance. It may also result in the loss of your chapter's or your individual membership in the Fraternity.

The National Executive Council has the power to temporarily suspend a Local Chapter for failure to observe the Bylaws and Standing Rules of this Fraternity. Any such suspension shall be subject to review and final decision by the National Chapter at the next national meeting (Article VIII Section 3B1).

Covid-19:

Considerations and Recommendations for Group Activities and Events during Covid-19.

The following recommendations are in addition to all standard risk management policies and event planning recommendations:

When planning events:

1. Consult with local health officials about holding the activity or event based on current conditions. Continually communicate with them up to the day of the activity or event to determine if it should be postponed or canceled. Verify event attendance limits for the venue and other rules/guidelines in effect.
2. Contact your college/university for the current policy/guidance for holding activities and events. Even if your activity or event is not affiliated with the college/university, the policy/guidance will be useful for planning purposes.

3. Consider limiting attendees to members and one guest, and ensure the activity or event is by invitation only (no open events). The size of the activity or event should not exceed college/university and/or local public health official event size limitations.
4. Restrict event attendance to adhere to size limitations for the venue established by local health, state, college/university, or federal official guidelines and orders.
5. Consider having the activity or event at a third-party venue and, if possible, at an outdoor setting, atrium, or LEED (Leadership in Energy and Environmental Design) healthy building. Use a written contract that specifies that the third-party venue will maintain compliance with public health guidelines.
6. Make sure to use risk transfer agreements and obtain proof of insurance of all vendors and obtain additional insured status, waiver of subrogation, and primary and non-contributory status on the certificate of insurance.
7. Be sure your activity or event is in alignment with Phi Chi Theta's risk management policies.

Alcohol and Drugs:

The Fraternity will take responsible and good faith measures to assure that our members abide by the law and policy and that our actions reflect in a positive way on ourselves and on Phi Chi Theta. As stated earlier, none of these actions can provide an adequate substitute for personal responsibility for risk on the part of those who opt to consume or to provide alcoholic beverages.

1. The possession, use and/or consumption of alcoholic beverages, by a collegiate member while at any Fraternity event, whether local, regional or national in scope; or in any situation sponsored or endorsed by any collegiate chapter of the Fraternity, or at any event an observer would associate with the Fraternity is prohibited.
2. No alcoholic beverages may be purchased using chapter or Fraternity funds nor may the purchase of alcoholic beverages for members or guests be undertaken by anyone in the name of or on behalf of Phi Chi Theta.
3. The possession, sales and/or use of any illegal drug or controlled substance at any Fraternity event or any event an observer would associate with the Fraternity is prohibited. The legal use of a prescribed drug is permissible.
4. No Fraternity group may co-sponsor an event where alcohol is purchased by any host group or organization that does not comply with this policy.
5. Members or guests who arrive at an event in an intoxicated state will not be permitted to attend.

If alcohol is present at any Phi Chi Theta meeting, ceremony, or event with a collegiate member in attendance, the activity will not be recognized as a Phi Chi Theta function. This policy also applies to the content of any Phi Chi Theta publications, websites, display, marketing material, or any paraphernalia or medium that includes the Phi Chi Theta name, Greek letters, crest, or logo.

If illegal drugs or controlled substances are present at any Phi Chi Theta meeting, ceremony, or event, the activity will not be recognized as a Phi Chi Theta function. This policy also applies to the content of any Phi Chi Theta publications, websites, display, marketing material, or any paraphernalia or medium that includes the Phi Chi Theta name, Greek letters, crest, or logo.

Hazing:

No chapter, student (pledge or member), graduate or alumnus shall conduct nor condone hazing activities. Hazing activities are defined as:

Any action taken or situation created, intentionally, or unintentionally whether on or off Fraternity premises,

to produce or cause 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; or any other such activities; kidnappings, whether by pledges or active members; wearing of public apparel which is conspicuous and not normally in good taste; engaging in public stunts and buffoonery; morally degrading or humiliating games and activities; and any other such activities that are not consistent with academic achievement, fraternal law, ritual or policy, or the regulations and policies of the educational institution, or applicable state law.

High-Risk Events:

Experience indicates that certain events are of such high risk and the consequences of injuries from engaging in them so devastating that such events are prohibited at Phi Chi Theta sponsored events. No fireworks or explosives may be stored or possessed on behalf of Phi Chi Theta, nor may fireworks be used at Phi Chi Theta events. Any temporary structures, including stages, bridges or similar structures, at any Phi Chi Theta events, must be constructed by licensed professional contractors with proof of acceptable general liability coverage and the work must be performed pursuant to a written contract. Chapters must take a common-sense approach to evaluating the risk of any events or activities. They should also ensure that any service providers are properly trained, bonded, and insured. Should there be any doubt about a particular activity or event, chapter leaders should contact Phi Chi Theta's National Office. Additional insurance for any event is available from our insurance provider. Contact the National Office for additional information.

Contractual Agreements & Additional Insureds:

No chapter, or member, may enter into any written or oral contract or financial agreement using the name of the Fraternity. This includes without limitation such agreements as leases, contracts, hold harmless agreements, liability releases, account statements, purchase orders, and hotel or banquet contracts. As the Fraternity's insurance does not afford protection for outside parties, no chapter or member may enter into any written or oral agreement under which the responsibility or liability of some party other than the Fraternity is assumed. Additional Insured status under the Fraternity's insurance requires the prior agreement of both the Fraternity and its insurers.

Automobiles and Transportation:

Any individual who drives or provides transportation in conjunction with Fraternity activities shall obey all applicable motor vehicle laws, including, but not limited to, those concerning vehicle safety, vehicle operation, financial responsibility and / or insurance, and the transportation and consumption of alcoholic beverages. Operators shall ensure that vehicles are properly maintained, not overloaded, and are operated in a safe manner. Rental vehicles shall be operated in accordance with rental contracts. Use of personal vehicles shall be strictly voluntary and the sole responsibility of the vehicle owner/operator. Financial Responsibility laws generally impose responsibility for accidents on the Driver or Owner of vehicles. The Fraternity assumes no responsibility or liability and provides no insurance to Drivers or Owners of vehicles for accidents or injuries, or for any damages to vehicles not owned by the Fraternity that may be used in conjunction with Fraternity activities.

Sexual Harassment, Abuse, or Misconduct:

The Fraternity does not condone nor will it tolerate any form of sexist or sexually abusive behavior such as sexual harassment, abusive behavior or misconduct on the part of its chapters or members whether physical, mental, or emotional. This includes but is not limited to any actions which are demeaning to any member including without limitation date rape, or verbal harassment by individuals or members acting together.

Members Personal Property:

Use of personal property in Fraternity activities shall be strictly voluntary and the sole responsibility of the owner. The Fraternity assumes no liability or responsibility for any loss or damage to any personal property of members even if used in conjunction of Fraternity activities.

Penalties:

Disciplinary action will be taken against any chapter in violation of this provision of this risk management policy. The Executive Council has the power to temporarily suspend a Local Chapter for failure to observe the Bylaws and Standing Rules of this Fraternity. Any such suspension shall be subject to review and final decision by the National Chapter at the next national meeting. (Article VIII Section 3B1)

Risk Management Policy Awareness:

Each chapter shall review the risk management policy at the first chapter meeting of each school term and shall record the risk management policy review in the minutes of that meeting.

Upon association, each member shall be advised of and provided with a copy the Fraternity's risk management policy. Each member shall have on file with the National Office a signed document that the policy has been received, reviewed and that the member will abide by the policy.

A copy of the policy shall be posted on the National Fraternity website.

This policy supersedes any previous documents published on this issue. This policy does not however supersede any provisions in the Phi Chi Theta National Bylaws.