

FIPG, INC.
RISK MANAGEMENT POLICY
REVISED December 2007

The Risk Management Policy of FIPG, Inc. includes the provisions which follow and shall apply to all fraternity entities and all levels of fraternity membership.

ALCOHOL AND DRUGS

1. The possession, sale, use or consumption of ALCOHOLIC BEVERAGES, while on chapter premises, or during a fraternity event, in any situation sponsored or endorsed by the chapter, or at any event an observer would associate with the fraternity, must be in compliance with any and all applicable laws of the state, province, county, city and institution of higher education, and must comply with either the BYOB or Third Party Vendor Guidelines.
2. No alcoholic beverages may be purchased through or with chapter funds nor may the purchase of same for members or guests be undertaken or coordinated by any member in the name of, or on behalf of, the chapter. The purchase or use of a bulk quantity or common source(s) of alcoholic beverage, for example, kegs or cases, is prohibited.
3. OPEN PARTIES, meaning those with unrestricted access by non-members of the fraternity, without specific invitation, where alcohol is present, are prohibited.
4. No members, collectively or individually, shall purchase for, serve to, or sell alcoholic beverages to any minor (i.e., those under legal "drinking age").
5. The possession, sale or use of any ILLEGAL DRUGS or CONTROLLED SUBSTANCES while on the chapter premises or during a fraternity event or at any event that an observer would associate with the fraternity is strictly prohibited.
6. No chapter may co-sponsor an event with an alcohol distributor or tavern (tavern defined as an establishment generating more than half of annual gross sales from alcohol) at which alcohol is given away, sold or otherwise provided to those present. This includes any event held in, at or on the property of a tavern as defined above for purposes of fundraising. However, a chapter may rent or use a room or area in a tavern as defined above for a closed event held within the provisions of this policy, including the use of a third party vendor and guest list. An event at which alcohol is present may be conducted or co-sponsored with a charitable organization if the event is held within the provisions of this policy.
7. No chapter may co-sponsor, co-finance or attend or participate in a function at which alcohol is purchased by any of the host chapters, groups or organizations.
8. All recruitment or rush activities associated with any chapter will be non-alcoholic. No recruitment or rush activities associated with any chapter may be held at or in conjunction with a tavern or alcohol distributor as defined in this policy.
9. No member or pledge, associate/new member or novice, shall permit, tolerate, encourage or participate in "drinking games." The definition of drinking games includes but is not limited to the consumption of shots of alcohol, liquor or alcoholic beverages, the practice of consuming shots equating to one's age, "beer pong", "century club", "dares" or any other activity involving the consumption of alcohol which involves duress or encouragement related to the consumption of alcohol.
10. No alcohol shall be present at any pledge/associate member/new member/novice program, activity or ritual of the chapter. This includes but is not limited to activities associated with "bid night," "big brother-little brother" events or activities, / "big sister-little sister" events or activities, "family" events or activities and initiation.

HAZING

No chapter, colony, student or alumnus shall conduct nor condone hazing activities. Permission or approval by a person being hazed is not a defense. Hazing activities are defined as: "Any action taken or situation created, intentionally, whether on or off fraternity premises, to produce mental or physical discomfort, embarrassment, harassment, or ridicule. Such activities may include but are not limited to the following: use of alcohol; paddling in any form; creation of excessive fatigue; physical and psychological shocks; quests, treasure hunts, scavenger hunts, road trips or any other such activities carried on outside or inside of the confines of the chapter house; 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 activities which are not consistent with academic achievement, fraternal law, ritual or policy or the regulations and policies of the educational institution or applicable state law."

SEXUAL ABUSE AND HARRASSMENT

The fraternity will not tolerate or condone any form of sexist or sexually abusive behavior on the part of its members, whether physical, mental or emotional. This is to include any actions which are demeaning to women or men, including but not limited to verbal harassment, sexual assault by individuals or members acting together.

FIRE, HEALTH AND SAFETY

1. All chapter houses should meet all local fire and health codes and standards.
2. All chapters should post by common phones and in other locations, emergency numbers for fire, police and ambulance and should have posted evacuation routes on the back of the door of each sleeping room.
3. All chapters should comply with engineering recommendations as reported by the insurance company or municipal authorities.
4. The possession and/or use of firearms or explosive devices of any kind within the confines and premises of the chapter house is prohibited.
5. Candles should not be used in chapter houses or individual rooms except under controlled circumstances such as initiation.

EDUCATION

Each fraternity shall annually instruct its students and alumni/alumnae in the Risk Management Policy of FIPG, Inc. Additionally, all students and key volunteers shall annually receive a copy of the Risk Management Policy and a copy of the policy shall be available on the fraternity website.

THIRD PARTY VENDOR CRITERIA

THE VENDOR MUST:

1. Be properly licensed by the appropriate local and state authority. This may involve both a liquor license and a temporary license to sell on the premises where the function is to be held.
2. Be properly insured with a minimum of \$1,000,000 of general liability insurance, evidenced by a properly completed certificate of insurance prepared by the insurance provided.

The certificate of insurance must also show evidence that the vendor has, as a part of his/her insurance coverage, "off premises liquor liability coverage and non-owned and hired auto coverage."

Named insureds included on the certificate of insurance must as a minimum include the local chapter hiring the vendor as well as the international fraternity that the local chapter is affiliated with.

3. Agree in writing to cash sales only, collected by the vendor during the function.
4. Assume in writing all the responsibilities that any other purveyor of alcoholic beverages would assume in the normal course of business, including but not limited to:
 - a. Checking identification cards upon entry;
 - b. Not serving minors;
 - c. Not serving individuals that appear to be intoxicated;
 - d. Maintaining absolute control of ALL alcoholic containers present;
 - e. Collecting all remaining alcohol at the end of a function (no excess alcohol – opened or unopened – is to be given, sold or furnished to the chapter).
 - f. Removing all alcohol from the premises.

POLICY GUIDELINES

(According to FIPG)

1. Closed parties (meaning those events with alcohol present) should have a guest list prepared at least 24 hours in advance. A ratio of two guests per member (or fire code capacity, whichever is smaller) is suggested.
2. "Non-alcoholic" keg beer is not permitted because it can contain up to .05 percent alcohol. Therefore, serving it would be a violation of our policy.

(According to the Delta Chi Risk Management Manual)

1. At chapter social events, signs should be posted that indicate the chapter complies with and enforces the laws and policies with respect to alcohol, illegal drugs, and controlled substances.
2. All persons present should not be allowed access to alcohol if they are intoxicated, regardless of age.
3. Alcohol should only be used as an adjunct to the event rather than its focus.
4. The use of alcohol on the premises should be stopped at least one hour before the end of the function.
5. Plenty of non-salty foods and non-alcoholic alternative beverages should be provided.
6. Adequate professional security should be provided to deal with uninvited guests and monitor any other potential problems.
7. Trained party monitors should be present to respond to situations. A ratio of one party monitor for every 20 attendees is suggested. Party monitors should agree to the following:
 - a. Not to consume alcohol, and remain sober for the duration of the event.
 - b. Make sure the party starts and ends on time and that the bar opens and closes on time.
 - c. Wear distinctive clothing to identify themselves at all times.
8. Buses, taxis, phone numbers, etc. should be provided for any event to promote the safe return of members and guests.
9. "Hard" liquor (alcohol rated by proof rather than percentage) should be prohibited from all parties. For "bring your own" parties, a six pack of beer (or the alcoholic equivalent), or less, per person is allowed.
10. Glass bottles of any sort should not be allowed. Restrict consumption of any beverages to cans and plastic cups.

Chapter/Colony _____ Date of Review _____

"A" _____ Social Chair _____
 (Print Name) (Signature) (Print Name) (Signature)

"F" _____ A.M. Counselor _____
 (Print Name) (Signature) (Print Name) (Signature)

Fraternity Rep. _____
 (Print Name) (Signature)