

**Phi Delta Epsilon
International Medical Fraternity
Risk Management Policy**

Introduction

Our risk management policies are intended to assist Phi Delta Epsilon 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 Delta Epsilon is, above all else, a fraternity which bands together students and physicians with a common interest in the field of medicine. 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 Delta Epsilon 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 and/or your individual membership in the Fraternity.

Alcohol and Drugs

The Fraternity will take responsible and good faith measures to assure that our members abide by law and policy and that our actions reflect in a positive way on ourselves and on Phi Delta Epsilon. 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, while at any Fraternity event, whether local, regional, provincial, national or international in scope; or in any situation sponsored or endorsed by any chapter or graduate club or by the Fraternity, or at any event an observer would associate with the fraternity must be in compliance with any and all applicable laws of the country, state, province, county, city, or school.

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 Delta Epsilon.
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. Open fraternity-sponsored events where alcohol is present are prohibited. Open events are those at which non-members are provided unrestricted access without specific invitation.
6. When alcohol is served at fraternity events, the service of alcohol must be conducted on cash bar basis utilizing the services of a properly licensed and insured company providing professional bartender services.
7. The following general provisions apply:
 - a. No member individually or collectively, shall purchase for, serve to, or sell alcoholic beverages to any minor (those under the legal drinking age.)
 - b. Reasonable precautions will be taken by the alcohol service providers and host chapters to prevent the excessive consumption of alcohol and to prevent the service of alcohol to underage persons by anyone.
 - c. Members or guests who arrive at an event in an intoxicated state will not be permitted to attend.
 - d. At each event, there shall be designated non-drinking members.
 - e. Ample Non-alcoholic beverages shall be provided at each event.
 - f. The service of alcoholic beverages shall end at a specific time which shall be established and clearly published in advance of the event.
 - g. No "drinking games" shall be permitted.

Hazing

No chapter, colony, student (pledge or member), alumnus or graduate 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; quests, treasure hunts, scavenger hunts, road trips or any other such activities carried on outside or inside the confines of the chapter house; 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.

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 women 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.

Risk Management Policy Awareness:

Upon association, each member shall be advised of and provided with a copy the Fraternity's risk management policy. 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. A copy of the policy shall be posted on the Fraternity and chapter websites.

7/6/10 KK / JRF