The Risk Management Policy of Sigma Alpha Mu includes the provisions that follow and shall apply to all fraternity entities and all levels of fraternity membership. This policy is effective as of 8/24/2020.

ALCOHOL AND DRUGS

1. Chapter officers and committee chairs shall be familiar with all applicable laws, university regulations, interfraternity council rules, and fraternity policies concerning the consumption of alcoholic beverages and the consumption of controlled substances.

2. The possession, sale, distribution, use or consumption of alcoholic beverages, while on chapter premises, 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 (including interfraternity council rules), and must comply with either the BYOB or Third Party Vendor Guidelines.

3. The presence of alcohol products above 15% alcohol by volume ("ABV") is prohibited by Sigma Alpha Mu premises or at any event that served at an event by a licensed and insured third party vendor.

4. No alcoholic beverage may be purchased through or with chapter funds for the part of its members, whether physical, mental or emotional. This includes any alcoholic beverage, for example; beer, wine, or spirits, and the sale of such beverages, whether on chapter premises or off-site which are demeaning to women

5. The fraternity will not tolerate or condone any form of sexually abusive behavior on the part of its members, whether physical, mental or emotional. This includes any alcoholic beverage, for example; beer, wine, or spirits, and the sale of such beverages, whether on chapter premises or off-site.

6. No chapter may co-sponsor an event with an alcohol distributor, charitable organizations, or other off-campus entities, or at a social function held within the provisions of this policy, including the use of a third party vendor and guest list.

7. No members, collectively or individually under chapter auspices, shall purchase, sell, serve to, or sell alcoholic beverages to any minor (i.e., those under legal drinking age).

8. The possession, sale, or use of any illegal drugs or controlled substances, while on chapter premises or during a fraternity event or at any event that an observer would associate with the fraternity is strictly prohibited.

9. No chapter may co-sponsor an event with 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 for less than cost, or sold otherwise to those included. This provision applies to any event within the provisions of this policy, including the use of a third party vendor and guest list.

10. No chapter may co-sponsor a co-finance or co-finance or attend or participate in any event where alcohol is purchased by any of the host chapters, groups, or organizations.

11. All recruitment or rush activities associated with any chapter will be nonalcoholic. No recruitment or rush activities associated with any chapter may be held at or in conjunction with an alcohol distributor or the sale of alcoholic beverages to any minor (i.e., those under legal drinking age).

12. No member or candidate shall permit, tolerate, encourage, or participate in drinking games.

13. No alcoholic beverage will be present at any candidate 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, "family" activities and not normally in good taste; engaging in public stunts and buffoonery; morally degenerating 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".

14. Candidate class trips (road trips or walk outs) are prohibited unless the following conditions are met: (1) The trip cannot be a mandatory or required event of initiation; (2) No more than half of the chapter may participate; (3) At least one member of the chapter council must go on the trip; (4) A copy of the trip brochure, which is being visited must be contacted four weeks prior to the trip and they must give permission for the visit to occur; (5) Weekend trips should not exceed seven hours of travel time (round trip), and (6) All participants must sign a waiver agreeing to abide by Fraternity Risk Management Policy and agree to hold the chapter and fraternity harmless.

15. Intensive final week(s) or day(s) of candidate programs are prohibited. As any events that require the candidates to "sleep over": "Hell Week," "Help Week," "Inspiration Week," "Work Week" and other such intensive activities are specifically prohibited.

POTENTIALLY RISKS ("Flight Night," "Car Smashes," and "Bull Riding"), are specifically prohibited unless permission is obtained from the Octagon. Requests for special permission must be submitted at least eight weeks prior to the event.

No chapter, house corporation or alumni club may enter into any agreement to sponsor or endorse an organization an "additional insured" on the Fraternity’s liability insurance policy without written permission from the Octagon.

No chapter officer, chapter Advisor, alumni advisory board member, Regional Governor or house corporation officer may enter into agreements, contracts, or documents on behalf of the Fraternity that would bind or otherwise obligate the Fraternity to defend or indemnify a college or university.

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 insurance, and the use of personal vehicles. 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 company instructions and personal vehicles shall be strictly limited to those persons, including the owner or owner/ operator. Financial Responsibility laws generally impose responsibility 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 any damages to vehicles not owned by the fraternity that may be used in conjunction with fraternity activities.

MEMBERS PERSONAL PROPERTY & SOCIAL NETWORKING

Use of personal property shall be solely 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. Fraternity, candidates, chapters, alumni clubs or House Corporation shall be solely liable by the terms of the Fraternity’s Public Relations Policy, which is hereby incorporated in this policy.

CONTRACTUAL & ADDITIONAL INSURED AGREEMENTS

No chapter, member, or housing organization may enter into any written or oral 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 member, or housing organization may enter into any written or oral agreement under which the responsibility or liability of some party other than the fraternity would be imposed. Additional Insured status under the fraternity’s insurance requires the agreement of both the fraternity and its insurers.

APPLICATIONS FOR "ADDITIONAL INSURED" status must be submitted to the Executive Office and insurance carrier for approval at least two weeks prior to the date needed.

WARNING: Failure to abide by the Fraternity’s Risk Management Policy may 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.

This document is to be printed on legal sized paper.