



RISK MANAGEMENT POLICIES

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 was last revised as of August 2024.

ALCOHOL AND DRUGS

1. Chapter officers and committee chairmen shall be familiar with all applicable laws, university regulations, interfraternity council rules, and fraternity policies concerning alcoholic beverages and other 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 policies), 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 on any Sigma Alpha Mu premises or at any event, except when served at an event by a licensed and insured third-party vendor.
4. No alcoholic beverage may be purchased through or with chapter funds nor may the purchase of the same for members or guests be undertaken or coordinated by any member in the name of, or on behalf of, the chapter. The purchase, use, or possession of a bulk quantity or common sources of such alcoholic beverage, for example, kegs or cases, is prohibited and the chapter shall not permit their possession or use by members or guests, on chapter premises or at any chapter function.
5. A chapter shall not sell alcoholic beverages to members or guests by selling tickets or cups, by charging admission fees, by taking up collections, or by any other direct or indirect means of collecting moneys from persons attending chapter functions.
6. Open parties, meaning those with unrestricted access by non-members of the fraternity, without specific invitation, where alcohol is present, are prohibited. The term open party also includes:
 - a social function to which non-members are invited by a blanket or open invitation, express or implied;
 - a social function to which non-members are invited through advertising or publicity, including signs, posters, billboards, handouts, and the use of newspapers, radio, or television;
 - a social function hosted by a chapter to which the number of nonmembers invited is greater than twice the number of chapter members in good standing;
 - a social function co-hosted by two fraternity or sorority chapters to which the number of non-members invited is greater than the membership of the host chapters;
 - a social function co-hosted by three or four fraternity or sorority chapters to which any non-members of the host chapters are invited; and a social function co-hosted by more than four fraternity or sorority chapters.
7. No members, collectively or individually under chapter auspices, shall purchase for, 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 or otherwise provided to those present. This includes any event held in, at or on the property of a tavern as defined above for the purposes of fundraising. A chapter may rent or use a room or area in a tavern as defined above for an event held within the provisions of this policy, including the use of a third party vendor and guest list.
10. No chapter may co-sponsor or co-finance or attend or participate in a function 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 tavern as defined in this policy.
 12. No member or candidate shall permit, tolerate, encourage, or participate in "drinking games."
 13. No alcohol shall 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 initiation.
 14. Each chapter shall actively promote and support the adoption of dry rushing policies by the interfraternity council and university administration on its campus.
 15. For the purposes of this Policy, the term chapter includes colonies, provisional chapters, interest groups and alumni clubs.

CANDIDATE EDUCATION & ANTI-HAZING

1. Candidate education programs shall be limited to 8 weeks or less, including the initiation ceremony. No chapter, colony, student, or alumnus shall conduct nor condone hazing activities.
2. 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."
3. Any candidate sneaks or getaways, kidnappings, encouraged or mandated by the chapter are prohibited. Candidate class trips (road trips or walk outs) are prohibited unless the following conditions are met: (1) The trip cannot be mandatory or serve as a requirement of initiation, (2) Candidates may not make up more than 50% of the participants, (3) At least one member of the Chapter council must go on the trip, (4) If visiting another chapter, the chapter 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 agreeing to hold the chapter and Fraternity harmless.
4. Intensive final week(s) or day(s) of candidate programs are prohibited, as are any events that require the candidates to "sleep over". "Hell Week/Day", "Help Week", "Inspiration Week", "Work Week" and other such intensive activities are specifically prohibited.

SEXUAL ABUSE AND HARASSMENT 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 actions, whether on chapter premises or off-site which are demeaning to women or men, such as verbal harassment. Sexual assault in any form will not be tolerated. Chapters are expected to abide by all applicable laws. Strippers at chapter events are specifically prohibited.

FIRE, HEALTH, AND SAFETY All chapter houses should meet all local fire and health codes and standards. All chapters should have posted 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. All chapters and house corporations must cooperate with chapter facility inspections by the Octagon or the Fraternity's insurance provider, in addition, chapters, in cooperation with the house corporation, must respond in writing to any corrective actions recommended as the result of facility inspections.

FIREARMS & PROJECTILES The possession and/or use of firearms or explosive or incendiary devices of any kind within the confines and premises of the chapter house are expressly forbidden. This applies to any projectile propulsion devices, including but not limited to water balloon launchers, three-person slingshots, crossbows, and potato guns on fraternity premises or events.

HIGH-RISK EVENTS High-risk events are specifically prohibited. This includes any events that involve mud bowls, fight nights, boxing, martial arts, wrestling, combat sports, temporary pools, slip-n-slides, any water related activities, mechanical bulls, bungee jumping, sky diving, parachute jumping, ax throwing, bouncy houses or similar activities. Coverage will be excluded from any claims resulting from organized combat sports such as boxing, wrestling, martial arts, mixed martial arts, kick boxing, or any other such events. The intent of this exclusion is to put a stop to "Fight Nights", and other risky events regardless if being held for charitable or any other purpose. Fraternity participation, sponsorship, or involvement in any capacity are prohibited.

TEMPORARY STRUCTURES Any temporary structures intended to be traversed by people, including stages, bridges, or similar structures, at any Fraternity events whether on Fraternity property or located elsewhere are prohibited. This does not apply to temporary structures inspected by a licensed professional, or constructed by a third party with a minimum of one-million dollars in liability coverage that will indemnify Sigma Alpha Mu with regard to any liability arising from any defect in the structure or negligence in assembly.

UNMANNED AIRCRAFTS (DRONES) Coverage will be excluded for any chapters or members resulting from the use, loading, unloading, or operation of unmanned aircraft (drones). This exclusion would also apply to any bodily injury, property damage, or personal injury resulting from such use.

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 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.

EDUCATION All undergraduate and alumni members of chapters shall annually receive a copy of this Risk Management Policy. Each chapter shall conduct a risk management review for all members every semester/quarter. In addition, candidates shall be educated on the Sigma Alpha Mu Risk Management Policy within two weeks of affiliation; this includes successful completion of the Tightrope program within five weeks of affiliation.

MEMBERS PERSONAL PROPERTY & SOCIAL NETWORKING 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. Fratres, candidates, chapters, alumni clubs or House Corporations shall abide by the terms of the Fraternity's Public Relations Policy, which is hereby incorporated in this policy.

CONTRACTUAL & ADDITIONAL INSURED AGREEMENTS

1. No chapter, member, or housing organization 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, 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 is assumed. Additional Insured status under the fraternity's insurance requires the agreement of both the fraternity and its insurers.

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

3. 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.

GENERAL Payments of all Risk Management Contributions shall be made by the invoice due date.

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.*