

SIGMA PHI RHO FRATERNITY, INC.

INSURANCE AND CLAIM MANUAL



EFFECTIVE: NOVEMBER 14, 2014

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INTRODUCTION

The purpose of this manual is to give you an understanding of insurance coverage provided and information to properly report all actual and potential liability claims with which you may become involved.

The final responsibility for the success of the insurance program rests with Sigma Phi Rho and each Chapter. It is always important to remember that our first line of defense in liability matters is loss prevention, next is loss control, and the insurance contract is the final line of defense. All members' willingness to understand and assume the responsibility of sound risk management practices is a cornerstone of our program.

In the event that an incident or claim does arise, the Executive Director of Sigma Phi Rho Fraternity and Willis will oversee the effective handling of all incident and claim investigation. Included within this manual you will find an incident reporting form that must be completed and submitted at the time of any incident that results in bodily injury or property damage.

Willis strives to provide risk management resources to complement the loss prevention and control efforts of its clients. Please visit www.WillisFraternity.com to review the Willis website. You will find a number of risk management resources that can assist you in your daily lives as well as information on your insurance protection, as well as online forms for; purchasing property coverage, liability and property claim reporting and making requests for additional insured protection.

SIGMA PHI RHO FRATERNITY

THE GENERAL LIABILITY INSURANCE PROGRAM

The following description is a summary only and is not intended to serve as a substitute for the actual insurance contract.

Sigma Phi Rho Fraternity, International insurance program provides Blanket Public General Liability Coverage of \$1,000,000 per occurrence with a \$2,000,000 general aggregate per location for all participating chapters. (Types of coverage are included at the end of this section).

The coverage is for bodily injury, property damage and personal injury. This protects the chapter, its officers and members and chapter related educational foundations including appointed volunteers, from claims arising out of bodily injury and property damage occurring out of chapter operations. It also protects against claims arising out of libel, slander, false arrest, invasion of privacy, eviction from the premises, and consumption of food and beverages and incidental malpractice.

It must be understood that our coverage is for general public liability. **It is not accident insurance covering members and membership selection candidate for injuries sustained on the chapter premises and/or in chapter activities.** Liability insurance is not a substitute for medical insurance. Furthermore, it is not Workers' Compensation insurance which may be required for Fraternity employees.

Primary Insurer:	AmTrust International
Policy Period:	November 14, 2014 to November 14, 2015
Policy Number:	PAL104517200

Sigma Phi Rho Fraternity Coverage includes:

1. COMMERCIAL GENERAL LIABILITY

Covers liability arising out of Fraternity premises and operations.

2. PRODUCTS/COMPLETED OPERATIONS LIABILITY

Covers preparation and consumption of food and beverages.

3. PERSONAL INJURY & ADVERTISING INJURY

Covers libel, slander, defamation of character, false arrest, detention, malicious prosecution, wrongful entry or eviction, invasion of privacy.

4. CONTRACTUAL LIABILITY COVERAGE

Under certain circumstances, the liability coverage of Sigma Phi Rho Fraternity, International insurance contract is extended to protect other parties with whom a Sigma Phi Rho Fraternity, International chapter may enter into a contractual agreement. No contract should be signed by any entity/chapter of Sigma Phi Rho Fraternity, International, without complete understanding of liabilities being assumed and insurance coverage, if any, that is provided. When any questions arise, please contact your chapter advisor or the International Headquarters of Sigma Phi Rho Fraternity, International.

5. WATERCRAFT LIABILITY

Covers hired and non-owned boats/watercraft providing it is less than 26 feet in length.

6. INCIDENTAL MEDICAL MALPRACTICE

Covers liability that arises against an insured chapter or an individual who provides emergency medical care for injuries on or off our premises.

7. HIRED AND NON-OWNED AUTOMOBILE

This applies to the situation when a chapter member or volunteer alumnus driving his own car on fraternity business is involved in an accident. It is intended to only cover entities of Sigma Phi Rho Fraternity, International Fraternity and individuals not involved in the accident. The intent is not to provide auto liability coverage to those who are not prudent enough to purchase their own auto liability policy. The auto insurance of the driver or auto owner will be the primary insurance coverage.

8. DAMAGE TO PREMISES YOU RENT

\$100,000 damage to premises you rent. This is not a substitute for property insurance. Damage to premises you rent liability coverage provides coverage for liability arising against your Fraternity out of fire damage to a non-owned premises rented for any period of time as well as other damage to a premises you rent for 7 or less days.

9. WORLDWIDE COVERAGE

Coverage worldwide for suits brought in the United States.

10. HOST LIQUOR LIABILITY

Provides coverage when providing alcoholic beverages at no charge to those of legal drinking age. If you are found to be in the practice of manufacturing, distributing, selling, serving or furnishing alcoholic beverages, or if minors are involved, your coverage and protection is jeopardized.

Limits of Coverage

General Liability:

\$1,000,000 Bodily injury & property damage Combined Single Limit.

\$2,000,000 Policy Aggregate per location/chapter.

\$2,500 Deductible including loss adjustment expense

Note: Deductible payments will be funded by International Fraternity.

Who is an Insured?

The insurance coverage will pay claims up to \$1,000,000 per occurrence for the following organizations and/or people:

- A. The local chapter that is chartered and recognized by the Fraternity **when it obeys the laws** of the institution, city, county, state and country in which it operates and the policies of Sigma Phi Rho Fraternity.
- B. Chapter officers, executive committee, committee chairperson and members while performing the duties of elected or appointed positions within the organization.
- C. All volunteer advisors while performing the duties of their appointed or elected positions.

Who is *not* an Insured under this policy?

- A. Any individual member, alumnus, trustee or advisor who is performing tasks outside of his responsibility (i.e. spontaneous social function planned by an individual member, chapter advisor consuming alcohol with undergraduates, hazing of members, etc...)
- B. Any member who's illegal or intentional actions result in death or injury to an individual or property damage.
- C. Members' parents or family members and guests of chapter members.
- D. College/University administration (see Adding Additional Insureds).

Adding Additional Insureds

Additional Insureds may be added to this policy. Such Additional Insureds may be your landlord, college, university and/or proprietor from whom the chapter may be renting property for a special event.

Please submit the Additional Insured Request Form within the Appendix to:

Sigma Phi Rho Fraternity

PO Box 8527

JAF Station

New York, NY 10116

Phone #(857)544-3333, at least (30) thirty days prior to the date it is needed.

Upon review and approval of the Additional Insured request by Sigma Phi Rho Fraternity and the insurance carrier, a certificate of insurance will be issued by Willis, with the original forwarded to the Additional Insured and a copy to the International Headquarters.

Proper function planning is critical to completing any Special Event in a safe manner! Please utilize the enclosed Special Event Checklist to assist with your event planning.

What Does Our Coverage *Not* Include?

- A. Any claim of bodily injury and/or property damage from an incident resulting when:
1. An illegal act was committed.
 2. An intentional act was committed.
 3. A contract made by the chapter is broken.
 4. There is any discharge, release or escape of smoke, vapors, soot, fume, acids, toxic chemicals, etc... upon land, the atmosphere or any water course or body of water.
 5. An employee is hurt on the job. Workers' Compensation coverage must be purchased.
- B. Any claim of property damage to property owned by, rented by, used by, or cared for by the chapter. For example, the chapter rents a portable generator for an outdoor function, and while it is in the care, custody and control of the chapter, it is damaged and the lesser holds the chapter responsible and liable. No coverage is available under Sigma Phi Rho Fraternity liability insurance contract. The only exception would be a premise rented for 7 or less days in which the "\$100,000 Damage to Premises You Rent" limit would apply.

Legal and Illegal Activity

Simply stated, no insurance policy in the world provides coverage for violations of the law. Sigma Phi Rho Fraternity insurance program is no exception to this rule. The key points to understand are:

- Compliance with federal, state, local and institutional (college or university) laws and regulations is required.
- Compliance with all regulations and policies of Sigma Phi Rho Fraternity is required.

Those individuals who choose to violate these rules may void the protection for themselves under Sigma Phi Rho Fraternity insurance program. Every effort has been made to avoid their actions from jeopardizing the other members, other entities, or other named insureds protected by Sigma Phi Rho Fraternity program. The following brief examples are intended to provide illustration and do not represent legal advice.

- A. With the broad awareness of its membership, the chapter serves alcohol to a minor in violation of the law at a chapter sponsored function. In the event of an injury, claim or lawsuit, those persons found to be in violation of the law and/or Sigma Phi Rho Fraternity (in this case the entire chapter) most likely would be without insurance protection. The other named insureds would be protected (i.e. International Fraternity, or volunteer alumni).
- B. Two of the members of a 65-person chapter cause injury to someone in connection with a hazing incident. This activity was unauthorized and done secretly without the knowledge of the chapter, and strictly against chapter policy. In the event of an injury, claim or lawsuit, those persons (in this case, the two members) found to be in violation of the law and Sigma Phi Rho Fraternity would be without insurance protection. The chapter, its officers and other volunteers would be protected.

Great effort has been made to ensure coverage will be provided to those individuals and entities exposed to claims. Its intent is to provide coverage for claims that arise from ordinary negligence. Chapters and chapter officers are protected from the unauthorized actions of individuals. Chapter advisors are protected from the unauthorized actions of their individual chapter members and the chapter as a whole, as are the chapter foundations and all other appointed alumni volunteers involved with the Fraternity.

All questions regarding insurance interpretation and coverage should be directed to:

Willis
Client Manager: Melissa Chambers
10707 Pacific Street Suite 200
Omaha, NE 68114
Phone- 402-498-0464, Ext 4196 or 800-736-4327 Ext.4196
Facsimile- 402-492-8421 or 800-328-0522
E-Mail: mchambers@willis.com

SPECIAL EVENTS

In general, Special Events sponsored by a Chapter are covered under the general liability policy.

Poorly planned Special Events (e.g. social functions) are the usual cause of injury to our members and their guests. Proper planning is critical to the success of the event, avoiding injuries and controlling the costs of insurance protection.

We encourage alumni and other volunteers be engaged with the chapters in the proper planning of Special Events. A Special Event Checklist is included in the Appendix, if the form is utilized and all sections are addressed the guidance provided by the Checklist can do a great deal to help avoid an injury from occurring.

Special Note:

Whenever chapters or members are transporting special event attendees, **personal vehicles should not be used**. Chapters should be encouraged to engage a licensed third party transportation vendor who will provide professional drivers. The transportation company assumes liability during the ride and removes the responsibility and risk from Sigma Phi Rho Fraternity.

SAFE TRANSPORTATION RECOMMENDATION FOR CHAPTER FUNCTIONS

Liability exposure continues to be one the biggest challenges facing general fraternal organizations. In fact, the exposure threatens the continued existence of many organizations. Sigma Phi Rho Fraternity recognizes this and is attempting to provide the broadest general liability coverage available to us; however, we cannot do it without the support of the entire organization. It is important that sound risk management practices endorsed at the International level are implemented and strictly followed at the chapter level.

The safe use of automobiles is critical to the well being of all Sigma Phi Rho Fraternity members.

We request each local chapter to implement a policy eliminating the use of:

1. Members' vehicles for transportation of members and guests from fraternity functions in programs such as the designated driver.
2. Leased or rented vehicles operated by members to transport members and guest from fraternity functions.

We understand that each of the above referenced precautions is done with the best intentions, however, for numerous reasons they have not produced the intended results. The only acceptable and safe alternative is using professional transportation services.

Outlined below is one of many examples of how a good intention can turn into a tragedy:

A local chapter of a national fraternity in Oregon held an off-premise social event. In an effort to provide a safe and fun environment, the chapter rented a 15 passenger van to transport members and guests to and from the location of the event. During one of the return trips, the sober member who was driving the van lost control and struck a telephone pole. The result was one passenger fatally injured and one seriously injured. Litigation soon followed and, ultimately, a substantial settlement was paid out on the claim.

From the description of the measures taken it would appear that everything was done correctly. What went wrong?

- The driver of the vehicle was unfamiliar with the van. Think about the times you jumped into a friend or family member's vehicle and searched for the lights switch, the air conditioning controls or how to dim the lights
- The driver was not a professional driver; while he might have been sober, his passengers were not. Dealing with the distraction of passengers can be difficult, even for professional drivers.
- The General Liability Hired and Non-Owned Auto Coverage afforded under the national fraternity's liability policy was immediately put into play due to the rental company and driver's insurance having insufficient limits to pay the entire amount of damages.

Because of situations such as this, we are requesting only professional drivers and transportation be utilized. This is just one example. Unfortunately, we could fill page after page with similar tragedies. We recommend the following requirements for any selected vendor employed to provide transportation to members and guest:

- ✓ Commercial Auto Insurance that provides coverage for transporting people and property for a fee.
- ✓ Commercial Auto Insurance that provides, at a minimum, primary coverage of \$1,000,000 combined single limit for bodily injury and property damage.
- ✓ A professional driver who has a valid commercial vehicle operator's license in the state in which the driver is located.

The standards set forth should be addressed in both a formal chapter business meeting. By working together to consistently meet these standards, we will be providing safe transportation that all previous measures had failed to accomplish and, together, we will be reducing the exposure to our brothers, chapters and the International Fraternity. This is an ultimate win-win situation we all want to achieve.

LAWSUITS

There will be occasions when lawsuits may be served on a member of your chapter. As there is only a limited time to answer a lawsuit, the following procedure applies:

- A. Treat any potential or actual claim or lawsuit as a high priority item and immediately notify International Headquarters by phone.
- B. Utilizing the enclosed incident reporting form, note all relevant information.
- C. Forward the suit or incident report via fax to Executive Director, Sigma Phi Rho Fraternity, at (857)544-3333. If you do not have access to a fax machine, overnight the papers to Sigma Phi Rho Fraternity PO Box 8527 JAF Station New York, NY 10116. It is very important the claim or lawsuit be sent immediately.

GENERAL LIABILITY CLAIMS

General Liability claims can be numerous and usually arise out of activities of a chapter which cause bodily injury, property damage or personal injury to an individual. They will more than likely involve damage or injury to someone other than an employee or an officer of the Fraternity.

While on the scene, if possible, get names, addresses and phone numbers of all parties involved, as well as any witnesses to the accident. Immediately complete the attached incident reporting form and submit.

What should be reported?

Report bodily injury of anyone other than an employee and any property damage for which there is the possibility a claim may be made against Sigma Phi Rho Fraternity. Complete the enclosed incident reporting form which will provide the needed information regarding the claim. If you question whether to report a potential claim, ***report it!***

It is imperative all losses or incidents be reported immediately to Sigma Phi Rho Fraternity (see phone numbers and address on next page). The Executive Director of Sigma Phi Rho Fraternity is responsible for providing the initial report of the claim to Willis. (see phone numbers and address on next page). Once the claim report is sent to Willis you will likely be contacted directly by them or an insurance company representative to discuss the incident. If you are unable to obtain all necessary details when first notified of any incident, still report any known facts.

Success or failure of Sigma Phi Rho Fraternity insurance program and our ability to obtain reasonably priced insurance is contingent upon accurate and timely reporting. It is incumbent upon you as a member of Sigma Phi Rho Fraternity to report all known facts regarding bodily injury, property damage, or personal injury arising out of Sigma Phi Rho Fraternity activities in a timely manner.

SIGMA PHI RHO FRATERNITY

INCIDENT/CLAIM REPORTING

Sigma Phi Rho Fraternity, International
Director of Chapters : Michael Andrade
PO Box 8527
JAF Station
New York, NY 10116
Phone: (857)544-3333
Fax:
E-mail: rho.development@gmail.com

Willis
ATTN: David Bruck, Claim Specialist
10707 Pacific Street, Suite 200, Omaha, NE 68114
Phone: (402) 498-0464 or (800) 736-4327(Ext. 5500)
Facsimile (402) 492-8421 or (800) 328-0522
dbruck@willis.com or www.WillisFraternity.com
Alternate: Mick McGill, VP Client Advocacy
Ext. 4199, mmcgill@willis.com

APPENDIX

SIGMA PHI RHO FRATERNITY

INCIDENT/CLAIM REPORTING FORM

When an incident arises at the chapter causing bodily injury or property damage to any person, the following information must be obtained immediately. This report is being prepared for submission to a Sigma Phi Rho Fraternity, General Counsel, so please be thorough. Do not withhold reporting an incident to obtain all required information. Because timeliness is of the essence, report it immediately and send a copy within **24 hours** to the International Headquarters of Sigma Phi Rho Fraternity, PO Box 8527 JAF Station New York, NY 10116. If the bodily injury is of a serious nature, a **telephone call** should also be made to: (857)544-3333.

Chapter Name: _____ Date of Incident: _____

Address: _____ Injured Party: _____

City, State, Zip: _____ IP Address: _____

Phone #: _____ IP City, State, Zip: _____

Chapter President: _____ IP Phone #: _____

Chapter Advisor: _____ CA Phone#: _____

CA Address: _____

Witnesses & Phone #'s:

Did Incident Happen Off Premises? (Leased or Rented) Yes or No

If yes, Owner's Name _____ Owner's Phone #: _____

Owner's Address:

Police Investigation? Yes or No

Name of Agency & Case #: _____

Description of Injury & Where Was Injured Party Taken:

Description of What Happened (What, When, Where, How):

Form Completed by (Name, Title, Telephone #, E-mail Address):

Please utilize the back side of this form if you should run short of room.

SIGMA PHI RHO FRATERNITY

SPECIAL EVENT CHECKLIST

PLEASE TYPE OR PRINT LEGIBLY

Chapter Name: _____	Graduate/Undergrad
Purpose of Event: _____	Location of Event: _____
Date(s): _____	Location Address: _____

	City State Zip

EVENT ACTIVITIES

Type of event and details: _____

Athletic Event? Yes No If yes, waivers are needed for each participant.

ADMINISTRATION

1. Event Chairman: Name: _____ Phone #: _____
2. Is there a co-sponsor? Yes No If Yes, who? _____
3. Is a sorority involved in planning or working the event? Yes No If Yes, name of sorority and person in charge. _____
Does the sorority have insurance? Yes No
4. Planned Attendance: _____
5. Estimated Attendance: _____
6. Will there be a special construction, alterations or decorations for this event?
Yes____ No_____
- If yes explain: _____
7. Has this event been held in the past? Yes No How many times? _____
8. Have there been any previous claims? Yes No
 If so, explain in detail what changes you have made to prevent additional claims:

9. Will alcohol beverages be permitted? Yes No If yes, refer to "Alcohol" section.

10. Who is responsible for security? _____

11. Are Certificates of Insurance obtained from vendors?*

A. Liquor Legal Liability Yes No

B. General Liability Yes No

12. Has vendor(s) provided proof of liquor license and temporary license to see on premises?*

Yes No

13. Is the fraternity named as an additional insured on all certificates from vendors?*

Yes No

14. Have applicable permits and permission been obtained from authorities:

A. College/University Yes No

B. Fund Raiser Yes No

15. Has any written contract or agreement been signed for any part of this special event?*

Yes No

16. Have you received any correspondence requesting proof of insurance for the event?*

Yes No

***NOTE:** If yes is answered to questions 11, 12, 13, 15 or 16 a copy should be reviewed by an advisor!

ADDITIONAL INSUREDS

1. Name, Address, city, state and zip code of any Additional Insured to be added to the International policy: _____

2. Reason for adding Additional Insured: _____

NOTE: If event requires additional insured Additional Insured Request Form must also be completed.

SECURITY

1. Type of security consists of: (If combination, please select which two make up the combination).

	Public Police	Private Police	Combination	Paid	
2. Is there a security guard?				Yes	No
3. Does security guard check for weapons?				Yes	No
4. Are security personnel trained on preventing illegal drug use?				Yes	No
5. Are monitors and security personnel trained on preventing disorderly conduct or hazing?				Yes	No

6. Are member's or guest's hands stamped if they want to leave? and return to party?	Yes	No
7. Is smoking permitted at event?	Yes	No
8. If yes, is there a designated smoking area?	Yes	No
9. Has event facility been inspected to ensure that it complies with applicable federal, state and local safety and fire codes?	Yes	No
10. Are guests and members informed of emergency evacuation routes?	Yes	No
11. Is there one well lit entrance that is controlled and monitored?	Yes	No
12. Are security personnel and/or monitors trained on preventing sexual abuse and harassment?	Yes	No

ALCOHOL

1. Are security personnel, monitors, bar workers and/or vendors trained on how to deal with intoxicated guests and members?	Yes	No
2. Are wrist bands or other methods provided for designating those who are not of legal drinking age?	Yes	No
3. Are all who are allowed to enter presenting I.D.?	Yes	No
4. Are those bringing alcoholic beverages given a punch card showing alcoholic quantity and type?	Yes	No
5. Will intoxicated guests or members be served alcohol by bar workers?	Yes	No
6. Is there only one centralized location where alcohol and food is being served?	Yes	No
7. Is there a guest and member list at the door?	Yes	No
8. Are food and alternative non-alcoholic beverages available visible and easily accessible?	Yes	No
9. Do you have a policy on confiscating keys from intoxicated guests?	Yes	No

**YOU MUST STOP ALLOWING THE CONSUMPTION OF ALCOHOL AT LEAST ONE HOUR BEFORE
EVENT ENDS.**

TRANSPORTATION

1. Is transportation (taxi, Safe Rides etc) available for guests who need or request it?
Yes_____No_____

The undersigned have read and understand the requirements as outlined in this checklist;

Chapter President: _____ Signed: _____ Date _____

Event Chairman: _____ Signed: _____ Date _____

Alumnus Advisor: _____ Signed: _____ Date _____

DISCLAIMER

This questionnaire is being used to assist the chapter in having a safe event.

DID YOU REMEMBER TO?

- Complete the form in total
- Get all parties noted above to review and obtain required signature
- Submit Additional Insured request form to International Fraternity if needed

SIGMA PHI RHO FRATERNITY

ADDITIONAL INSURED REQUEST FORM

Chapter Name: _____

Your Name: _____

Your Address: _____

City, State, Zip: _____

Phone: _____ E-Mail Address: _____

Fax (if available): _____

Additional Insured's Name: _____

Address: _____

City, State, Zip: _____

Phone: _____ E-Mail Address: _____

Date and Time of Event: _____

Description: _____

Fax, Mail or Email the completed form to: Sigma Phi Rho Fraternity Attn: Michael Andrade, Director of Chapters, Fax: (857)544-3333, e-mail: rho.devopment@gmail.com
The following questions are taken from the second page of the Special Event Checklist. Please answer the below questions and if any answer is "Yes" please include the documentation with this request;

- 1) Are Certificates of Insurance obtained from vendors?

A. Liquor Legal Liability	Yes	No	Not Applicable
B. General Liability	Yes	No	Not Applicable
- 2) Has vendor(s) provided proof of liquor license and temporary license to see on premises?

	Yes	No	Not Applicable
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- 3) Is the fraternity named as an additional insured on all certificates from vendors?

	Yes	No	Not Applicable
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- 4) Have applicable permits and permission been obtained from authorities:

A. College/University	Yes	No	Not Applicable
B. Fund Raiser	Yes	No	Not Applicable
- 5) Has any written contract or agreement been signed for any part of this special event?*

	Yes	No	Not Applicable
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- 6) Have you received any correspondence requesting proof of insurance for the event?

	Yes	No	Not Applicable
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Please utilize the back side of this form if you should run short of room.

SIGMA PHI RHO FRATERNITY

ATHLETIC EVENT PARTICIPATION WAIVER

I, _____, a registered participant the _____ activity sponsored by _____ Chapter of Sigma Phi Rho, to be held on _____, understand and agree that I am participating in this event on my own free will and accord and that neither Chapter, nor Sigma Phi Rho, nor its insurer(s) will share in or accept responsibility for any liability for bodily injury, property damage, medical expense or other loss that may arise from my participation in this event.

I further understand and agree, and have no expectation that Chapter or Sigma Phi Rho will provide any form of security or other measure of safeguarding for this event, as there is no reasonable expectation that such will be necessary.

I further understand and agree that this event is considered a “no-fault” event by me, as well as _____ Chapter, and Sigma Phi Rho and in the even of bodily injury, property damage, necessity of medical expenses or other loss, I agree to incur my own expenses without input or participation from _____ Chapter, or Sigma Phi Rho Fraternity, or its insurer(s).

Guest/Participant

Chapter Representative

Witness

Witness

Date

Date

This form should be only used for athletic events and completed for all participants. Chapters should keep the waiver forms for possible liability issues and record keeping purposes.

DEFINITIONS

Certificate of Liability Insurance: This is a certificate issued by the insurance company detailing the particulars of the insurance coverage in place for all chapters and regions under the general liability policy. This certificate may be used to document the existence of coverages for chapters and regions. This document is not sufficient when a third party requests a certificate where they are named as an additional insured.

Certificate of Liability Insurance for an Additional Insured: This is a certificate issued by the insurance company detailing the particulars of the insurance coverage in place for all chapters and regions under the general liability policy. This document specifically identifies a third party as being expressly covered under the general liability policy for a specified period of time (i.e. an additional insured). This form of insurance certificate is often requested by facilities where chapters or regions are planning to hold events.

Special Event: Events other than those where Fraternity business is the primary purpose of the meeting are considered Special Events. In general, all special events are covered under the general liability policy. However, there are specific events that have been deemed to be high risk. When these sorts of events are planned by chapters, approval from the International Headquarters must be sought 30 days prior to the event date (See special events section in the manual).

General Liability Insurance: Coverage that pertains, for the most part, to claims arising out of the insured's liability for injuries or damage caused by ownership of property, manufacturing operations, contracting operations, sale or distribution of products, and the operation of machinery, as well as professional services.

Director's & Officer's Liability Insurance: Offers directors and officers protection from personal liability and financial loss arising out of wrongful acts committed or allegedly committed in their capacity as officers and/or directors.

Aggregate Limit: A limit in an insurance policy stipulating the most it will pay for all covered losses sustained during a specified period of time, usually one year. Aggregate limits are commonly included in liability policies and apply per chapter location.

Occurrence: An accident, including continuous or repeated exposure to substantially the same general, harmful conditions.

Claim: An incident where the injured party is making a demand for compensation under the terms of an insurance contract.

Incident: An occurrence involving bodily injury to a member or guest that does not result in a formal claim. All incidents must be reported when discovered due to possibility of them becoming a claim

Bodily Injury: Injury to the body, sickness or disease sustained by a person, including death resulting from any of these at any time

Property Damage: Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the "occurrence" that caused it.