



Lambda Tau Omega Sorority, Inc.
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ΛΤΩ
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Risk Management Policy

INTRODUCTION

The Lambda Tau Omega risk management policies are intended to assist the Sorority in reducing exposure to risks and losses by increasing risk awareness among our chapters, colonies, and members. The Sorority will provide educational assistance to help chapters, colonies, and members establish sound risk management practices that will minimize their exposures.

WARNING: Failure to abide by the Sorority's Risk Management Policy will result in the loss of privileges as outlines in the *Sister Code of Conduct*, which may result in the following:

- Placement of a chapter or colony on probation
- Suspension or revocation of a Chapter's Charter
- Placement of an individual member of the Sorority on probation and/or suspension
- Review of an individuals membership status
- Denial of member initiation

RISK MANAGEMENT POLICY AWARENESS

Upon association, each member shall be advised of and provided with a copy the Sorority's risk management policy.

Each chapter and colony shall review the risk management policy by a date set forth by the National Governing Board and send an acknowledgment roster to the Undergraduate Affairs Director. A copy of this policy shall be published at least once at the start of each semester in the Sorority weekly email communication.

ALCOHOL AND DRUGS

The Sorority 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 Lambda Tau Omega. All sisters must abide by our Alcohol and Drug Policy.

HAZING

"HAZING" refers to any activity expected of someone joining a group (or to maintain full status in a group) that HUMILIATES, DEGRADES or risks EMOTIONAL and/or PHYSICAL HARM, regardless of the person's willingness to participate.

"Hazing" may include but is not limited to the following: binge drinking and drinking games; personal servitude; sleep deprivation and restrictions on personal hygiene; yelling, swearing and insulting new members/pledges individually or collectively; inappropriate consumption of any substances or smearing of such on one's skin; brandings including the use of markers; physical beatings; paddling in any form; creation of excessive fatigue; physical and psychological shocks; sexual simulation and sexual assault; kidnapping and

blindfolding; being forced to wear apparel which is embarrassing, humiliating, or not morally in good taste; quests; treasure hunts; scavenger hunts; morally-degrading or humiliating games and activities; engaging in public stunts and buffoonery; road trips; and/or any other activity which is inconsistent with academic achievement, fraternal, college or university policy, or applicable city, county, state, province, tribal federal or country law.

CONTRACTUAL AGREEMENTS & ADDITIONAL INSUREDS

No chapter, colony or member, may enter into any written or oral contract or financial agreement using the name of Lambda Tau Omega Sorority. 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 Sorority's insurance does not afford protection for outside parties, no chapter, colony or member may enter into any written or oral agreement under which the responsibility or liability of some party other than the Sorority is assumed. Additional Insured status under the Sorority's insurance requires the prior agreement of both the Sorority and its insurers.

AUTOMOBILES AND TRANSPORTATION

To minimize our exposures to automobile related claims, the Sorority strongly recommends that hired transportation (i.e. bus, limousine, taxi) be used when transportation is necessary for Sorority events or activities. We also recommend against "Safe" or "Designated Driver" programs because while they are well intentioned, they present significant claims potential.

Any individual who drives or provides transportation in conjunction with Sorority activities shall obey all applicable motor vehicle laws, including, those concerning vehicle safety, vehicle operation, financial responsibility, and the transportation and consumption of alcoholic beverages. Operators shall ensure that vehicles are properly maintained, 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 Sorority 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 Sorority that may be used in conjunction with Sorority activities.

SEXUAL HARASSMENT, ABUSE, OR MISCONDUCT

The Sorority will not tolerate or condone any form of abusive behavior on the part of its members, whether physical, mental, or emotional. This includes any actions that are demeaning to women or men, including but not limited to date rape, gang rape, verbal harassment, discriminatory slurs, unwelcome sexual advances or comments, harassment of any kind, or any jokes, remarks or conduct that creates a hostile environment.

MEMBERS PERSONAL PROPERTY

Use of personal property in Sorority activities shall be strictly voluntary and the sole responsibility of the owner. The Sorority assumes no liability or responsibility for any loss or damage to any personal property of members even if used in conjunction of Sorority activities.

Excellence through Unity, Knowledge and Dedication

WEAPONS, FIREARMS, AND PERSONAL PROTECTION ITEMS

For the safety of its members and guests, no Sorority member or guest may carry a weapon or firearm of any kind while conducting Sorority business, and/or acting on behalf of, or attending any event in the name of the Sorority. Personal protection items such as pepper spray, alarms, or whistles may be carried and used if needed.

HIGH-RISK EVENTS

Chapters cannot afford the exposure of sponsoring, organizing, endorsing or participating in events or activities which involve a high-risk of physical injury or damage to property. While no definitive list of such events can be given, Chapters must take a common sense approach to evaluating the risk of a particular event or activity. Examples of high-risk events include, but are not limited to the following: bungee jumping, parachuting, low ropes courses, athletic events such as boxing, roof-top functions, water skiing or other water-related activities, especially those activities which related to any type of temporary pool or water slide.

RISK MANAGEMENT VIOLATIONS

Violation of Lambda Tau Omega Constitution and Bylaws or other Sorority policy, failure to implement plans as approved or failure to observe the prescribed planning procedures may result in disciplinary action up to and including revocation of a chapter and/or individual member disciplinary action up to and including expulsion, as outlined by the Sister Code of Conduct.