

Risk Manager

Risk Management Practices



Gold Book Series - 2023 Edition

Name:

Date:

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Acacia Fraternity Gold Book

A Message from the Headquarters

Dear Risk Manager,

Congratulations on being elected to serve your chapter as Risk Manager. As the Risk Manager, you will play a key role in helping maintain the safety and well-being of your brothers.

It is important to understand the scope of your responsibilities. You will develop and monitor risk management policies and procedures, as well as train and oversee members on those policies and procedures. Additionally, you will identify potential risks and develop plans to address them.

This Gold Book will help you in your position and will be a vital resource in your success. Should you have any questions, please reach out to your chapter's coach or to the headquarters.

So Live,

Acacia Fraternity Headquarters

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Definition of the Team

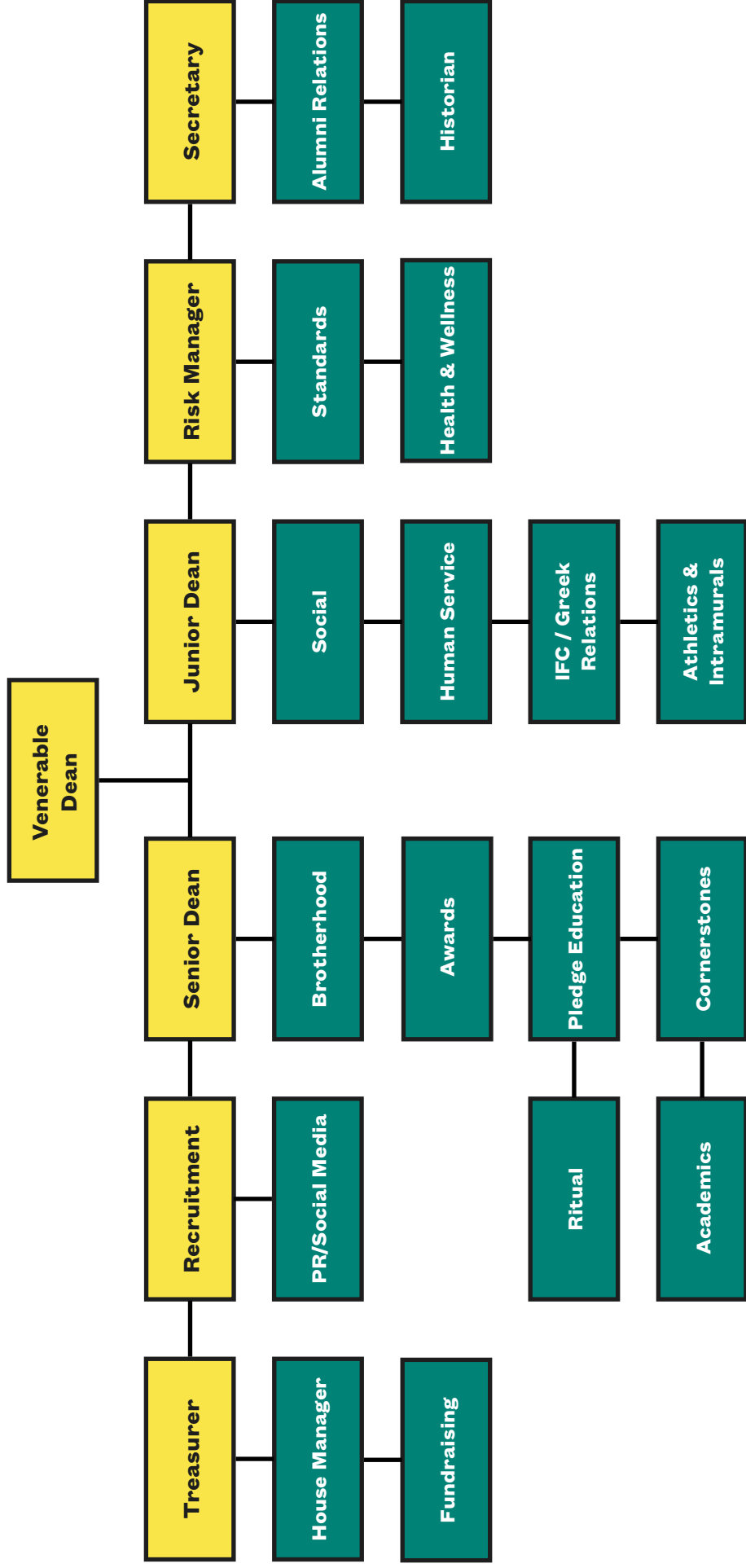
Your Team

The Risk Manager's Team typically consists of Standards Chair and Health & Wellness Chair. An Advisor may also be part of the team to serve in an advisory capacity. This team is generally responsible for risk management, health and safety of members, and member accountability. Smaller chapters may consider combining roles.

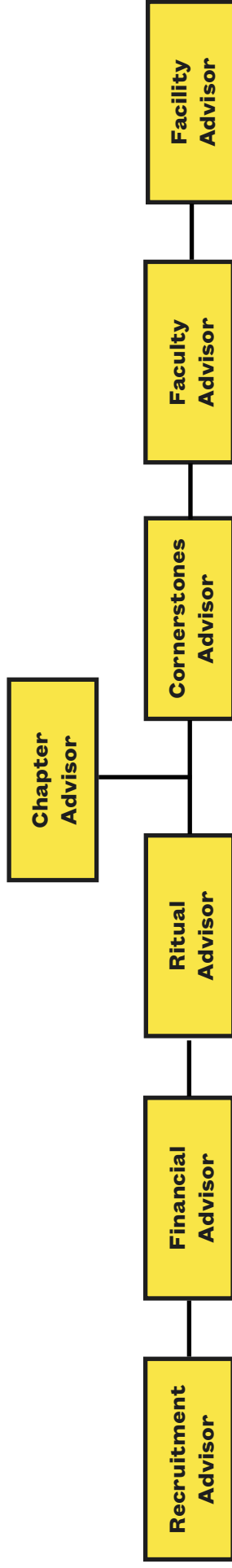
On the next page is a recommended organizational chart. You are not required to follow this chart. It serves as a starting point for the structure for overall chapter operations and breakdown of duties. If your chapter does not have something similar, it is recommended that you develop one or adopt this recommendation.

Acacia chapter Organization Chart

CHAPTER COUNCIL



ALUMNI ADVISORY TEAM



Overview of the Role

The following overview provides a recommended guide to your positions that, if utilized, can result in better chapter operations.

Effective Practices of the Risk Manager:

- Develops a written chapter policy on risk management
- Is knowledgeable of Acacia's Risk Management Policy
- Meets with Junior Dean to discuss all relevant laws and policies that relate to events being planned. This includes:
 - Acacia Fraternity policies and procedures
 - The Institution's policies and procedures
 - Local laws and/or ordinances
- Works with Venerable Dean and Risk Manager on chapter calendar to create balance and reduce potential conflicts between chapter events
- Reviews upcoming chapter activities and review areas of liability with Junior Dean and Venerable Dean
- Holds a risk management education program for all members regularly. It is recommended you connect with on campus staff for support
- Develops social education and awareness program with emphasis on prevention of sexual abuse
- Develops and implements an education program for all members on personal safety and the prevention of alcohol abuse and drunk driving
- Represents the chapter in any university-coordinated risk reduction program involving social activities
- Supports Venerable Dean in the execution of crisis management procedures at the chapter level when needed
- Coordinates the preparation of incident reports alongside the Venerable Dean
- Trains successor through the officer transition process
- Attends Chapter Meetings
- Attends Chapter Council/Executive Board Meetings
- Chairs Standards Board

Important Aspects of Risk Manager's Role to Know

General Liability Insurance

The General Liability policy provides coverage for claims brought by a third party alleging an Insured's negligence resulted in damages associated with bodily injury, property damage, or personal injury. The General Liability policy does not include coverage when an illegal act is committed.

Acacia Fraternity is a member of FRMT, Ltd, an insurance captive, which provides competitive liability insurance coverage for a group of about 25 fraternities. By being part of a group, the fraternity is more equipped to receive lower liability insurance rates. Omni Insurance Services LLC is the insurance broker for the members of FRMT, Ltd.

Member Accident Protection Program (MAPP)

The Fraternity's insurance program includes member accident protection as a benefit of your active, in good standing membership within Acacia Fraternity. This coverage is intended to complement health insurance. This is a supplemental accident only protection and does not provide any protection for medical costs arising out of a sickness. The policy pays eligible medical expenses that are not recoverable from any other insurance policy, service contract, or workers compensation policy. Incident Reports submitted to the Fraternity will be assessed and determination made if MAPP can be offered to a member.

Directors and Officers Insurance

(Also known as D&O Insurance)

The Acacia Fraternity insurance program includes Directors' and Officers' Liability Coverage to all undergraduate chapters, house corporations, and alumni associations. This coverage protects all directors, officers, volunteers, and the associated entity for claims arising out of the failure or negligence of an officer or director in fulfilling their fiduciary duties of diligence, obedience, and loyalty to the organization. Claims for bodily injury or property damage of a third party that are insured by General Liability Coverage of the Fraternity. Additionally, it provides Employment Practices Liability Coverage. All Chapters are billed annually for this coverage. This is not included in the chapter's semesterly billed per caps and insurance dues.

Important Aspects of Risk Manager's Role to Know

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:

1. Treat any potential or actual claim or lawsuit as a high priority item and immediately notify National Headquarters by phone.
2. Create incident report noting all relevant information
3. It is very important the claim or lawsuit be sent immediately. Forward the suit via email to Patrick McGovern, at pmcgovern@acacia.org.
 - a. If you do not have access to email, overnight the papers to Acacia Fraternity, 12721 Meeting House Road, Carmel, IN 46032.

Obtaining a Certificate of Insurance (COI)

Most institutions collect a Certificate of Insurance each year for all chapters on campus. Acacia's Certificate of Insurance is updated annually in October. To obtain a COI to submit to your institution, please email Assistant Executive Director, Michael Weber, at mweber@acacia.org.

Some institutions require they are listed as an additional insured. When you contact us, please make sure to let us know if an additional insured is asked for by the institution. Depending on the request from the institution, there may be an additional charge to the chapter.

Institution Risk Management Policy

If your institution has stricter policies than the NIC and Acacia Fraternity policies, then it is expected the chapter will follow the stricter of the policies.

The NIC Health and Safety Guidelines

Please reference the NIC's website for these guidelines:

- nicfraternity.org/nic-alcohol-drug-guidelines/
- nicfraternity.org/policy-prohibiting-alcohol-above-15-abv/

Important Aspects of Risk Manager's Role to Know

Medical Good Samaritan Policy

Acacia Fraternity has a Medical Good Samaritan policy. Many institutions also have these policies. For Acacia Fraternity, the policy is as follows:

If a member assists another person or himself in obtaining immediate and appropriate medical care related to the use or consumption of alcohol, drugs, or to another medical emergency, then that member, as well as those who are assisted, will not be subject to individual disciplinary action from the International Fraternity with respect to the incident. This is the case even if the member who is assisting was a contributing factor to that emergency. An individual may benefit from this policy more than once, though repeated use of the policy may receive stricter scrutiny.

Tightrope & New Members

In 2016 Acacia's International Council voted in favor of requiring an online risk management program for all new members. The current program being used is called, "Tightrope." Tightrope is an online student health and safety program designed to help college students develop the knowledge and skills they need to make empowered decisions to have a meaningful and safe campus experience. The course involves eight course modules that cover topics such as alcohol and other drugs, hazing, healthy relationships, mental health, and how to be a safe student.

All new members must complete Tightrope before their initiation into Acacia. If a chapter initiates without completion of Tightrope, the fraternity will place the chapter on social probation until complete. This also includes notifying your fraternity/sorority life office of said probation.

Important Aspects of Risk Manager's Role to Know

Procedure for Reporting Incidents

If someone is injured at the chapter facility or during a chapter sponsored event, the following procedures are recommended:

1. Safety First
 - a. Call proper authorities for assistance
 - b. Do not move the injured individual
2. Provide privacy to affected parties
 - a. Remove extra people and clear out space
3. Immediate notification to Chapter Advisor and Acacia Headquarters via Incident Report or phone call
4. One spokesman- Direct all media inquiries to the International Headquarters
5. Be truthful and be patient

Submitting an Incident Report

If an incident were to occur, an incident report shall be created and submitted. It is recommended these be reported within 48 hours of the incident in order to keep facts and information correct.

The Incident Report will provide Acacia Fraternity information regarding the circumstances of the accident and all other associated data. Items asked for will be details about the incident itself, witnesses and their contact info, dates and times, information on specific member(s) who were injured, and best people to follow up with.

- [Incident Action Plan](#)
- [Incident Reporting Form](#)

Appendix

Here are some additional helpful resources to assist you in your role. Click on the link to be taken to the document in a new window.

- [Acacia Fraternity General Liability and Claim Manual](#)
- [Acacia Health and Safety Standards](#)
- [NIC Alcohol and Drug Guidelines](#)
- [Medical Good Samaritan Policy](#)
- [Event Planning Guide](#)
- [Athletic Event Participation Waiver Template](#)
- [Incident Reporting Form](#)
- [Incident Action Plan](#)
- [Free Resources from Holmes Murphy Insurance](#)
- [Property Insurance Application from Fraternal Property Management Association](#)
- **Tightrope instructions**
 - [Tightrope Help Center](#)
 - [Tightrope Info Sheet](#)

These and other resources can be found at acacia.org/officer-resources.

Questions/Concerns

If you have any questions about the specific content in this document, please contact: communications@acacia.org

If you are experiencing any technical difficulties with this document, please contact: communications@acacia.org

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