

PROCEDURE FOR REPORTING INCIDENTS

What Should Be Reported ?

Liability claims generally arise out of negligent conditions of your premises or general operations. They will more than likely involve injury or damage to someone who may or may not be a member of the fraternity. In today's litigious society any person at a fraternity sponsored even or on premises is a potential plaintiff.

If an accident or incident occurs and it is not reported immediately to the Executive Office, major problems can occur, most notably denial of coverage by the insurance company for failure to report occurrences in a timely manner.

No matter how minor an incident may seem, report it!

If no one is in the office, leave a message on the voice mail and you will be called back as soon as it is received.

Prompt reporting prevents minor incidents from developing into major problems. Because of occasional late reporting of incidents (either, actual or potential), it is important to remind all chapter members and alumni volunteers about claims reporting procedures.

To Report an Incident or Potential Claim, Please Follow the Following:

Please Notify:

Emergency Medical Personnel if the incident involves any bodily injury, make sure the individual(s) received emergency treatment immediately

Sigma Alpha Mu Fraternity, Executive Office

PHONE: (317)846-0600

TOLL FREE: 888-369-9361

FAX: (317)846-9462

9245 North Meridian Street, Suite 105

Indianapolis, IN 46260

Appropriate Campus Authorities

Chapter Advisor and House Corporation

What To Do Next ?

DO NOT ACKNOWLEDGE RESPONSIBILITY or ADMIT ANY LIABILITY. For the incident. Only the insurance company has the right to accept responsibility, or agree to make any payment, or repair damage.

While on the scene of an incident get the names, addresses and phone numbers of all parties involved, as well as any witnesses.

Within 24 hours of the incident, it will necessary to submit written explanation, giving as much information as possible concerning the circumstance of the incident to our Executive Office.

Specifically, the written explanation should include:

The names of all individuals involved or on the scene of the incident

The phone numbers and addresses of those names above.

The exact location of the incident,

An in-depth description of circumstance leading up to the incident, including time of day, if alcohol was involved, was it an official chapter activity, etc.

What follow-up action was taken after the incident; was anyone transported to a medical facility for treatment; was a police report made.

Please keep in mind that the members insured under the Sigma Alpha Mu insurance policy shall not, except at their own expense, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of the incident