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2018



# Junior Tribune Manual

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The National Fraternity  
of Kappa Delta Rho, Inc.

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**Find more information here**  
[www.kdr.com](http://www.kdr.com)

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# Junior Tribune

KDR Chapter Junior Tribune is a member of the Executive Board of the chapters of the National Fraternity of Kappa Delta Rho, Inc.



## Job description

In Ancient Rome, Tribunes were given their title by the government and were various elected officials. There were tribunes of the plebs, who acted as a check on the authority of the senate and annual magistrates and intervened on behalf of the plebeians, and military tribunes, who commanded portions of the Roman army. The title of tribune was also used for several other positions and classes throughout Roman history. The Junior Tribune is the second Vice President of the Chapter. They shall be the educator and one of the primary mentors within the Chapter. The Junior Tribune is responsible for the New Member Education Program and mentoring and integration of the New Members into the chapter, as well as the continuing education of the initiated members of the Chapter.



# Your duties

As with all Executive Board positions, the Junior Tribune shall be a visible leader of the chapter who is a role model and is well-respected.



## Responsibilities

1. Responsible for the New Member Education Program "Legion"
2. Must ensure that there is a New Member Education Syllabus and Schedule/Calendar each, and every, semester and for each, and every, New Member Class (i.e. each New Member Education Period). The Junior Tribune must also share the syllabus and schedule/calendar with the National Office and with the College/University's Greek Life Advisor
3. Must utilize resources (inside and/or outside of the College/University) to further the education of initiated members in various real-life topics (i.e. Diversity, Ethics, Civility, Career Development, KDR Gentleman topics, etc.)
4. Must be aware of the strict no hazing policy of the National Fraternity and must ensure that that policy is followed by the entire Chapter and New Member classes
5. Acts as the Senior Tribune in their absence
6. Must attend all Executive Board meetings and Chapter meetings, unless otherwise excused by the Consul
7. Be a mentor and a visible leader for the chapter's membership



## Qualifications

1. An initiated member in good standing with National Fraternity and Chapter of Kappa Delta Rho fraternity. This means that they must be up-to-date on dues and other obligations to the National Fraternity and the Chapter.
2. Full-Time Student
3. Available to attend all meetings (Executive Board and Chapter)
4. Must possess strong written and verbal communication skills
5. Must possess organizational skills and presentation skills
6. Must be a "team player" and able to work well with others
7. Must have at least a 2.7 GPA, and/or any other GPA, if higher than a 2.7, that the Chapter's Constitution and By-Laws deem mandatory to hold an Executive Board position
8. Must be a responsible individual



# Legion Syllabus for Phase One: Legionnaire

**NOTE FOR JUNIOR TRIBUNES:**

**You should view yourself as a mentor to the new members. After the first week, new members should have the modules completed prior to the weekly new member meeting. You will receive a report from Plaid showing you which questions that were answered most frequently incorrect. You'll want to use this report as your focus for the meeting to ensure the new members have a firm grasp on the all of the information being covered. The meeting should be more of a discussion than a review or lesson.**

Bid Acceptance Date:

Pinning Ceremony for New Members:



## Week One

- All New Members (NEW MEMBER) should take the Birkman Survey during this week.
- Junior Tribune (JT) will facilitate the "Welcome to KDR Module" of the Legionnaire Phase.
  - i) The JT should review the local expectations of all New Members.
  - ii) If a housed chapter, this should include the expectation (if applicable) of residing in the chapter house.

### To complete this week:

- Complete Birkman Survey.
- View the "Robert's Rules of Order Module."
- Write introductory letters to key organizations on campus such as sororities and other non-Greek organizations.

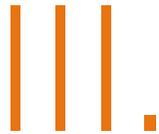


## Week Two

- Review the "Robert's Rules of Order Module" and discuss any questions that the New Members answered incorrectly.
- Review the "Plaid: BPO Report Set 1 - Insights."
- Review the "KDR: BPO-Introduction."
- The Junior Tribune should be able to discuss the resources on campus available to the New Member.

### To complete this week:

- View the "Risk Management Module."
- View the module "Understanding the Birkman Method."
- All New Members are placed on at least one committee within the chapter.
- Those members who do not belong to another student organization are advised about the responsibilities of a Brother to be in at least two other organizations on campus. Work "on or off" campus is considered as involvement in an organization.
- New Members should begin to discuss and plan their community service event.



## Week Three

- Ceremony of Light should be conducted. (Big Brother Ceremony)
- Review the "Risk Management Module."
- Review the "Plaid: BPO Report Set 2-Insights."
- Review the "Understanding the Birkman Method Module."

### To complete this week:

- View the "History Module."  
*Each New Member should research the chapter with the **Quill & Scroll** archives and be able to report back to the chapter an event that occurred within the chapter. They also can research the **Quill & Scroll** and report back to the chapter the story about a Brother from their chapter who lost their life during WWI or WWII.*
- View "Taking the Mystery Out of Human Behavior Module."
- New Members should plan a social event with a New Member class from another organization where they can practice what they learned in the "Risk Management Module."



## Week Four

- Review the "History Module" with the New Members.
- During New Business at the chapter meeting, New Members should report the history they discovered about the chapter.
- Review the "Plaid: BPO Report Set 3-Insights."
- Review the "Taking the Mystery Out of Human Behavior Module."
- New Members should discuss their plans for the social event they are going to facilitate.

### To complete this week:

- View the "Credo Module."
- If your chapter has their New Members present their Big Brothers with paddles they should begin the construction no later than this week.



# V.

## Week Five

- Facilitate the "Credo Module."
- Wrap up any unfinished business within the education plan such as; the community service event or the social event.
- Review the videos of all the modules in preparation of the Final Exam.
- All New Member Fees must be paid in full on Legacy Financial by the end of this week.



# VI.

## Week Six

- All New Members take the New Member Exam. (You must be paid in full to have access to the Final Exam Module)
- All events need to be completed this week.
- Initiation to be conducted at the end of the week. Only New Members eligible can be inducted into the National Fraternity.

# Honor Super Omnia



## Honor Above All Things

Promote good fellowship among our members and the advancement of truth, justice, and virtue as exemplified by our Latin motto.

# Phase One: Legionnaire Ritual and Registration



## Induction & Registration of New Members

Course:

Date of Lesson:

Pledge Class:

### SPECIFIC SOL

New Members are inducted into the National Fraternity of Kappa Delta Rho per our ritual. All New Members will register at KDR.com and create their Legacy Financial Account.

### MATERIALS NEEDED

Ritual Equipment, Computer to register the New Members, and New Member pins.

### LEARNING TARGET

New Members will experience the first part of the KDR Ritual.

### SUCCESS CRITERIA

All New Members are successfully registered with the National Fraternity and Legacy Financial and have received their New Member pin.

### MODULES COVERED

Introduction to Holistics; First Module (Welcome and Expectations Module)

60/60

## New Member Induction

The Junior Tribune in collaboration with the Consul, Senior Tribune, Pontifex, Centurion will conduct the induction ceremony of New Members. The Junior Tribune needs to make sure all new members are wearing appropriate business formal attire. This includes coat, tie, dress pants and dress shoes.

- For larger New Member classes, this could take up to 90 minutes.

25/85

## Review the Introduction program of the Legion

The Junior Tribune should review and discuss the expectations of Brothers of Kappa Delta Rho as covered in the first module of the Legion. View the first module with the New Members in a classroom setting.

The Junior Tribune should stress the importance of New Members being active within two other groups on campus and the importance of maintaining a prominent level of academic achievement.

At the end of this discussion the Junior Tribune should assign each new member to a committee within the chapter. This will allow them to learn by doing the operations of the various aspects of the chapter.

15/100

## Registration into Legion LMS

Instructions for completing the Birkman Questionnaire and Accessing the Legion Courses:

1. We highly recommend using the **Google Chrome** browser because there are known compatibility issues with both Internet Explorer and Safari
2. Visit Plaid's website **www.beingplaid.com**, and click on the **Learning Center** link in the top navigation. The 'Learning Center' may either appear in a new tab/window or appear in your current window depending on your browser and settings.
3. Click on **Sign Up** link at the top of the page.
4. Complete the required fields, accept the Terms and Agreement, and then click **Create an Account**. Enter the access code **KDR0828** when creating your account. The password you choose must be at least 7 characters long and must contain lowercase letters, uppercase letters, numbers and special characters.
5. In order to complete the Birkman assessment you must **turn off your pop-up blocker or allow pop-ups** from **www.beingplaid.com**.
6. After logging in, you must first click on **Plaid Learning Center**, select **Course Catalog** and enroll in the course **KDR: The Legion**.
7. Once you have enrolled in the courses, click on **Plaid Learning Center**, select **Your Enrollments** and select **View** next to **KDR: The Legion**
8. Click the link **Launch Course** next to "**Plaid: Your Learning Style Report - Insights**" to begin the program. The first thing you will be asked to do is complete the Birkman questionnaire. It may appear in a new window depending on your browser settings.
9. Once you complete the questionnaire, please be sure to review the Birkman Report, "Plaid: Your Learning Style Report - Insights."
10. You are now ready to begin The Legion courses by launching the first course in Week 1. As you complete each course, the next course will become available in the program.
11. Email **support@beingplaid.com** if you have trouble creating an account, enrolling in the courses or completing the required courses.

10/110

## Closure

The Junior Tribune in collaboration with the Consul and, Quaestor will make sure all New Members are registered with the National Fraternity on <http://www.kdr.com>. The Junior Tribune in collaboration with the Quaestor will communicate with New Members about their financial responsibilities. The Junior Tribune will establish the date and time for the next New Member meeting. The first New Member meeting should be no less than seven days from induction as a NM.

When your New Members register with the National Office it will trigger an email from Campus Clarity to each new member with the instructions on how to create an account to take “Think About It” our course on sexual assault prevention. **This needs to be completed by all the new members by the end of their new member education period.** This can be done on their own time.

# Phase One: Legionnaire Week One Lesson Plan



## Week One: Birkman & Robert's Rules

Course:

Date of Lesson:

Pledge Class:

### SPECIFIC SOL

- State the expectations of a Brother within Kappa Delta Rho Fraternity.
- Identify the purpose of the Being Plaid Online Program (BPO) and analyze their learning style.
- Demonstrate the basic understanding of “How a Meeting is Facilitated” using Robert’s Rules of Order.
- To communicate the expectations of a Brother within Kappa Delta Rho. The New Members will be able to identify the purpose of the Being Plaid Online Program (BPO) and analyze their learning style. New Members will have a basic understanding of how a meeting is facilitated using Robert’s Rules of Order.
- Understand the importance and mission of the KDR Foundation.

### MATERIALS NEEDED

- Being Plaid Online Peer Facilitation Guide.
- New Members will need “His Learning Style” Birkman Report for the meeting. This should include their Birkman International Workbook.
- For the Ice Breaker slips of paper and pens for each new member.
- The new members should have either a notebook or digital notebook for a journal.

### LEARNING TARGET

- By the end of the week New Members can articulate the expectations of a Brother within the National Fraternity and at the local chapter level.
- By the end of the week the New Member can articulate what their learning style according to the Birkman Assessment.
- By the end of the week the New Member will be able to articulate how a meeting is properly facilitated using Robert’s Rules of Order.

### RECOMMENDED SHARE EXPERIENCE

Have the New Members develop and facilitate a program with Campus Security. Another option would be to have them work with your Fraternity and Sorority Life Administrator to present a program for the chapter on Hazing or Risk Management.

### MODULES COVERED

Robert’s Rules Module and Understanding Birkman Method

10/10

# Introductions & Ice Breakers

The Junior Tribune should introduce himself to the New Member Class. The introduction should include how long he has been in the Fraternity, what his KDR Why, and his personal Birkman Color Grid.

Housekeeping: Before starting the meeting make sure all your new members received an e-mail from Campus Clarity to create an account to complete "Think About It." Take note those who did not receive an e-mail and contact Ms. Newcomer at [doo@kdr.com](mailto:doo@kdr.com) to inform her so she can make sure they receive the e-mail.

## Ice Breaker: Whose Story Is it

1. Pass out paper and pens and have the new members take a few minutes to write a personal experience, the stranger the better.
2. Fold the papers and put them into a bag, basket, or box.
3. Have two to three new members at a time sit in front of the new member class. The Junior Tribune randomly picks a slip of paper, and hands it to the two or three new members in front of the New Member Class.
4. Each member of the duo or trio reads the paper aloud and then adds some details to the story.

The group guesses if the story really belongs to one of the new members in front of them and, if so, to which one. This continues until all the slips of paper are used. At that point, each new member tells his own story with additional details.

### IMPORTANT NOTES:

- SOL = Standards of Learning
- JT should review the progress of the New Members on the Legion Admin Dashboard. Also, you should review what question they answered incorrectly. This is important because in this session you shouldn't be reviewing the entire module. You should be covering only those question they answered incorrectly. You can have a discussion on the topic as well.

15/25

## Birkman Discussion on Self-Awareness

The Junior Tribune will lead a discussion with the New Member class regarding their learning style.

- He should break the New Member class into pairs. If there is an odd number of new members, the Junior Tribune participate as well.
- Allow 10 minutes for the pairs to discuss the following questions:
  1. **Why is it important to have self-awareness?**
  2. **What are the three relationships in life?**
  3. **Which one is the common denominator?**
- Spend 5 minutes having pairs share their answers with the entire group.

20/45

## Birkman Discussion on Learning Style

Keeping the New Members in pairs have them review their Learning Style Report. New Members should identify two or three statements they feel best describes them. Pairs should discuss why they selected their statements and answer the following questions:

- **What statements in your Learning Style Report are most significant about your learning style?**
- **How do the statements affect the way you relate to your training partners?**
- **Do they suggest why you might have problems with your training partner(s) from time to time?**
- **How can this information help to make you a better learner?**

When this discussion concludes ask the New Members to write down in their journal (Action Plan) what they have learned and how they can utilize it in their action plan.

5/50

## Break

20/70

## Robert's Rules Module

Review the information covered in the Robert's Rule module. New Members should have already completed this module prior to the meeting so you should not need to review every detail. Review the answers to any questions New Members missed on the quiz.

Explain how your chapter uses Robert's Rules of Order to conduct your meetings. You should also let New Members know when and where your meetings are held and explain why it is important for them to be attending these meetings.

10/80

## Review assignments for the next New Member meeting

The Junior Tribune should review with the new members what they should complete before the next New Member meeting.

- View the Robert's Rules of Order Module & Introduction to Holistics Module
- Review any shared experience or projects that are due for the next meeting.

5/85

## The Importance and Mission of Kappa Delta Rho Foundation

The Kappa Delta Rho Foundation is a 501(c)(3) charitable and educational corporation. Funds contributed by alumni, undergraduates, parents, and friends of KDR are tax deductible to the donors.

5/85

## The Importance and Mission of Kappa Delta Rho Foundation (cont'd)

As a separate entity from the National Fraternity, raises money through donations from both undergraduates and alumni who want to provide others the same opportunities they received in Kappa Delta Rho. Their donations fund the scholarships and educational programs that many of you will enjoy (including the \$100 new member scholarship for maintaining a 3.0 GPA during your new member semester)!

### What is the Order of the Peregrine Falcon?

The Order of the Peregrine Falcon (OPF) is an undergraduate giving society within the Kappa Delta Rho Foundation. Each year, many undergraduate Brothers contribute to the KDR Foundation by enrolling and renewing membership with this program.

Membership in the OPF is \$35 and you are encouraged to renew that new member each year you are an undergraduate (or even as an alumnus). The donation (100%) goes directly into scholarships and programs for undergraduate and graduate Brothers across the nation, to help make their college experience both more affordable and educational. The hope is that as an alumnus, you will continue donating as a financially stable, successful Brother. When you join the OPF you receive the following:

- The lapel pin (you receive this as soon as you join; it looks incredible and is an easy way to display your letters on a jacket, since the membership badge belongs on your shirt)
- An uniquely numbers membership certificate commemorating your commitment to the Brotherhood by joining the OPF,
- The opportunity to apply for the \$500 scholarship exclusively for a Brother member of the OPF.

Your participation and support of the KDR Foundation is being your Brother's keeper. You are providing financial and educational assistance to Brothers in your own chapter and across the nation.

If you have any questions or concerns regarding the KDR Foundation you can contact the Trustees at [foundation@kdr.com](mailto:foundation@kdr.com).

Birkman &amp; Robert's Rules

10/95

## Closure

The Junior Tribune should wrap up the meeting and answer any questions. He should also ensure that all New Member are registered with the National Fraternity, have access to Being Plaid Online, and have completed the Birkman Assessment. Also make sure before the New Members leave they are registered with Legacy Financial and have paid their fees.

Remind the new members that they have by the end of the new member period education program to complete "Think About It."

# Phase One: Legionnaire Week Two Lesson Plan



## Week Two: Birkman Method & Risk Mgmt

Course:

Date of Lesson:

Pledge Class:

### SPECIFIC SOL

- Define the meaning of the Life Style Grid and explain how it relates on a personal level in terms of self-understanding.
- Explain the risk management policies and the benefits of the Fraternity's program.
- Identify key advocates on campus.
- To communicate the meaning of the Life Style Grid and how it relates to the participant. In addition, review the risk management policies, our insurance program benefits, and key advocates on campus.

### MATERIALS NEEDED

- Participants will need their personal Birkman Report which has their Life Style Grid. You want to have accessible your new members Life Style Grid in case they forget to download it on their device or print it out. New Members should attend the meeting with a smart device (Smart Phone, Computer or Tablet) and pen and paper.
- If you have not completed the Think About It program you need to do so before this week. It is important that you set the example and be able to discuss the information presented in the program.

### LEARNING TARGET

- New Members can articulate what the four Birkman colors and symbols mean. Not only what they mean but how they relate to him personally. The new members will also have a basic understanding of our policies concerning risk management and hazing. In addition, they will know who the key administrators are on campus responsible for student affairs as it relates to the chapter.

### RECOMMENDED SHARE EXPERIENCE

Research within the Quill & Scroll Archives and the college/university archives information on the chapter and prepare to present their findings at the next Chapter meeting.

### MODULES COVERED

Risk Management Module and Understanding the Birkman Method

5/5

## Introductions

Before starting the meeting in housekeeping make sure everyone has been registered and has started the “Think About It” program.

Discuss your KDR Why with the New Members. Review your personal Birkman Life Style Grid with the New Members and explain how it impacts your leadership and communication.

20/25

## Four Birkman Colors and Symbols

Review the four colors and symbols of the Birkman and what motivational and behavioral style they each represent. Refer to the Birkman Manual that is included in the Junior Tribune Manual. Have the New Members locate their Life Style Grid and share with the rest of group their grid.

20/45

## Lifestyle Grid

Discuss each symbol as its relates to the Life Style Grid. New Members should have completed the “Understanding the Birkman Method” Module prior to the meeting. Engage the New Members in a discussion on how they can relate to interest, usual behavior, need and stress. Ask each color group to explain how they like to be communicated with and/or how best they work. Draw connections to the Birkman whenever possible.

20/25

## Risk Management

- Review any incorrect answers from the “Risk Management” Module quiz.
- Review the National Fraternity’s Hazing Policy in detail and stress that we do not condone hazing within any of our chapters at any time. Should a New Member feel they have experienced or witnessed hazing, they should contact the Deputy Executive Director at [dfo@kdr.com](mailto:dfo@kdr.com) or use the **Anonymous Hazing Hotline at 1-888-668-4293**.

10/75

**Closure**

Ask if there are any questions about material covered so far. Highlight what modules will be covered the following week, and what they should complete prior to the next meeting. Any projects or shared experiences that will occur in the coming weeks should also be explained. Then provide one final reminder for the New Members to complete the “Think About It” program.

# Phase One: Legionnaire Week Three Lesson Plan



## Week Three: History & Mystery Human Behavior

Course:

Date of Lesson:

Pledge Class:

### SPECIFIC SOL

- The new members will be able to identify the important historical factors of the National Fraternity and of the local chapter. Also, the new members will be able to provide a deeper understanding of the Birkman Life Grid Summary and how it relates to their lives.
- To communicate and teach the early history of the National Fraternity and the history of the local chapter. In addition to teach and provide a deeper understanding of the Birkman Life Grid Summary and how it relates to the participants.

### MATERIALS NEEDED

- Participants will need a copy of their Life Grid Summary.
- A one-page summary with key information about the chapter’s history.
- New Members should have with them pen and paper or a smart device to take notes and or view modules.

### LEARNING TARGET

The new members will be able to summarize their Birkman Life Grid and explain how it can apply to their daily lives and decision making. Eventually, the new members will be able to incorporate the values of Kappa Delta Fraternity into their daily routines and lives.

### RECOMMENDED SHARE EXPERIENCE

To facilitate a presentation to the chapter at the chapter meeting on the history of the chapter from information obtained from the Quill & Scroll archives. New Members should begin planning and coordinating a social event with the Social Committee and Risk Management Committee of another organization where they can put into practice our policies concerning Risk Management and hosting events.

### MODULES COVERED

History Module and the Holistics Course “Taking the Mystery Out of Human Behavior.”

10/10

## General Housekeeping

Review everything that has been completed so far, and discuss the New Member Class progress on any ongoing projects.

Remind New Members that their fees must be paid in full to the National Fraternity using LegFi. Also remind the New Members if they haven't completed "Think About It" to do so. They will not be able to take the final exam and be initiated until they do so.

20/45

## Life Grid Activity

- In a large room that people can move around in, designate each corner on of the four Birkman colors (blue, green, red, and yellow).
- Have participants identify what their "Interest" color is, and have them move to the corresponding color corner.
- Take turns having each color describe their interests, passions and hobbies.
- Next, have the participants identify their "Usual Behavior" color, and have them move to the corresponding color corner.
- Take turns having each color describe what they believe their strengths and 'Good Day' behaviors are.
- Next, have the participants identify their "Needs" color, and have them move to the corresponding color corner.
- Take turns having each color describe what they need from their environment to be their best and how they like other people to treat them.
- To assist in promoting conversation, ask them to think about a teacher, coach, supervisor, or mentor who knew how to get the best out of them. How did they treat you to make you happy, successful and efficient?
- Next, help the participants recognize that their "Stress" color and "Needs" color are the same because they directly effect one another.
- Take turns having each color describe how they react on a 'Bad Day', when the world is not treating them the way they want to be treated - when 'Needs' aren't met.
- Once everyone has discussed their potential stress behavior, ask them about ways they've learned to manage their stress.

5/50

## Break

30/80

## History of KDR & Local Chapter

- Discuss the history of the National Fraternity. Ask the New Members to each share with the group what they learned from the History Module and/or searching the Quill & Scroll archives for information on the chapter. Review any missed questions from the History Module quiz.
- Explain the presentation that the New Members will be preparing and delivering at the next chapter meeting.



**Note:** It is highly suggested that when discussing the chapter's local history, you incorporate information that can be found in the college/university archives. Your campus may have a separate archives department but the campus library is a wonderful place to start. As a way to foster alumni involvement, ask chapter alumni who still live in the area to come and provide their perspective on the development of the chapter.

10/80

## Recap & Review

Ask if there are any questions about material covered so far. Highlight what modules will be covered the following week, and what they should complete prior to the next meeting. Any projects or shared experiences that will occur in the coming weeks should also be explained.

Meeting individually with any New Members who have not yet paid their National Fees. Remind them they must do so prior to Week 6 or they will not be eligible for Initiation.

# Phase One: Legionnaire Week Four Lesson Plan



## Week Four: Close Read

Course:

Date of Lesson:

Pledge Class:

### SPECIFIC SOL

- The new members will be able to explain the meaning of the Fraternity’s Credo and discuss what it means to them personally and their interactions with others within our community, in terms of leading.
- To lead a discussion with the New Members on what “Credo” means not only to the Fraternity but to themselves and how it is reminder how we should lead within our community.

### MATERIALS NEEDED

- Printed copies of “Credo.”
- Smart devices to play the module. It is recommended that you have the class in a smart classroom or one with at least a projector with a computer with access to the module. Additionally, you want to make sure you have pens or pencils for the new members to use.
- Everyone has a copy of the text with lines numbered.
- Everyone needs access to dictionaries of some sort – online suggestions:
  1. <http://www.oed.com> - The Oxford English Dictionary is the definitive location for English usage, particularly word histories. (Since we are dealing with an historical document, this might be useful.)
  2. <http://www.merriam-webster.com> - Merriam-Webster is a traditional American dictionary. (This is what the students will most likely be familiar with.)

### LEARNING TARGET

The New Member will demonstrate a clear understanding of “Credo” and explain what it means to him. Also the New Member explain the importance within KDR and how this document speaks to what we (the Fraternity) believes in as an organization.

### RECOMMENDED SHARE EXPERIENCE

Community Service event showing appreciation for the University Police or Safety Department.

### MODULES COVERED

“Credo” Module

Close Read

10/10

## General Housekeeping

Answer any questions they may have from material covered from the previous weeks. Review any tasks or projects that are ongoing within the New Member Education program. Remind New Members to complete the “Think About It” program and to pay their New Member Fees in full. They will be unable to access the final exam until both tasks are completed.

20/30

## Introduction and Explanation of “Credo” (Step 1)

- New Members should have completed the “Credo” Module prior to the meeting, but you should view it together in the meeting again. The video will walk you through the entire exercise. If you cannot view the module in the meeting use the following instructions to facilitate the program.
- Have students read the text silently and mark anything that they think would need explained to New Members. (This strategy eliminates any potential anxieties about not “knowing” their own Credo.)
- Have the New Members identify what parts they need more explanation on or want to discuss. Using an overhead projector, computer, or flipchart, mark all the parts that everyone believes need explained. Feel free to include some that they don’t mark but that will be useful. (For example: definitions/ explanations of credo, Legion, fraternity, lustre)
- Assign sections for students to address. Multiple students doing the same thing can bring multiple perspectives. We are looking for literal reading here. What does this text literally mean? We’ll get to analysis in a bit.
- Come together and share all the parts. Check for consensus understanding.
- Does everyone agree that this is what the text literally is saying? Does it make sense to everyone?

### **SOME STRATEGIES TO CONSIDER:**

**Let the text speak for itself. Don’t front-load with introductions which summarize the text. Avoid introductions that assign meaning or conclusions to be drawn from the text (this will come out in the reading and the discussion.) Limit out-of-the-text discussion at this point. Save the connections to self, world and others until after everyone agrees to a literal understanding of the text.**

Close Read

20/50

## Analysis and Interpretation of Credo (Step 2)

With a new copy of the text on the screen (students can continue with their own marked-up copies) mark those things that are of interest or unique in the text. For example:

- In line 1, Beginning is capitalized. Why? What is this a reference to?
- In line 1, man is lower case, but in line 20 Man is capitalized. What's the difference? What's the author trying to say?
- In line 9, the reference to the Man of Galilee. Let's be sure they understand who this is. (I'm always amazed at what students know and don't know!)
- In line 12, the reference to the Field of Flanders. What war and why is this specific reference in this text? (This question gets at time frame for author and the text.)
- In stanza 4 (lines 14-18) there are a lot of capitalized words. Why? (Nothing in a text is random – ever. The author intends something here, what?) What do those capitalized words mean?
- In line 14, how are these things (following in stanza 4) examples of rewards?
- Lead a discussion on how this is a set of beliefs or a guiding principle.  
***What's the take-away for new and current members? What does it mean now to follow "in the footsteps of the Man of Galilee"? What does it mean now to be "their brother's keeper"? How do you "add new lustre to my name"?***
- By the end of this discussion, each student should have their own thoroughly marked-up copy of "Credo" and a clearer sense of what it means as a text and what it means to them as KDRs.
- Conclude with a discussion of how to share this with their Brothers and New Members. Challenge them to live up to the lofty ideals in "Credo". Challenge them to challenge their Brothers and New Members to live up to these ideals.

Close Read

20/70

## Closure

This is the last week before you meet for the new members to take the National Exam module. Review any information that they need clarification on. The National Exam is comprised of a selection of questions from all the quizzes they have completed at the end of the modules.

**If they have not paid their National Fees in full AND completed “Think About It,” New Members will not have access to take the Final Exam. This MUST be completed by the Friday morning before their Final Exam is scheduled for because access to the test is granted through Plaid website by the Office Assistant who works normal business hours. New Members cannot be initiated into Kappa Delta Rho until they have successfully passed the Final Exam.**

# Phase One: Legionnaire Week Five Lesson Plan



## Week Five: National Exam

Course:

Date of Lesson:

Pledge Class:

### SPECIFIC SOL

Participants will take the National Exam to be allowed for initiation.

### MATERIALS NEEDED

Laptop

### LEARNING TARGET

New Members will successfully take the National Exam so they can be initiated.

### RECOMMENDED SHARE EXPERIENCE

None

### MODULES COVERED

National Final Exam

10/10

## Housekeeping

- It is important to note that New Members will not be allowed to take the New Member Exam unless their New Member fees are paid in full and they have completed the “Think About It” program. It is highly recommended that you contact the National Office before you meet for this week to verify that your entire New Member class is ready. If they are not you need to communicate with them what needs to occur.
- If the new members show to the meeting and one or both of requirements are not completed you need to address it. If they need to take the “Think About It” program have them complete the program during the same time that the other New Members are taking the Final Exam. They will have to wait until it is verified by the National Office that it was completed. This will take 48 hours. At which time they will be permitted to take the test.
- If they don't have their new member fees paid have your laptop present to they can make their final payment or full payment. They will need to wait 48 hours to take the Final Exam.

60/70

## Final Exam

Congratulations! At this point you are about to complete the Legionnaire phase of the Legion. The test should take no longer than 60 minutes. It is based on the same questions that were in the quizzes at the end of each module. So this information should not be new to them.

10/80

## Closure

At this point, all your New Members should have completed the Final Exam. You want to communicate with them the date, location and time of the initiation for them to be fully inducted into the National Fraternity. If you have New Members who were unable to take the Final Exam you need to work with them to make sure they have completed “Think About It” and or paid their New Member fees. If they were able to satisfy these two outstanding requirements during the time of the test you will need to contact the National Office the next business day.

# Ice Breakers

Icebreakers are games designed for groups that help ease introductions, boost energy levels, and spark off creative ideas! Here are some quick, fun icebreakers to try with your chapter.

## Group Juggle

Start with one ball and throw to others in a sequence, saying the name of each person. As the game progresses, keep adding in more and more balls. After the group gets the hang of the game, “Warp Speed” can be applied to see how fast the group can throw the balls through the set order.

## Two Truths & A Lie

People write down two truths about themselves and a lie. Then introduce the three “facts” to the rest of the group who tries to guess which one is the lie.

## Birthday Boggle

Everyone in the group remains silent. They must put themselves in order of birthday (date, month and year), without talking. After they have gotten themselves into what they believe is the correct order, go through the line and check their dates.

## Human Scavenger Hunt

The paper will have a series of questions on it (in a bingo format – in squares). Participants are required to find another participant who can answer “yes” to a question. They must have that person sign their name within the square. The object is to meet as many people as you can and fill a “BINGO!” (A complete line horizontally, vertically, or diagonally). You can only use each participant once.

## Zoom

A group tries to create a unified story from a set of sequential pictures. The pictures are randomly ordered and handed out. Each person has a picture but cannot show it to others. This activity requires patience, communication, and trying to understand from another’s point of view in order to recreate the story’s sequence.

## Beachball

Get a large inflatable beach ball and use a permanent marker to write numerous funny questions on it. The resulting tool is an “icebreaker ball” that you use in a group to throw around. The person who catches it has to answer the question touching their left thumb. They say their name, answer the question, and throw it to someone else.

## Lollipop

Pass out wrapped dum-dum lollipops to the group. For every letter that appears in the flavor, the participant has to share something about him/her with the group.

# Constitution

National Fraternity of  
Kappa Delta Rho, Inc.



READ OUR CONSTITUTION >

# Insurance & Claim Manual

National Fraternity of  
Kappa Delta Rho, Inc.



[FILE A CLAIM >](#)

# Insurance & Claim Manual

EFFECTIVE FOR THE ANNUAL TERM:  
2018 - 2019

## Introduction

The purpose of this manual is to give you an understanding of insurance coverages and information to properly report all actual and potential liability and property claims with which you may become involved. The final responsibility for the success of the insurance program rests with our fraternity and chapters. It is always important to remember 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. The undergraduate and alumni members' willingness to understand and assume the responsibility of sound risk management practices is a corner stone of our program.

In the event an incident or claim does arise, the Kappa Delta Rho Fraternity Administrative Office and Engle Martin Claims Administrative Services (EMCAS) will oversee the effective handling of incident and claim investigation that arises during the policy year. 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.

Holmes Murphy strives to provide risk management resources to complement the loss prevention and control efforts of its clients. Please visit [www.holmesmurphy.com/fraternal](http://www.holmesmurphy.com/fraternal) to review the Holmes Murphy web site. You will find a number of risk management resources that can assist you in your daily fraternal 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.



THE GENERAL LIABILITY INSURANCE PROGRAM

# 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.

Kappa Delta Rho Fraternity insurance program provides Blanket Public General Liability Coverage with the following carrier, policy period and limits of coverage.

<b><u>PRIMARY INSURER:</u></b>	<b>Landmark American Insurance Company</b>
<b><u>POLICY PERIOD:</u></b>	<b>October 1, 2018 to October 1, 2019</b>
<b><u>INSURED GROUP:</u></b>	<b><u>LIMITS OF COVERAGE:</u></b>
<b>Undergraduate Chapters, Alumni Associations, House Corporations and all other insured affiliate organizations of the fraternity</b>	<b>\$250,000 per occurrence</b>
	<b>\$500,000 Aggregate per location</b>
<i>(Types of coverage are included at the end of this section).</i>	

Note: Cost of legal defense continues to be paid for policy insureds involved in litigation even after erosion of the per occurrence limit shown above. Cost of legal defense is unlimited. Individual policy insureds (e.g. Chapter Advisors or House Corporation officers) who are named in litigation due to no fault of their own are customarily dismissed quickly from litigation. In the unusual case where the individual insured would not be dismissed, the fraternity insurance policy continues to pay their defense until their dismissal or settlement of the case.

The coverage is for bodily injury, property damage and personal injury. This protects the local undergraduate chapter, its officers and members, house corporations, alumni associations 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.

# Kappa Delta Rho Fraternity Coverage includes:

## 1. COMMERCIAL GENERAL LIABILITY

Covers liability arising out of Fraternity premises and operations.

## 2. HIRED & NON-OWNED AUTOMOBILE LIABILITY COVERAGE

Applies to the situation when a chapter member, chapter employee or volunteer alumnus driving his own car on fraternity business is involved in an accident. Intended to only cover entities of Kappa Delta Rho Fraternity and individuals not involved in the accident. Intent is not to provide auto liability coverage to those who are not prudent enough to purchase their own auto liability policy or ensure the vehicle they are operating has ample coverage to protect their interest.

The auto insurance of the driver or auto owner will be the primary insurance coverage.

## 3. PRODUCTS/COMPLETED OPERATIONS LIABILITY

Covers preparation and consumption of food and beverages.

## 4. PERSONAL INJURY & ADVERTISING INJURY

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

## 5. CONTRACTUAL LIABILITY COVERAGE

Effective 10.1.15, the contractual liability protection provided under the Kappa Delta Rho insurance program limits contractual liability protection to the vicarious liability

of any third party with whom a Kappa Delta Rho entity executes a contract. Any liabilities assumed for the actions of a third party that would not exist in the absence of the contract will not be indemnified by the insurance program and are now self-insured by the Kappa Delta Rho entity who executed the agreement. All in place contracts between a Kappa Delta Rho and any third parties should be reviewed immediately. No contract should ever be signed by any entity/chapter of Kappa Delta Rho Fraternity, 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 National Headquarters of Kappa Delta Rho Fraternity.

## 6. WATERCRAFT LIABILITY

Covers hired and non-owned boats/watercraft providing it is less than 52 feet in length.

## 7. 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.

## 8. 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.

THE GENERAL LIABILITY INSURANCE PROGRAM

# Kappa Delta Rho Fraternity Coverage includes:

**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, are operating in violation of Kappa Delta Rho policy or if minors are involved, your coverage and protection is jeopardized.

**11. HAZING LIABILITY**

Hazing in any form is against the law. It is believed that Hazing does not happen as an isolated incident but instead results due to a cultural condition of an undergraduate chapter and its alumni members. The Kappa Delta Rho liability insurance program excludes insurance protection for all perpetrators of Hazing as well as the undergraduate chapter of the involved members. Being a bystander is not acceptable, all members must do everything in their power to eradicate hazing or endanger their undergraduate chapter of being uninsured should a hazing claim arise

LIMITS OF COVERAGE				
Insured Entity	Insurer	Bodily Injury & Property Damage Per Occurrence Limit	Policy Aggregate	Policy Aggregate Applies Per Location?
Undergraduate Chapters, Alumni Associations, House Corporations and all affiliate organizations of the fraternity	Landmark American Insurance Company	\$250,000	\$500,000	Yes

## Who is an insured?

The insurance coverage will pay claims for the following organizations and/or people only while acting within the scope of such insured's duties and in compliance with the "Risk Management Policies of Kappa Delta Rho Fraternity:

- A. The local undergraduate 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 Kappa Delta Rho Fraternity. Undergraduate chapter officers, executive committee, committee chairman and members while performing the duties of elected or appointed positions within the organization and in compliance with Phi Kappa Psi policies. **Policies and procedures of Kappa Delta Rho Fraternity supersede any policies and procedures of the Host College or University.**
- B. House Corporations, Householding Corporations, Chapter Education Foundations, House Associations, Alumni Control Boards, Alumni Advisory Boards, Alumni Associations, Alumni Corporations, Alumni Chapters, Board of Advisors, Board of Governors, executive Councils and Parent Clubs, but only while acting within the scope of their duties, in compliance with the risk management policies and on behalf of Kappa Delta Rho Fraternity.
- C. Officers, Directors, Trustees, Partners, Coordinators, Custodians, Committee Members, Council Members, Volunteers, Housemothers, Resident Advisors, Faculty Advisors, Fraternity Members, Member Candidates (Pledges) and Employees but only while acting within the scope of their duties, in compliance with the risk management policies and on behalf of Kappa Delta Rho Fraternity.

Note: "Risk Management Policies" as noted above per the policy shall mean any written rules, regulations, policies, guidelines, manuals, memoranda, or other instructions regarding code of conduct or risk management, as established by the Named Insured and in effect at the time of the alleged occurrence. In the event the insured is a fraternity chapter or colony, "Risk Management Policies" includes all rules, regulations and policies imposed on such fraternity chapter or colony by its Host College or University. In the event that any individual rule, regulation, guideline, or instruction in the Named Insured's "Risk Management Policies" conflicts with an individual rule, regulation, guidelines, or instruction of the host college or university, then that particular rule, regulation, guideline or instruction issued by the Named Insured shall control within the scope of their duties on behalf of Kappa Delta Rho National Fraternity.

## Who is *not* an insured?

- 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.) and/or is not in compliance with the Risk Management Policies of Kappa Delta Rho Fraternity.
- B. Any member's illegal or intentional actions result in death or injury to an individual or property damage.
- C. Any insured(s) that participate, supervise or direct others to participate in the excluded acts of Assault and Battery. Sexual Abuse or Molestation, or Hazing.
- D. Members' parents or family members and guests of chapter members.
- E. College/University administration (see Adding Additional Insureds below).

### 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 found in the Appendix to:  
Kappa Delta Rho Fraternity Headquarters,  
331 South Main St., Greensburg, PA 15601;

Phone: 724.838.7100,  
or Fax: 724.838.7101

at least (30) thirty days prior to the date it is needed.

Upon review and approval of the Additional Insured request by Kappa Delta Rho Fraternity and the insurance carrier, a certificate of insurance will be issued by Holmes Murphy, with the original forwarded to the Additional Insured and a copy to the National 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 performed.
  2. An intentional act was performed.
  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 lessor holds the chapter responsible and liable. No coverage is available under Kappa Delta Rho Fraternity liability insurance contract. The only exception would be a premise rented for 7 or less days in which the 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. Kappa Delta 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 Kappa Delta Rho Fraternity is required.

Those individuals who choose to violate these rules may void the protection for themselves under Kappa Delta Rho Fraternity insurance program. Every effort has been made to avoid their actions from jeopardizing the other members, protected by Kappa Delta 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 Kappa Delta Rho Fraternity policies (in this case the entire chapter) most likely would be without insurance protection. The other named insureds would be protected (i.e. National Fraternity, or volunteer alumni).

B. A few members of a 65-man chapter cause injury to someone in connection with a hazing incident. 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 Kappa Delta Rho Fraternity policy would be without insurance protection. The chapter, its officers and other volunteers would be protected so long as they did not violate fraternity policy or the law.

## Legal and illegal activity (cont'd)

Great effort has been made to ensure coverage will be provided to those individuals and entities exposed to claims due to no fault of their own. The 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:

### **Holmes Murphy**

Melissa Chambers  
Client Service Consultant, Fraternal  
Rohnda Roehrs, VP Client Services, Fraternal  
13810 FNB Parkway, Suite 300  
Omaha, NE 68154

Phone: 402.498.0464 or 800.736.4327

Fax: 402.492.8421 or 800.328.0522

E-Mail: [mchambers@holmesmurphy.com](mailto:mchambers@holmesmurphy.com) or  
[rroehrs@holmesmurphy.com](mailto:rroehrs@holmesmurphy.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 volunteers to be engaged with the undergraduate 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 Kappa Delta Rho Fraternity.

## Safe transportation recommendation for chapter functions

Liability exposure continues to be one the biggest challenges facing men's general fraternal organizations. In fact, the exposure threatens the continued existence of many organizations. Kappa Delta 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 National level are implemented and strictly followed at the chapter level.

The safe use of automobiles is critical to the well-being of all Kappa Delta Rho members. Effective immediately, we request each local chapter and/or colony 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.

## Safe transportation recommendation for chapter functions (cont'd)

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 a formal undergraduate 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 National 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 National 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, Kappa Delta Rho Fraternity, National Headquarters, at: 724.838.7101. If you do not have access to a fax machine, overnight the papers to Kappa Delta Rho Fraternity, 331 South Main St., Greensburg, PA 15601. 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 Kappa Delta 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 Kappa Delta Rho Fraternity (see phone numbers and address below). Joseph Rosenberg, Executive Director of Kappa Delta Rho Fraternity is responsible for providing the initial report of the claim to Engle Martin Claims Administrative Services (EMCAS). (See phone numbers and address below). Once the claim report is sent to EMCAS 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 Kappa Delta 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 Kappa Delta Rho Fraternity to report all known facts regarding bodily injury, property damage, or personal injury arising out of Kappa Delta Rho Fraternity activities in a timely manner.

## Kappa Delta Rho Incident/Claim Reporting

### Kappa Delta Rho Fraternity

#### Joseph Rosenberg

Executive Director  
331 South Main St.  
Greensburg, PA 15601  
724.838.7100 (Phone)  
724.838.7101 (Fax)

### Claim Administrator

#### c/o Engle Martin Claims Administrative Services

#### Attn: Linda Wright

5565 Glenridge Connector, Suite 900  
Atlanta, GA 30342  
678.553.3838 (Phone)  
888.922.6335 (Toll Free)  
678.553-3839 (Fax)

## Other insurance coverage

### DIRECTORS' & OFFICERS' LIABILITY COVERAGE

The National Insurance Program of Kappa Delta Rho offers Directors' and Officers' Coverage to all Undergraduate Chapters, House Corporations, Alumni Associations and Chapter Educational Foundations. Directors' and Officers' Coverage protects all Directors, Officers, Volunteers and the Entity for claims arising out of the failure or negligence in carrying out your fiduciary duties of diligence, obedience and loyalty to the organization that you serve as a Director and/or Officer. Claims covered under a Directors' and Officers' Liability Contract are claims for financial injury

and not bodily injury or property damage of a third party that are insured by the General Liability Coverage of the Fraternity. In addition, the Directors' and Officers' Liability Coverage of the Fraternity provides Employment Practices Liability Coverage that protects the Undergraduate Chapter, House Corporations, Alumni Associations and Chapter Educational Foundations from claims arising out of allegations of Discrimination, Harassment or Wrongful Termination arising in an employer/employee relationship. These claims are not insured by the General Liability or Workers' Compensation Coverage of the Chapter/Alumni and Volunteer Corporations.

### OVERVIEW OF THE COVERAGE IS AS FOLLOWS:

<b>INSURANCE CARRIER:</b>	<b>RSUI INDEMNITY COMPANY</b>
<b>POLICY TERM:</b>	<b>OCTOBER 1, 2015 - OCTOBER 1, 2018</b>
<b>LIMIT OF COVERAGE:</b>	<b>\$1,000,000 POLICY AGGREGATE</b>
<b>DEDUCTIBLE:</b>	<b>\$2,500 AFFILIATES</b>
	<b>\$0 INDIVIDUAL D&amp;O EACH CLAIM</b>
	<b>\$0 INDIVIDUAL D&amp;O AGGREGATE</b>
	<b>\$5,000 CO. REIMB. ENTITY, AND EPL</b>

- Please make certain to report any potential claim immediately as the D&O policy is a claims made policy. Also, according to the provisions of the Directors & Officers Liability policy, defense cost incurred by the insured or settlements made without the prior written consent of the Insurer will NOT be covered under the policy. If defense counsel is hired by an insured without prior approval from the insurance carrier, there is no guarantee all charged fees will be paid as part of the claim.
- Only one Retention/Deductible will need to be satisfied for a claim involving the National Fraternity and any Undergraduate Chapter, House Corporation, Alumni Association or Chapter Educational Foundation.

## Commercial Crime Coverage

The Insurance Program of Kappa Delta Rho Fraternity provides coverage for employee theft/employee dishonesty by House Corporation, alumni chapter, chapter educational foundation or undergraduate chapter officers. To avoid the opportunity

for crime claims all chapters and house corporations should be certain that all checks require signature of two parties and that the bank statements are balanced by someone other than the individual who has check writing authority.

### OVERVIEW OF THE COVERAGE IS AS FOLLOWS:

<b><u>INSURANCE CARRIER:</u></b>	<b>FIDELITY AND DEPOSIT COMPANY OF MARYLAND</b>
<b><u>POLICY TERM:</u></b>	<b>OCTOBER 1, 2017 – OCTOBER 1, 2020</b>
<b><u>LIMIT OF COVERAGE:</u></b>	<b>EMPLOYEE THEFT: \$ 25,000 PER OCCURRENCE</b>
<b><u>DEDUCTIBLE:</u></b>	<b>\$1,000 PER OCCURRENCE</b>

## Member Accident Protection

The Fraternity’s insurance program includes member accident protection as a benefit of membership. This covers all U.S. undergraduate members of Kappa Delta Rho that meet the following criteria:

- In good standing with the Fraternity
- Membership has been reported to Kappa Delta Rho Administrative Office
- All pledge initiation, undergraduate and risk management/insurance dues have been paid
- Currently enrolled at the college or university where your chapter is located. If the accident occurs during summer or holiday break, you must have been enrolled during the prior school term and be enrolled for the next term.

This coverage is intended to complement health insurance you should already have through your parents or other arrangements and is not a substitute for primary 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 expense that is not recoverable from any other insurance policy, service contract, or workers’ compensation policy. This policy will reimburse deductibles and co-pays of health insurance programs.

# Member Accident Protection

## OVERVIEW OF THE COVERAGE IS AS FOLLOWS:

<b><u>INSURANCE CARRIER:</u></b>	<b>MARKEL INSURANCE COMPANY</b>
<b><u>POLICY TERM:</u></b>	<b>OCTOBER 1, 2018 TO OCTOBER 1, 2019</b>
<b><u>LIMIT OF COVERAGE:</u></b>	<b>EMPLOYEE THEFT: \$ 25,000 PER OCCURRENCE</b>
<b><u>DEDUCTIBLE:</u></b>	<b>\$100,000 ACCIDENTAL MEDICAL EXPENSE AND/OR DENTAL INJURY- ACCIDENT MAXIMUM \$5,000 ACCIDENTAL DISMEMBERMENT AND/OR ACCIDENTAL DEATH BENEFIT 52 WEEK BENEFIT PERIOD</b>

The Policy does not cover Loss nor provide benefits for:

- Expenses for treatment on or to the teeth, except for treatment resulting from injury to natural teeth;
- Eyeglasses, hearing aids, and examination for the prescription or fitting there of;
- Suicide, attempted suicide or intentionally self-inflicted injury;
- Injury due to participation in a riot;
- Cosmetic surgery;
- Loss resulting from air travel, except as a fare-paying passenger on a commercial airline;
- Injury or sickness resulting from any declared or undeclared war;
- Injury or sickness while in the armed forces of any country;

- Injury or sickness covered by any worker's comp or occupational disease law;
- Treatment provided in a government Hospital unless the Insured is legally obligated to pay such charges;
- Infections except pyogenic or bacterial infections caused wholly by a covered injury or sickness;
- Claims occurring while parachuting or hang-gliding
- Expenses covered by any other policy;
- Hernia in any form;
- Sickness or disease, in any form;
- Fighting, unless an innocent victim;
- Injuries due to intramural tackle football, hockey or rugby. All other intramural activities are covered;
- All intercollegiate sport participation including off-season conditioning.

## Optional insurance coverage

### CHAPTER PROPERTY INSURANCE PROGRAM

If a chapter of Kappa Delta Rho Fraternity owns a physical plant or building, there is no coverage for damage to the building under the general liability policy for Kappa Delta Rho Fraternity. The Fraternal Property Management Association Insurance Program is voluntary and open for participation of any chapter of Kappa Delta Rho Fraternity. If your chapter wishes to be provided a coverage and premium proposal for the property program, please see the end of this section for details.

The property program provides all risk coverage insuring the building, contents, business income (loss of rents), extra expense, and boiler and machinery of property owned or leased by the local chapter or housing corporation. It must be understood, however, that this coverage does not insure the belongings of the individual members of the chapter. Each chapter member must ensure that their personal property is covered by other coverage.

### HOW DOES A CHAPTER PARTICIPATE IN THE PROPERTY PROGRAM?

If your chapter is interested in receiving a coverage and premium proposal, please have an officer request a coverage and premium proposal from

**Holmes Murphy**  
10707 Pacific St,  
Suite 200,  
Omaha, NE 68114

Attn: **Cynde Glantz** or E-mail her at:  
**[fraternalinsuranceapp@holmesmurphy.com](mailto:fraternalinsuranceapp@holmesmurphy.com)**.

She can also be reached by  
phone at **800.736.4327, Ext. 4191**.

A copy of the application is included in the Appendix of this manual, which can be faxed to: 800.328.0522 or you can visit the website **[www.holmesmurphy.com/fraternal](http://www.holmesmurphy.com/fraternal)** and go to the FPMA Property Program button and fill out the Fraternity Property Management Association Automated Application.

### WORKERS' COMPENSATION COVERAGE

The Insurance Program of Kappa Delta Rho does not provide Workers' Compensation Coverage for chapter employees. It is the duty of each house corporation to make certain they are familiar with their State laws and requirements to carry Workers' Compensation Coverage for employees of the Chapter.

Each State provides a State Assigned Risk Pool that can insure the Workers' Compensation exposures of the Chapter. The State Assigned Risk Pool can be accessed by contacting a local insurance agent or Holmes Murphy, your insurance broker, to obtain coverage. It is important to note that in addition to payrolls paid to a chapter cook and housemother, subsidized housing provided to chapter members in exchange for service in a position (i.e. house manager, kitchen steward, chapter officer) is also considered payroll and if injured, the individual likely has the right to recover damages under the Workers' Compensation



## Optional insurance coverage

laws of your State. We will work with you to help you place this coverage only if we also place the property coverage for your location.

All questions can be directed to:

**Holmes Murphy**

**Melissa Chambers**

Client Service Consultant, Fraternal

Phone: 800.736.4327, Ext. 4196:

Fax: 800.328.0522

E-mail: [mchambers@holmesmurphy.com](mailto:mchambers@holmesmurphy.com)

# Appendix



## Useful Resources

Use these forms to report claims to their respective parties. Checklists are provided to guide you through the special event planning process. Find Waivers forms, and use the Definitions section to better understand terms.

# Forms, Waivers, and Checklists

Click below to navigate online and download exactly what you need.



**PROPERTY INSURANCE  
APPLICATION**



**INCIDENT/CLAIM  
REPORTING FORM**



**SPECIAL EVENT  
CHECKLIST**



**ADDITIONAL INSURED  
REQUEST FORM**



**ATHLETIC EVENT  
PARTICIPATION WAIVER**



## 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 National 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.



## Definitions

**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.

# Claim & Dispute Resolution

National Fraternity of  
Kappa Delta Rho, Inc.



READ THE RULES >

# Risk Management Crisis Plan

National Fraternity of  
Kappa Delta Rho, Inc.



READ THE PLAN >

