



THINKING AHEAD ABOUT...

TRANSPORTATION

In terms of claim dollars paid, auto accidents are coming close to falls from heights. Not surprising though is the fact that alcohol is often a contributing factor in these automobile accidents. Even when undergraduate members try to do the right thing, bad things can happen and expose members, graduate brothers, the chapter, and the International Fraternity to potential liability and costly litigation. We strongly recommend these policies for transportation at your functions to keep them **FUN** and **SAFE**.

WE DO NOT RECOMMEND...

- Use member or pledge's vehicles for transportation of members and guests from fraternity functions in programs such as designated driver.
- Use leased or a rented vehicle operated by members or pledges to transport members and guest from fraternity functions.

WE DO RECOMMEND...

- Use a professional transportation company with a professional driver meeting the criteria highlighted below:
 - Business Auto Insurance that provides coverage for transporting people and property for a fee
 - Business Auto Insurance that provides, at a minimum, primary coverage of \$1,000,000.00 combined single limit for bodily injury and property damage.
 - A professional driver who has a valid commercial vehicle operator's license in the state which the driver is located.
- Have paid taxi service information available for members and guests attending social functions where commercial transportation is not being provided.
- Utilize ride-share programs such as Uber or Lyft.

Holmes Murphy offers this educational information to provoke thought and discussion and it should not be viewed as a mandate or requirement. We view part of our role as an insurance and risk management professional to anticipate your needs and educate you in an effort to complement the organization's loss prevention and control efforts, not replace the decision-making autonomy of our client organizations