



## THINKING AHEAD ABOUT... **PUB/BAR CRAWLS**

Pub/bar crawls are organized to celebrate birthdays, graduation/commencement, large campus events, holidays and other occasions meaningful to students. The risks can be significant:

Overconsumption of alcohol and binge drinking.

T-shirts are often created for the bar crawl that includes the organization name, letters and/or symbols.

Pub/bar crawls involve visiting multiple locations which increases your risks.

Reinforces many of the negative perceptions of fraternities and sororities.

If your organization's risk management policy specifically prohibit bar crawls hosted by a chapter or other entity, we encourage you to communicate that policy clearly to your chapters and let them know that they will be held accountable to it. If not, you might consider articulating how such events violate the values of your organization and open the chapter up to risk.

### **WE ARE ALL OF LEGAL DRINKING AGE. WHY CAN'T WE GO TO BARS?**

Are you tired of people referring to Greeks as "drunks"? We are. The image and perception factors are powerful and very negative. In addition, the chapter assumes certain risks in affiliating with a bar, club or tavern – if someone is injured on the premises or in some fashion that relates to the event, the bar or tavern is protected in most states with a cap on monetary damages. Men's and women's fraternities and sororities have no such cap on damages. If a chapter wishes to hold a closed event in a bar or tavern, using a third party vendor (bartenders provided by the bar) with a guest list, that is within the FIGP policy.



# THINKING AHEAD.

## BUT IT'S NOT A CHAPTER EVENT...

If members are present, it is a chapter function, regardless of what members might call the event. Courts have held that if a certain percentage or number of members are gathered at any location, that gathering can be interpreted as a chapter activity, whether "official" or "unofficial."

The bottom line is that bar crawls can be a risk management challenge for fraternities and sororities. If your chapters are engaging in bar crawls, we strongly recommend that you prevent them from doing so. Remember that violations of your organization's risk management policy can result in individuals and chapters being removed from the protection of the liability insurance program.

## DON'T LET YOUR CHAPTERS TAKE THESE KINDS OF RISKS.

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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. We hope you find this educational piece to be of value and stand ready to discuss it further with you or any of your constituents.

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