



MJ INSURANCE
SORORITY DIVISION

Liability Case Study

Post event incident

Two members attended a semi-formal event in which alcohol was served by a third-party vendor. Both members were over 21 and reportedly had been drinking at the event. It is believed that they were walking home from the party and became disoriented and lost. One member tripped and fell as she walked into the street. The other member tried to help her up, when they were both struck by a car. One member was killed and the other member sustained serious injuries.

At this point, no charges have been filed against the sorority; however, the statute of limitations in the state in question has yet to expire.

Issues to address:

- Do your policies address transportation to and from official events?
- Fortunately, in this situation, the alcohol was served by a licensed, insured third-party vendor. Discuss how using licensed, insured third-party vendors is so important to managing your risk.
- What additional risk management policies should have been in place to minimize the likelihood of a claim like this happening again?