



MJ INSURANCE
SORORITY DIVISION

Liability Case Study

Bus Incident

Scenario

The chapter hired two buses to take their members and guests to and from an event. One bus had security, but the senior bus did not. On the senior bus, a fight broke out between two members' boyfriends. One of the young men sustained a broken nose, as well as other facial fractures during the fight. It was confirmed by using Facebook that alcohol was being consumed on the bus.

Result

The claimant's attorney alleged that the chapter did not provide the property security. He argued that if one bus had security, the other one should also and if it did that his client would not have been injured in a fight. The claim settled for \$37,500.

Issues to Discuss

1. What are your policies regarding security?
2. What are your policies regarding transportation to and from events?
3. What policies would have prevented this incident from occurring in the first place?