



MJ INSURANCE
SORORITY DIVISION

Liability Case Study

Policy infraction

Scenario

A member was injured at a chapter event when she stepped on a piece of glass that was on the dance floor and sustained a laceration to her foot. There was a sign posted at the bar stating that no glass bottles were to be taken onto the dance floor. It was discovered that the chapter did not have a chaperone at the event even though their manual stated that a chaperone should be present at all events. It was argued that had the chapter followed its own policy and had a chaperone at the event, the chaperone would have been there to enforce the rule of no glass bottles on the dance floor.

Result

While there were other factors involved, the argument regarding the chapter not following their policy factored into the decision, and the insurance company settled the claim on the organization's behalf for \$187,500.

Issues to Discuss

1. What are your policies regarding chaperones?
2. Are your policies reviewed on a regular basis to make sure they are up to date?
3. When policies are not followed, they can be used against you.