



MJ INSURANCE

SORORITY DIVISION

Liability Case Study

Co-sponsored event

The events described in the claim below are based on actual events; however, some minor details may have been changed for confidentiality purposes.

Background

A sorority chapter was having a co-sponsored event with a fraternity chapter on campus in hopes of raising funds for the fraternity's philanthropy. The event was held at the fraternity chapter house. Some of the fraternity members setup a make-shift slip-and-slide using tarps and spikes. The individuals that setup the slip-and-slide did not push the spikes all the way into the ground. The sorority chapter women had nothing to do with the design of the slip-and-slide.

Scenario

About twenty minutes after the event started, a non-member guest went down the slip-and-slide and severely injured her leg on one of the spikes that was sticking up from the ground. The claimant's estimated medical expenses are nearly \$40,000. The claimant's attorney has requested a settlement of \$300,000 from the fraternity and sorority in question and has threatened further legal action if that amount is not paid to the claimant within 30 days.

Result

The fraternity's insurance company plans to offer the claimant a settlement of \$100,000, and the sorority's insurance company has offered to contribute twenty percent of the proposed settlement amount (equal to \$20,000) to the fraternity's insurance company.

Risk Management Lessons

This claim demonstrates that your chapters, volunteers and members can still be named in lawsuits even when they had little to do with an injury occurring other than co-sponsoring said event. In this case, if the sorority had inspected the slip-and-slide and realized the danger that the metal spikes posed (as well as the risks associated with a makeshift slip-and-slide, in general), the injury may have been prevented.

Points to Ponder

- What safer alternatives are there to a slip-and-slide activity?
- What measures should the sorority chapter have put in place to ensure the safety of events that they are co-sponsoring with another fraternity chapter, especially when the event is being held at the fraternity chapter house?
- What other takeaways can you glean from this example to improve risk management at your location?