



## THINKING AHEAD ABOUT... **WATER FEATURES**

Although the Alpha Delta Phi Fraternity's General Liability Policy may cover a claim arising from an injury suffered as a result of the use of an amusement device or a temporary water feature at an event, your exposure can be significant. Even if your members are participating without co-sponsorship, they risk serious injury. **Alpha Delta Phi and Holmes Murphy strongly discourage the use of these devices**, and we will support you if you choose to take a stand against their use at your chapter. Here are some recent claims we've seen:

### TENNESSEE

- At a recruitment function, the claimant slid down a Slip-N-Slide into a pool that was 3 feet deep, and sustained a cervical spinal cord injury. Although the claimant enjoyed a remarkable recovery, a jury ordered the fraternity to pay him more than \$7 million.



### KANSAS

- Pledges were instructed to construct a pool in violation of risk management policies, and the claimant was told to "swan dive" into the pool by an active member. He was left a paraplegic, and the settlement totaled almost \$3 million.

### OKLAHOMA

- The chapter hosted an event in which the entertainment included a mechanical bull. The claimant fell while attempting to ride the bull and fractured her humerus, resulting in a claim of over \$300,000.





# THINKING AHEAD.

## ILLINIOS

- This chapter rented an inflatable jousting unit for a recruitment event. The claimant and another member began to wrestle in the unit and the claimant was dropped on his head, causing serious injuries. The settlement and defense expenses exceeded \$700,000.

## WHAT CAN YOU DO?

- Educate undergraduate members about the hazards and risks of these events
- Constantly communicate your expectations to your members
- Engage in a discussion with your inter/national organization about these events
- Discourage the planning of events that incorporate these devices
- If you need additional assistance,, contact us at [edconsultant@hholmesmurphy.com](mailto:edconsultant@hholmesmurphy.com)

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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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