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COVID-19 Considerations for All Events/Functions

Associations should be prepared for a gradual and phased resumption of activities based on local public health conditions. We recommend that associations prepare a virtual contingency plan for each planned event.

Kappa requires associations to defer to and follow the relevant state, local, provincial or national public health guidelines on the COVID-19 vaccine and masks. Associations should not require vaccination as a membership obligation or event prerequisite.

Members may also wear a face mask at any time in the chapter house or at an event regardless of vaccination status if they so choose. It is Kappa's expectation that the chapter and all of its members will respond with respect for those individual decisions and allow them to do so comfortably and without judgment.

CAN WE HOST AN EVENT?

All events must follow orders and guidance from the Centers for Disease Control and Prevention/Public Health Agency of Canada, state, local, provincial and federal governing/health department. We recommend associations develop a COVID-19 safety plan for gatherings that aligns with this guidance.

Kappa has provided the **In-Person Event Safety Plan Template** to assist with plan development. Feel free to share your plan with your Risk Management Specialist for additional assistance.

You can review the CDC's guidance on events and gatherings [here](#).
You can review the PHAC's guidance on events and gatherings [here](#).

HOW DO WE PLAN AN EVENT DURING COVID-19?

- Allow for physical distancing.
- Consider the local rate of community spread when planning and considering an appropriately sized event.
- Be prepared to shift the event to virtual.
- Ensure hand sanitizer/hand wash stations are readily available.
- Ensure commonly touched surfaces at the event are cleaned and disinfected often.
- Ensure a guest list is always kept for tracing purposes.
 - Event organizers should collaborate with their local health department to facilitate case investigation and contact tracing for attendees in the event of a positive COVID-19 test.
- Require attendees to stay home if they have any COVID-19 symptoms, have tested positive or have had close contact with someone who has tested positive.
 - CDC/[PHAC](#) criteria can help inform attendees about when it is OK to end isolation or quarantine:
 - [If they have been sick with COVID-19.](#)
 - [If they tested positive for COVID-19 but had no symptoms.](#)

- [If they have recently had close contact with a person with COVID-19.](#)
- Message all attendees before arrival, advising them of any policies that they should be aware of (e.g. masks, social distancing, etc.).
- Require attendees to do self-assessment for symptoms prior to admittance.
- Establish allowable occupancy and develop plans to monitor and enforce.
- Ensure that officers in charge of the event understand their responsibility for enforcing COVID-19-related guidelines.
- Ensure the contract is reviewed and is favorable to the association. Email risk@kappa.org for contract questions.
- Limit in-person attendance or seating capacity to allow for physical distancing or host smaller events in larger spaces.
- Use multiple entrances and exits and discourage crowded waiting areas.
- Change the seating layout or availability so people can remain at least 6 feet apart.
- Consider ways to reduce the number of attendees, such as the use of shifts.
- Be prepared to ask attendees to wear face masks/cloth face coverings based on local guidelines, venue policy and/or association discretion.
- Avoid offering any self-serve food or drink options, such as buffets, salad bars, and drink stations. Consider having pre-packaged boxes or bags for each attendee.
- Eliminate lines or queues. If that is not possible, encourage people to stay at least 6 feet apart by providing signs or other visual cues such as tape or chalk marks.
- Use of an outdoor venue is recommended. If not possible, ensure the indoor venue has adequate ventilation/air flow.

What precautions should we/are we allowed to put in place for events?

- If in the U.S., understand what the Centers for Disease Control and Prevention recommends for your local area and implement those for your events:
 - The CDC recommends that fully vaccinated people wear a mask in public indoor settings in areas of substantial/high transmission.
 - The CDC continues to recommend masks and six feet of physical distancing if not fully vaccinated.
- If in Canada, understand what the [Public Health Agency of Canada recommends for your activity](#).
 - Consider using the [PHAC's tool](#) for planning an event.
- Keep in mind that different states/provinces have different laws regarding the vaccine and other COVID-19 precautions. Some states/provinces do not permit private businesses to require vaccination/masks, which may apply to your association and limit what you can do.
- In general, we want to ensure members feel comfortable attending Kappa-sponsored events. Consider what precautions are commonly being used in your local area.

Can my association ask our members if they are vaccinated or collect vaccination information?

- We do not recommend this unless it is required by a public health entity.

- If you would like to collect this information in order to understand what types of gatherings may be safe to host, consider using an anonymous survey to determine if members are vaccinated.
- We would recommend utilizing the local area's reported vaccination rate as an alternative as that is likely to accurately portray the membership's vaccination rate as well.
- In the event you would like to collect vaccine information and are legally permitted to, we do not recommend that associations track or host private medical information. We do not recommend collecting physical proof of vaccination.
- If this type of information is collected, it should be kept private and should not be disclosed to others.

Can we require unvaccinated members to be tested before an event?

- Kappa requires chapters and associations to defer to and follow the relevant college/university and state, local, provincial or national public health guidelines.
- Testing before an event may be permitted as long as it is not illegal to do so in your local area. However, keep in mind that, unfortunately, vaccinated individuals can also test positive for COVID-19. Consider making it a requirement or recommendation for all instead of singling out the unvaccinated.
 - Note that the [CDC does not recommend testing all attendees](#) for COVID-19 before allowing them to enter an event. It is unknown if entry testing at event venues provides any additional reduction in person-to-person transmission of COVID-19 beyond what would be expected with other preventive measures (such as physical distancing, wearing masks, washing hands, and routine cleaning and disinfecting).
- Similar to collecting vaccine information, we do not recommend collecting or hosting COVID-19 testing information. If you would like to implement a testing requirement, consider the use of the honor system or asking members to show their negative test result upon event check-in.

Can we exclude unvaccinated members from an event?

- We would not recommend doing this. Kappa does not have a vaccine requirement for its membership, so a decision to exclude members from events for this reason does not align with the Fraternity's current guidelines (unless there is a university vaccine mandate in place).
- Instead, consider allowing unvaccinated members to attend while masked or requiring all attendees to wear a mask based on your local guidelines.
- Keep in mind:
 - Some states/provinces do not permit private businesses/schools to require vaccination/masks, which may apply to your chapter or association and limit what you can do.
 - Some members may not be able to receive the vaccine for legitimate health or religious reasons.

- The need to host hybrid or virtual events in order to accommodate members who may not feel comfortable attending an in-person event.

Kappa Kappa Gamma's Risk Management Procedures

WHAT IS A KAPPA EVENT?

Kappa does not have a specific definition of what is considered to be a Kappa event. Rather, the Fraternity uses the objective outside observer's standard. Any event a reasonable, objective observer would associate with Kappa is considered to be a Kappa event. It is important for members to consider what that observer might be thinking and be sure that behavior and actions are in line with Kappa's expectations.

Liability

The Risk Management Procedures and the Kappa Kappa Gamma Fraternity *Bylaws, Standing Rules* and *Policies* must always be followed so that the insurance program is not jeopardized, which would expose the Fraternity or individuals to civil liability.

Chapters, associations, members and volunteers are covered by the organization's insurance policy as long as they are acting on behalf of the organization and acting prudently. To act prudently, chapters, associations, members and volunteers must follow Kappa's rules and policies and act within the scope of their role responsibilities. If chapters, associations, members or volunteers are named in a lawsuit that relates to their Kappa role, legal support would be provided as well as claim payment if those chapters, associations, members, or volunteers were acting prudently.

If it was determined that the source of the lawsuit was a member, chapter or association in violation of Kappa policies or if that person was acting outside of the scope of her role, Kappa could choose to withdraw its legal and claim payment support. Instead, an individual's personal insurance would apply. Typically, this would be a member's homeowners insurance.

The Basics

Alcoholic beverages are not permitted to be used or served in conjunction with services of Fraternity ritual or Founders Day. Additionally, alcoholic beverages cannot be used or served at alumna events where collegiate members who are not of legal drinking age are present.

No illegal substances (as classified at the state/provincial and/or federal level) may be brought into and/or consumed by any member or guest at any Kappa-sponsored or co-sponsored event.

Members and guests are not permitted to bring weapons of any sort to any Kappa-sponsored or co-sponsored event regardless of the venue's guidelines regarding weapons.

All local, state/provincial and federal laws must be followed when planning events. Members shall not — collectively or individually — purchase for or serve alcohol to individuals under the legal drinking age. Members may be subject to dismissal or other disciplinary action for the illegal use or misuse of alcohol.

Certificates of Insurance

Kappa recommends that associations obtain certificates of insurance from vendors they work with (e.g., venues, bartenders, and transportation companies) when planning events.

WHAT IS A COI?

Certificates of insurance provide a snapshot of a vendor's insurance coverage at the time the COI is issued. Kappa requires COIs to be submitted for any event that requires an Event Planning Form. COIs should be provided from:

- Venues.
 - State parks, cities, large amusement parks and arenas are oftentimes the owners of desired venues. While we can assume that they are insured, association members should still go through the process of requesting a COI.
- Transportation companies if hiring transportation.
- Security companies if separate from the venue.
- Other vendors of high-risk activities.

RECOMMENDATIONS

Certificate holder

Should show “[association name] Association of Kappa Kappa Gamma” with the association's address. Being included as a certificate holder means the association will be notified of any changes to the insurance policy after the COI is issued.

Coverages

- General liability
 - Recommended for venue and security COIs.
 - Covers the association in case anyone is injured at the venue. Minimum of \$1 million per occurrence and \$1 million general aggregate.
- Liquor liability
 - Recommended for venue or bartender COIs if alcohol will be served.
 - Covers the association in case anyone is overserved. Minimum of \$1 million per occurrence and \$1 million general aggregate.
- Auto liability
 - Recommended for transportation COIs for any hired transportation.
 - Covers the association in case of an accident. Minimum requirement of \$1 million.
- Workers' compensation
 - Recommended for transportation COIs for any hired transportation.
 - Covers drivers in case of an accident. No minimum limit.

A sample COI can be found by logging into www.kappa.org and navigating to Chapter and Association Resources > Chapters > Risk Management Chairman > Certificate of Insurance Explanation.

REQUESTING A COPY OF A VENDOR'S INSURANCE

Please feel free to copy and paste the language below when requesting a COI from a vendor.

As part of our event planning process, we are required by our national organization to obtain a certificate of insurance from venues/vendors we choose to use for our events. We are required to use vendors/venues with a minimum of \$1 million general liability and \$1 million liquor liability (if the vendor is serving alcohol). The general liability and liquor liability limits must be shown on a certificate of insurance provided to us that names my alumnae association as a certificate holder. The purpose of this document is simply to provide the limits and proof that coverage is in place. We are not asking to be covered under your insurance policy because we have an insurance policy that will cover any damages caused by our negligence.

REQUESTING A COPY OF KAPPA'S INSURANCE

Occasionally, vendors will request a copy of Kappa's insurance to show the coverages we have in case members/guests are responsible for damages. There is no need for an alumnae association to purchase additional insurance because Kappa's policy will cover the association and its event.

- Request Kappa's COI by visiting www.mjsorority.com and navigating to Services > Certificates/Event Review Request Form.
- Submit the form at least two weeks prior to the event date or you may not have the COI in time for the event.
- Attach all event-related paperwork and fill out the form as completely as possible.

Contracts

Kappa recommends alumnae associations use contracts whenever possible for a few reasons.

- To protect the association's legal interests.
- To make sure the agreement is fair.
- To make sure the services provided are in line with Kappa policies.

Kappa recommends that all contracts are reviewed by an attorney involved with the association prior to signing. We recommend allowing at least two weeks for review prior to the event so edits can be made if needed. Kappa's insurance provider, MJ Insurance, also offers contract review services free of charge.

If the contract contains insurance language, please send it to MJ Insurance to review. Language to look for includes:

- Additional insured
- Primary additional insured
- Hold harmless
- Indemnify/indemnification

Contracts sometimes require the venue to be added as an additional insured to Kappa's insurance policy. If the venue is serving the alcohol, this is unfavorable to Kappa and shouldn't be allowed. Options include making the event alcohol-free or purchasing an event policy if the additional insured request cannot be removed from the contract. If the alcohol is being served by a third party (not the venue), then the venue's request for additional insured can be allowed.

There is a cost to the association to add a venue as an additional insured. It is possible to ask for the additional insured requirement to be removed from the contract. This is sometimes successful. Contracts sometimes require the bartender(s), security company or transportation company to be added as an additional insured to Kappa's insurance policy. This is never allowed. The only option would be to find another vendor to work with because an event policy cannot be purchased to cover this risk.

Event Specifics

ALUMNA TRAVEL EVENTS

Here are some guidelines to follow to ensure that any travel event sponsored by the association will be safe and to protect the association and Kappa from unnecessary liability.

- Money should flow through the association's treasury.
- Work with reputable travel agencies as appropriate.
- Contracts should be reviewed before signing. Reach out to a local Kappa attorney for help.
- Consider the use of a waiver that protects Kappa and the association from liability if an incident were to occur at the event. To access Kappa's standard waiver, log into www.kappa.org, and navigating to Chapter and Association Resources > Alumnae Association > Alumnae Association President > Risk Management Waiver Template.
- Include a disclaimer of liability on trip advertisements. Work with a local Kappa attorney to come up with appropriate language.
- If a transportation service is used, it is recommended that you obtain its certificate of insurance. MJ Insurance recommends at least \$1 million in auto liability coverage.

EVENTS WITH ALCOHOL

According to the Fraternity Policies, Policy II. Section 1. A, "Alcoholic beverages shall not be used or served in conjunction with alumna events where collegiate members who are not of legal drinking age are present. Exceptions may be granted by the Risk Management Director in extraordinary circumstances."

Furthermore, according to the Fraternity Policies, Policy II. Section 1. B, "Alcoholic beverages shall not be used or served in conjunction with services of Fraternity ritual or Founders Day."

If alcohol is served or consumed at a Kappa-sponsored or co-sponsored event:

- No association funds may be used to purchase alcohol.
 - This includes the provision of free alcoholic beverages in the cost of a ticket to an event. This should not occur.

- Kappa recommends that social events with alcohol be held at a third-party facility that is insured with adequate limits and where licensed bartenders and security are responsible for checking IDs, serving alcohol, and monitoring the event. This creates an added level of protection from liability for the alumnae association.
 - If that is not an option, the event must be BYOB with each member pouring her own drinks.
- The use or possession of alcohol is not permitted in a chapter facility or within the area considered to be part of that property.
- Substantial nonsalty food and nonalcoholic beverages must be available throughout the time of the event and provided without charge to those attending the event.
- Drinking games and the rapid consumption of alcohol are prohibited.
- The misuse of alcoholic beverages by a new, active, associate or alumna member shall render her liable to dismissal in accordance with the provisions of the Kappa Kappa Gamma Fraternity *Standing Rules*.

SECURITY

Kappa recommends hiring security personnel if the association is hosting a large event, particularly if the event involves alcohol. Security should be unarmed.

SENDING INDIVIDUALS HOME FROM AN EVENT

When an association hosts an event involving alcohol, it is important to be mindful of how much others have had to drink as well as if it is safe for individuals to drive home. Due to the liability involved with an association sponsoring an event in which alcohol is served, it is always better to err on the side of caution and prevent those who have had too much to drink from getting behind the wheel. In these situations, offer to call a taxi or Uber for the individual to take him or her safely home. If there are concerns about extreme intoxication, call 911 immediately.

Additional information to reference when planning events with alcohol can be found in the Risk Management Procedures, which can be found by logging into www.kappa.org, and navigating to Chapter and Association Resources > Chapters > Chapter Risk Management Chairman.

EVENTS HELD AT A MEMBER'S HOME

When an alumna hosts an event in her residence, Kappa recommends removing valuables as well as breakable items from plain sight. This is to protect that member as the Fraternity's insurance coverage does not extend to the member's private property. In the event of theft, we recommend filing a police report.

While proof of insurance is not needed, **the homeowner needs to understand that his or her homeowners insurance will be primary in the case of a claim.** Events are not allowed at a property that a member or alumna is renting unless she has renters insurance. Furthermore, the landlord must be aware of the event, agree to allow the event, and understand that his or her insurance policy would be the primary coverage in the case of a claim. Ensure the homeowner understands host liability.

Under premises liability laws, the owner of a residence is typically responsible if a guest is injured on his or her property. The specifics of liability will depend on state law. Under social host liability laws, the host shares any liability incurred as a result of actions by an intoxicated guest to whom he or she has served liquor.

If the event has alcohol, the event should either have a third-party bartender or attendees should bring and pour their own drinks. Kappa does not condone open bars, using drink tickets, or providing free alcohol based on an entry fee because those give the appearance that the association is paying for alcohol.

LARGE-SCALE EVENTS/HOME TOURS

For large-scale events, having a contract in place with the homeowner is preferred to protect the association from potential liability. Consider reaching out to a local Kappa attorney for help with drafting a template for recurring association events. Be sure that the contract addresses premises liability, which is a legal concept that typically comes into play in personal injury cases where the injury was caused by some type of unsafe condition on someone's property. Efforts should be made to ensure premises liability is not transferred to the association and stays with the homeowner because he or she has control over his or her own premises.

Large-scale events — particularly those with multiple venues like home tours — pose unique risks to the association and the Fraternity because events of that size are difficult to manage. It may be recommended that the association purchases additional insurance coverage through MJ Insurance to supplement the Fraternity's policy. While the Fraternity's policy does offer coverage, these particular types of events involve risks that simply were not contemplated under Kappa's insurance coverage.

For more information about purchasing additional insurance for your event, reach out to Estacia M. Brandenburg, Kappa's account executive, estacia.brandenburg@misorority.com.

Risky Activities

Risky activities are those that involve a greater potential for injury usually due to the activity's physical nature. With good risk management, some of the potential risks associated with these types of events can be mitigated. However, some events are inherently dangerous. Kappa recommends that association members do not participate in inherently dangerous activities.

If the association does engage in riskier physical activities, mitigate the risk by:

- Utilizing a licensed and reputable company that carries adequate insurance and practices good risk management in its operations.
- Holding the event at a well-managed facility that carries adequate insurance.
- Utilizing waivers for all event participants.

WAIVERS

A waiver is a document recording the waiving of a right or claim. Basically, it is a promise not to sue someone else. Waivers are required whenever an association sponsors or co-sponsors a risky or physical activity for two reasons. First, to make sure participants understand that they will be participating in a risky and potentially dangerous activity. Second, to protect the association and the Fraternity from the potential for a lawsuit if someone were to be injured.

Reach out to the Risk Management Specialist to learn more about how waivers can help with risk management in your association. The waiver template can be found by logging into www.kappa.org, and navigating to Chapter and Association Resources > Alumnae Association > Alumnae Association President > Risk Management Waiver Template.

When planning an event, please take into consideration that a member may get injured. Individuals need to understand that their personal medical insurance will pay for any medical costs associated with an injury.

Philanthropic Events

It is suggested that the following items be considered when the association is preparing for a philanthropic activity or fundraising event. Discuss concerns with the Risk Management Specialist.

Associations cannot fundraise by serving concessions at stadiums/sporting events/concerts if it entails serving alcohol. Kappa's insurance policy specifically states that members may not sell or serve alcoholic beverages while acting on behalf of the Fraternity.

CONTRACTS

Contracts should be reviewed by an attorney involved with the association. A certificate of insurance may be required from the venue if there is physical activity involved. Check the facilities of the event site thoroughly. Ensure that everything is in working order and exactly what is being leased is clear.