



Insurance & Volunteer Protection

The Fraternity heavily depends upon Volunteers. The well-crafted “named insured clause” of a Fraternity’s insurance program means all Volunteers should be included.

Furthermore, the Federal [Volunteer Protection Act’s](#) (VPA) purpose is to protect Volunteers from liability from their acts while performing services for nonprofit organizations without compensation.

The Volunteer Protection Act and Phi Sigma Pi’s policy includes the following:

- The federal law preempts state law to the extent that state law is in conflict with the federal law.
- The protection is waived by criminal misconduct, gross negligence or reckless misconduct, or a flagrant indifference to an individual’s rights or safety. Thus, a Volunteer who passively or actively encourages unlawful behavior such as hazing or underage drinking is waiving the Act’s protection.
- The VPA does not cover injuries caused by a Volunteer operating a vehicle if there is a state law requiring both licensing and insurance.
- There is no protection for harm caused through sexual misconduct.
- There is no protection for harm caused by violation of federal or state civil rights laws.
- There is no protection if the Volunteer was under the influence of intoxicating alcohol or drugs at the time of the injury.

Source: Robert E. Manley, Fraternal Law, September 1997 and September 2005

Any questions or for more information e-mail riskmanagement@phisigmapi.org or contact the National Office at 717-299-4710.



Harassment

Phi Sigma Pi National Honor Fraternity is committed to providing an environment that is free of discrimination or harassment. Actions, words, jokes or comments based on an individual's gender, sexual orientation, pregnancy, race, ethnic background, age, religion, disability or any other legally protected characteristic will not be tolerated if such conduct would be offensive to any given individual. All Volunteers will be subject to discipline, up to and including dismissal, for committing an act of verbal, sexual or physical harassment.

Volunteers who feel victimized by sexual, verbal or physical harassment should report the incident to the Executive Director. Volunteers should understand that they can bypass the Executive Director if the complaint is with the Executive Director, by bringing the sexual and/or other harassment complaints directly to the Personnel Committee Chairperson. Contact the National Office if you would like a full copy of the harassment policy at volunteer@phisigmapi.org or 717-299-4710.

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