

# Water Features, Mechanical Bulls and Other Amusement Devices:

## Do you want your chapters to take these risks?

Although your organization's General Liability Policy may cover a claim arising from an injury suffered as a result of the use of an amusement device at an event, your exposure can be significant. We strongly discourage the use of these devices, and we will support you if you choose to take a stand against their use. 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.



### Illinois

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 and alumni/ae volunteers about the hazards and risks of these events
- Constantly communicate your expectations to your members
- Modify your risk management policies to address these hazards
- Modify your insurance policy to exclude events like these
- Demonstrate leadership by telling chapters who wish to host these events "No"
- If you need additional assistance, contact us at Willis at [edconsultant@willis.com](mailto:edconsultant@willis.com)

