

Fraternities plagued by high cost of liability insurance nationwide

By Lisa Hoffman
Staff Reporter

Fraternities and sororities "are facing an insurance crisis," said an international fraternity leader Monday evening as part of Greek Week.

Mark Usry, associate executive director of Sigma Nu international fraternity told about 100 people that all Greek houses are lumped into one high-risk category.

"We are all in this together," he said, "if one chapter house is sued the premium goes up for all houses."

Usry said that the average fraternity member pays \$54 to \$55 a year for national insurance while the average sorority members pays only \$9 a year for the same coverage. He stated that the reason for the difference in cost was that when fraternity and sorority groups sponsor an event together the function usually occurs at the fraternity house.

Usry state that Greek houses have a responsibility for accidents and injuries that occur on their premises, but that their liability does not stop there. He gave examples of cases in which

people obtained and drank alcoholic beverages at a Greek house and got into accidents later for which the house was held responsible.

Besides holding the chapter house responsible, Usry said, members must realize that they may have individual liability. He cited examples from recent cases that named house presidents, treasurers and social chairmen in the lawsuits.

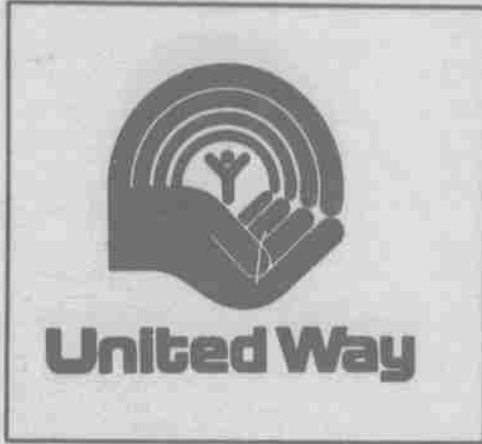
Usry said that 20 to 25 college students die each year from alcohol poisoning, or overconsumption. If a Greek house has provided the alcohol, they may be held responsible for the deaths.

In addition to liability from alcohol-related incidents Usry said that if "date rape" occurs in a chapter house then the house can be held responsible. He also said that while "hazing" itself is not illegal in Nebraska, plaintiffs may file charges of assault, battery, false imprisonment, or infliction of emotional distress against the fraternity house and its members.

Usry said that national liability insurance programs, organized through the national chapter, were organized sev-

eral years ago when many chapters were in danger of having their insurance cancelled or not having it renewed. He said that in 1986 the national Sigma Nu chapter had to pay \$212,000 to get \$500,000 of insurance coverage for its members.

Greek houses may be able to get more insurance, Usry said, if they appease the insurance companies by educating their members about their liabilities and invoking a policy to reduce the abuse of alcohol.



Police Report

April 1
1:05 a.m. 14th and W streets. Injury report, party fell down and bruised knee.

7:58 a.m. Pound Hall. Sickness.
12:08 p.m. Ruth Staples. Building. Larceny from building.

1:07 p.m. West stadium meter lot. Hit-and-run.

1:14 p.m. Nebraska Hall dock. Larceny of auto accessories.

3:44 p.m. Area 1. Stereo taken from car.

7:49 p.m. Smith Hall. Trespassing reported, male on female floor.

10:32 p.m. Area 1. Stereo taken from vehicle.

Thursday
4:30 a.m. 27th and Vine streets. Hit-and-run, property damage.

12:02 p.m. Area 16. Accident, property damage.

12:05 p.m. Area 10. Vandalism to car.

2:26 p.m. Manter Hall. Fire alarm.

3:18 p.m. Area 3. Stolen car reported, car recovered.

11:26 p.m. South of Home Economics Building. Fire in trash bin.

April 3
2:11 a.m. 33rd and Holdrege streets. Assist on armed robbery.

9:05 a.m. Burnett Hall. Microwave stolen.

11:44 a.m. Area 10. Property damage due to an accident.

1:50 p.m. Area 2. Larceny from auto, stereo taken.

2:56 p.m. 425 University Terrace. Vandalism.

3:13 p.m. Area 2. Vandalism to car.

3:57 p.m. Area 24. Vandalism to car.

8:50 p.m. Abel Hall. Vandalism to window.

10:53 p.m. Mabel Lee Hall. Larceny from building, purse taken.

April 4
2:26 a.m. Selleck Hall. Criminal mischief.

11:34 a.m. 14th and R streets. Hit-and-run accident, property damage.

1:08 p.m. Area 16. Larceny from auto, purse and coat stolen.

4:02 p.m. Security alarm.

April 5
12:48 a.m. Schramm Hall. Criminal mischief, door broken.

4:26 p.m. Westbrook Hall. Bike stolen.

5:00 p.m. Security alarm accidentally tripped.

9:54 p.m. Manter Hall. Fire alarm.

10:08 p.m. Coliseum. Third-degree assault.

SUMMER CAMP JOBS IN MICHIGAN

- Counselors
- Nurses
- Cooks
- Maintenance

Lake of the Woods for Girls
Greenwoods - For Boys

Interviews On Campus
Tuesday, April 7
9 a.m.-5 p.m.
Nebraska Union
City Campus

No appointment needed

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Applications accepted through Friday, April 10.

Daily Nebraskan
Room 34 Nebraska Union

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10 BIG DAYS — ENDS APRIL 13TH

Hundreds of items on sale — Complete list at the door.

All 1986 Bicycles 10-30% OFF

10 & 12 Speeds From \$124 ⁹⁵ Schwinn Sprints Reg. \$169.95 \$149 ⁹⁵ World Sports Reg. \$224.95 \$204 ⁹⁵	Mountain Bikes From \$139 ⁹⁵ Schwinn Mesa Runners Reg. \$239.95 \$214 ⁹⁵ Red Sierras Reg. \$379.95 \$339 ⁹⁵	Free Style Bikes Free Form \$169 ⁹⁵ Reg. \$219.95 Free Form Ex White \$229 ⁹⁵ Reg. \$279.95 Youth Bikes Girls \$109 ⁹⁵ Boys \$119 ⁹⁵
Repair Items 1c Sale Tires & Tubes Buy One — Get Second One For a Penny Rema Patch Kits \$1.00 Brake Shoes pr. \$1.50 Mag Wheels pr. \$54.95	Accessories Water Bottle & Cage \$1 ⁹⁹ Set Lock & Cable Set \$3 ⁹⁹ Seat Bags \$3 ⁹⁹ Cyclometers \$4 ⁹⁹	Touring OGK Helmets \$33 ⁹⁹ Toe Clips & Straps \$4 ⁹⁹ Logo Water Bottles \$1.49 Seat Wedge Pack \$4 ⁹⁹

SPECIAL SALE HOURS Weekdays 9-8; Sat. 9-6; Sun. 11-5

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Come on in, our Pizza and Hot Hoagies are fresh from the hearth, but the super low prices are 9 years old. Large 16" cheese pizza for \$4.40—Hoagies from \$1.80—Half Hoagies from 95c—all your current favorites at yesterday's prices.

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Low 1978 Prices Are Worth The Trip.

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