



# Kiwanis Club Risk Management

WHAT YOU NEED TO KNOW

# Kiwanis Club Risk Management

- ▶ Why a risk manager?
  - ▶ Some history

# Claim Frequency and Cost

November 1988 – August 2017

## ▶ Frequency by Type

▶ Slips/Falls	456
▶ Property Damage	117
▶ Special Events	44
▶ Misc	418
▶ Automobile	99
▶ Sexual Abuse	51

## ▶ Claim Value by Type

▶ Slips/Falls	\$3.4M
▶ Property Damage	.4M
▶ Special Events	4.7M
▶ Misc	5.2M
▶ Automobile	8.3M
▶ Sexual Abuse	14.2M

# Kiwanis Club Risk Management

- ▶ Kiwanis International General Liability Policy
  - ▶ Covers Club, Foundation, Key Clubs, Builders Clubs, K-Kids, Aktion Clubs, volunteers
  - ▶ Personal injury, fire legal liability, medical
  - ▶ Directors and Officers insurance coverage
  - ▶ NOT autos, buses, trailers
  - ▶ NOT liquor liability at public events, permitted events
  - ▶ Premiums are paid as part of our International dues
  - ▶ Certificates of Insurance, Additional Named Insureds

# Kiwanis Club Risk Management

- ▶ Claims
  - ▶ Gather details – Who, What, Where, When, Why
  - ▶ Pass information to risk manager for submission to insurance
- ▶ Your role
  - ▶ Minimize risk in activities and projects
  - ▶ Make sure Board approves activity/project in advance
  - ▶ Need Certificate of Insurance? (City, county, Mall, CFD, other)
  - ▶ Report accidents ASAP

# Kiwanis Club Risk Management

- ▶ Other Insurance in Force
  - ▶ Crime Insurance
  - ▶ Property Insurance
  - ▶ Fleet auto – Emergency Management motorized vehicles

# Kiwanis Club Risk Management

- ▶ Youth Protection Guidelines
  - ▶ Background checks for Service Leadership Program advisors
  - ▶ Annual training for Club members

# Kiwanis Club Risk Management

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