

THE ROLE OF THE SAFETY COORDINATOR

A club safety coordinator is a must. Safety is no accident.

For the Kiwanis family of clubs in the United States and Canada, Kiwanis International has an insurance program that provides two policies: commercial general liability and directors and officers insurance. All clubs are automatically covered under both policies. No action is required.

The general liability policy provides coverage for bodily injury and property damage incurred by third parties participating in club events. The provisions apply to most normal liability exposures of Kiwanis-family clubs. The standard commercial general liability policy contains the standard exclusions for this type of insurance.

The directors and officers policy helps cover the impact of any poor decisions made by the club or its board. Examples include employment practices liability (including accusations of discrimination, sexual harassment and wrongful termination), allegations of mismanagement of funds, failure to enforce bylaws and violation of state/provincial and federal bylaws.

YOUR CLUB'S SAFETY COORDINATOR

A club can also help protect its members by making safety and risk management a general part of club operations. One key step is the appointment of a member as club safety coordinator. This person would be involved in all of the club's event planning, specifically to address participant safety.

Many clubs have members with experience in the insurance industry and/or legal profession. Because of these members' familiarity with potential club liability, they should receive primary consideration for the position. Kiwanis International suggests the club include the following duties for the safety coordinator:

- Understand the general liability and directors and officers insurance program. (Information can be found in the You Are Covered sections of this guide.)
- Take steps to inform your club about the insurance, including:
 - Basics of coverage, including what is and is not covered
 - Why liability insurance is important for the club
 - Involvement in club activities to determine how to eliminate hazards or transfer risk
 - Working with members to ensure that events are hazard-free
 - Reports of any potential claims and details of the incident
 - Education regarding risk management techniques and proper claim handling

RESOURCE MATERIALS

The safety coordinator should consult the Club Insurance Resource Guide. The guide provides information on the insurance program and will help carry out the position's responsibilities. The guide also is available online at kiwanis.org/liability.

RISK MANAGEMENT

Risk exists in all Kiwanis-family activities. The safety coordinator should analyze basic risk factors and determine those that can be managed. Club events and activities that present a higher risk—and therefore should be closely monitored—include those in which an outside individual, firm or organization presents the event, furnishes equipment or sells products or services. (Examples: carnivals, circuses, rodeos, sporting events, air shows, and demolition derbies.) For such events, the outside individual or firm involved should assume all liability arising from their activities.

To ensure mutual understanding of this liability, all contracts or agreements should be in writing and include:

- A hold-harmless provision whereby the operator holds Kiwanis and its members harmless as to any and all claims for injury or death and for damage to the property of others which might arise from the event.
- Language stipulating that prior to the event, the operator will provide to Kiwanis evidence of insurance coverage via a certificate of insurance, with a limit of at least US\$1 million for bodily injury and property damage, including premises, operations and products exposures. The certificate should name the Kiwanis club and Kiwanis International as additional insureds.

SAFETY MANAGEMENT: USE OF NON-OWNED PREMISES

Nearly all clubs and districts regularly use third-party premises for Kiwanis-family events. The owner may be legally responsible for the safety of its location, but the safety coordinator should look for potential hazards. For example:

- Overcrowding of meeting rooms
- Inadequate or poorly marked fire exits
- Extension cords located to create trip and fall hazards
- Inadequate lighting
- Outdoor locations in which the footing is uneven or hazardous