

## Handout for Club Executive Seminar - Club Risk Manager Workshop

*(taken from "The Guide to Understanding Risk Management - June 2004")*

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### 8.0 CLUB RISK MANAGER

#### SKILL SET & JOB DESCRIPTION

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##### **Skill Set:**

- Good verbal/written communication skills.
- Understanding of the importance of risk management within the association and your club.
- Willingness to learn about risk management and strategies to assist your club in their planning and club management.
- Good organizational skills and ability to anticipate potential problems arising from projects and other club ventures.
- An understanding of or willingness to learn about National / District / Zone / Club / etc. reporting requirements and procedures, including provincial / territorial corporate status filing procedures.
- Familiarity with or willingness to learn about the Constitution (National), By-laws (National, District and Zone) and House Rules (Club), and ability to articulate policies, rules and procedures based on these documents.
- Basic First Aid competency, knowledge of the insurance industry and/or risk management is a valuable asset, but not a finite requirement.

##### **Responsibilities:**

- Provide education to fellow club members on risk management and insurance issues as they pertain to club administration and activities.
- In cooperation with the project committee, analyze club projects and procedures (past, present and contemplated) to determine any potential risk issues that have occurred or are likely to occur and determine recommendations for mitigation.
- Advise club on viability of all club projects from a risk perspective, including potential legal issues, profitability, potential risks, insurability and recommendations for mitigating risks.
- Recommend the appropriate method(s) of risk control and/or risk financing for all given club projects or activities
- Liaise with National Risk Management Coordinator (at HQ) in the case of any potential "grey areas" where legal or liability issues are unclear.
- Liaise with stakeholders with respect to any insurance or legal requirements that may be necessary on any given projects or issues.
- Ensure all required club documentation and submissions to each level of the association are filed correctly and on time (e.g., dues, membership reporting forms, insurance questionnaires, etc.)
- Ensure the club is in good standing with respect to provincial or territorial corporate status.
- Act as or designate a sole point of contact with the public, media, etc., on any projects where an accident or incident may have occurred.
- Act as sole point of contact with insurers and Kin HQ when advising of new projects, determining whether additional coverage required and submitting incident reports.

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## 8.1 CLUB RISK MANAGER

### HELPFUL HINTS

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To successfully do your duties as your club Risk Manager here are a couple helpful hints that can get you through each event your club holds for its members and for the public.

- First you should always remember that Kin National and our Broker are always there to answer any questions your club has in regards to events. If we don't know the answer off the top of our heads, we can promise to do our best to find the answer for you.

Try contacting your District Risk Manager or

Your contact at Kin National is Claire Gear, (800) 742-5546, ext. 213, or by email at [cgear@kinclubs.ca](mailto:cgear@kinclubs.ca).

For Certificates of Insurance, fax a request form to Joanna Berry at (416) 221-4905 or email [jberry@morrismackenzie.ca](mailto:jberry@morrismackenzie.ca), and fax to Claire Gear at (519) 650-1091 or [cgear@kinclubs.ca](mailto:cgear@kinclubs.ca).

For special coverage and coverage interpretation, contact Richard Boutin at (416) 218-1220, email [rboutin@morrismackenzie.ca](mailto:rboutin@morrismackenzie.ca).

- The Risk Management Committee has outlined many tasks that the Club Risk Manager must take care of to ensure that all steps are taken to reduce any risks that clubs are faced with. This list is a guideline, something you should try to follow, but something you can add too, or improvise on. Also if you come up with any ideas on how to improve such a position we would like to hear it.
- There are many tools that you can use to help you through these actions. When you are looking into club projects and procedures to determine potential risks the checklists in the Risk Management Manual can be of great help.
- Brainstorm with others of the potential risks that you might be faced with. Compare that list with the checklist, did you miss anything? Did we? Or use the checklist as a way to get started, it can help you get in the right frame of mind in terms of potential risks.
- It is wise to keep the lists you make for future use. If this is an annual event having the list from last year will put you a bit ahead of schedule. This isn't to say that you no longer have to think of potential risks, but maybe less of them. Your lists will be living documents, meaning things are changing, including risks and you should be prepared for this year.
- When you are unsure of things don't just ignore them ask someone who might know. Seek legal advice if you are questioning any potential laws, or contact a local insurer if you have liability concerns. Your local municipality can be a great source of information as well in terms of bylaws and policies.
- Documentation can be your best friend. Even if you are positive you sent out the proper forms, on the proper day, does not always mean it was received. Documents can go through many hands before they reach the right ones. Be sure that you make copies and note the date that you sent important mail out.
- For example, you should keep copies of the insurance form you send to National, as well as verification of the date it was sent. There is a chance that we might not receive it. Thus, if we contact you to receive the information, you have a copy on hand to send out. In the long run it can save you time.

- Keeping copies of anything your club sends out in terms of checklists, waivers, incident reports and any other information maybe helpful or necessary for your club to use in the event of a claim, it can be a huge asset in your defence. This type of documentation can help show that your club took all the necessary steps to prevent, or respond to a potential liability as best you could.
- Corporate status is another important part of your duties. Each year you will be required to file an annual return in your province so you can maintain your status.
- This status makes your club a legal entity, it could protect your members from being seriously affected if a claim ever came against your club. Make copies of this documentation for your files and to forward proof of filing to National. Make sure that you are aware of the steps necessary in order to maintain corporate status. KIN National has provided each club with a booklet outlining the steps involved in corporate status. Keep this booklet in a safe place for reference. Mark your anniversary date on the calendar.
- Safety audits, media relation tips, incident reports and waiver forms are available to every club.
- If your club owns any property, i.e. a pool, building, park, it is vital that you get liability insurance on that property with a \$2,000,000 limit. You must have Kinsmen and Kinette Clubs of Canada listed as additional insureds.
- If your Club rents or leases property from a third party, make sure that you are listed as an additional insured on their liability insurance. For example, if you lease a room in a municipal building, see if you can be named as additional insured on their policy. You might want to look into insurance on any property you have in that room. This can also be done if you are helping another organization with a project. Make sure they have insurance (request a certificate) with your club listed as additional insureds.

If you are unsure about any coverage contact Claire Gear at KIN National, or Richard Boutin at our brokers.