

Risk Management

FLC 2009



National's Insurance Program

- Kin Canada carries two types of insurance:
 - Directors' and Officers' (D&O) Liability Insurance
 - covers past, present and future directors, officers, trustees, employees, volunteers, and committee members of your club and our Association
 - Comprehensive Liability Insurance (CGL) for "regular" club operations and functions
 - covers past, present and future directors, officers, trustees, employees, volunteers, and committee members of your club and our Association

National's Insurance Program

- What our insurance does NOT cover:
 - Owned/leased property and liability (premises) insurance
 - Accident insurance for members
 - Excluded events which include, but are not limited to:
 - all racing events or vehicle contests that involve motorized vehicles, rodeos, circuses, aircraft or balloons, watercraft in excess of 26 feet, bungee jumping, detonation of fireworks (but not the sale of fireworks); bodily injury to athletic or sports participants (this includes but is not limited to hockey, baseball, wrestling, etc.), and operation of mechanical amusement devices.

Insurance Reporting Forms

- What are Insurance Reporting Forms?
 - Used to gather information about the events clubs are running, properties clubs own, lease, etc.
 - All this information is used to give our insurers a picture of what they are actually insuring
 - Just because an event is listed on the form does not mean it is covered under the National Policy
 - Clubs are required to update their Insurance Reporting Forms every year

Insurance Reporting Forms

- Why Insurance Reporting is important
 - It is essential so the Association can maintain national insurance coverage for clubs
 - Essential for clubs to protect themselves from a potential third party liability claim
 - Displays to the Association's insurer that we have good risk management planning in place

Insurance Reporting Forms

■ Procedure

- Same procedure as 2008 will apply
- Clubs will receive forms directly from National with the dues billing in October
- Forms are due back to National by November 15th
- “How-To” information will be provided in the mailing
- A club can be put Not In Good Standing and even suspension over failure to comply

Corporate Status

- Why do clubs need to establish and maintain corporate status?
 - Required to under Kin Canada By-Laws
 - Protects the individual members of the club by making it an legal entity
 - Clubs are legally obligated to stay current with filing to the province
 - Keeps them active in their provincial registry

Corporate Status

- What happens if you do not maintain your corporate status?
 - The province can place the corporation in “default”, and eventually revoke status
 - Individual members could be personally at risk financially if the club ever has any actions or claims brought against it
 - The Club Executive may be liable for any resulting penalties, fines or other action taken by the province for failure to file
 - It is a violation of Kin Canada’s By-Laws, which could result in a club’s charter being revoked

Corporate Status

- National's reporting requirements from clubs
 - Within 6 months of a club's incorporation anniversary to submit:
 - Proof of current incorporation status
 - Submit a Certificate of Status or Confirmation of Receipt where available at no charge
 - For all others, submit a copy of the first page of annual return and/or any filings
- *Currently clubs are required to have submitted up to their 2008 incorporation filing to remain in good standing with National.**

Screening

- As of September, clubs will be required to put in place a screening practice within their club
- Club's will now be using a new Membership application form to help with this process
- More information on this subject can be found at www.kinCanada.ca under risk management

Accident Benefit Coverage

- National has been working with HKMB Hub to offer Accident Benefit Coverage to our members
- Price is only \$1.80 per member per year
- The AB coverage will cover things like:
 - *Disability
 - *Accidental Dental Expenses
 - *Fracture benefits
 - *Accidental death
 - *In hospital benefits
 - *Eye Glasses
 - *Rehabilitation
 - *More

Property Coverage

- HKMB Hub has created an office property insurance policy at a reduced premium for Kin Canada.
- This policy provides property and equipment coverage for the Club office
- Minimum annual premium on the Club Office starts at \$250 (+ \$150 policy fee)

Risk Management Contacts

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