



Kiwaniis®

OHIO DISTRICT

Greetings Kiwanians:

Below is a message from Kiwanis International regarding the liability insurance and how coverage would or would not respond to a COVID-19 claim. Heretofore, there was no exclusion related to the pandemic and coverage would have applied if a claim would have been presented. I would note that it would be extremely difficult to prove that someone contracted the virus at a Kiwanis event. But after November 1st, there will be an exclusion applied to the policy pertaining to infectious diseases. I want to assure everyone that this is a very standard procedure-most insurance carriers have applied exclusion endorsements to liability policies. The KI insurance program remains a very good one for all of us. In fact, as the district chair for Risk Management, I would welcome the opportunity to speak on the KI insurance program at an upcoming division and/or club meeting. Please let me know.

Many thanks,

Jack Hilborn. Risk Manager,
Ohio District Kiwanis
Past Governor, Ohio District

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GUIDELINES HELP CLUBS MEET SAFELY AS INSURANCE COVERAGE CHANGES

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Kiwanis clubs meet to plan service projects and fundraisers, conduct club business and socialize. During the COVID-19 pandemic, most clubs have been able to continue those activities through virtual meetings. However, as more clubs resume in-person meetings, Kiwanis International has compiled guidelines for clubs and districts to help members continue serving safely with adequate health protocols:

- Follow all federal and local laws. The Kiwanis International Bylaws require clubs and districts to comply with laws of local jurisdictions in all areas of operation. This is especially important as it relates to health and safety laws, such as gathering sizes, social distancing and mask requirements.
- Coordinate with the meeting venue regarding social distancing requirements, mask requirements, food service, cleaning of surfaces, etc.
- Consider requiring all attendees to obtain a negative COVID-19 test before the meeting. This should be strongly considered for any gatherings of 50 or more people.
- Require all attendees at meetings to sign a waiver that states that anyone who believes they may have contracted COVID-19 at a Kiwanis event waives all related claims against any Kiwanis club, district or Kiwanis International. Any meeting of youth members (younger than 18 years) in the Kiwanis family will require a signature from a parent or legal guardian. [A sample waiver is included here.](#)
- Conduct temperature tests on all attendees before they enter the meeting area. Anyone who has a temperature of 100.4 degrees Fahrenheit or above (or 38 degrees Celsius or above) should be excluded from the meeting.
- Ask all attendees to certify that they have not experienced any common COVID-19 symptoms in the last 72 hours. [A list of common COVID-19 symptoms can be found here.](#)
- Ask attendees to wear a mask when attending any indoor meeting.

Starting November 1, 2020, the Kiwanis Insurance policy will no longer cover claims related to someone claiming they became infected with COVID-19 at a Kiwanis meeting or event.

"The exclusion is becoming a standard clause in new and updated policies," said David Kress, general counsel of Kiwanis International. "This was not a change made by Kiwanis International. It is a universal change by our insurance companies applying to all companies following insurance industry standards."

The updated Kiwanis insurance policy does not cover any losses from events that are canceled as a result of the coronavirus. For expenses to be reimbursed, a club would have had to buy a "special events" policy on its own. Kress said that many of those policies now exclude financial losses due to the coronavirus, as well.

If you have any questions about the insurance policies that cover Kiwanis clubs, send them to riskmgmt@kiwanis.org.