

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 or certify that they have been fully vaccinated before the meeting. According to the CDC, "fully vaccinated" occurs after 14 days have passed from receiving a complete dose of the vaccine (2 for Pfizer and Moderna, 1 for Johnson and Johnson).
- 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.](#) Until a greater percentage of people have been fully vaccinated, continuing to require waivers at meetings and events provides the most legal protection to clubs and Kiwanis members.
- 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

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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.