



Kiwanis Youth Protection Policies, Liability & Risk Management

Overview and Common Questions

*Capital District of Kiwanis Virtual Education Day
Summer 2020*



Youth Protection Matters

Through Kiwanis Youth Programs, Kiwanis serves more than 335,000 youth each year!

- Globally, 1 in 4 youth will suffer abuse or maltreatment (*World Health Organization*)
 - 85% of victims never report their abuse



Youth Protection Matters

- Abuse is usually at the hands of a known acquaintance or family member, NOT strangers
 - More than 90% of abusers are people children know, love and trust



Youth Protection Policy Requirements



THIS IS WHY WE VOLUNTEER

Youth Protection Policies



Annual Education Requirement

- Clubs must educate members annually on the Youth Protection Guidelines
- Great resources exist online to complete this! Visit: [*www.kiwanis.org/youthprotection*](http://www.kiwanis.org/youthprotection)
- Once completed, the club secretary must indicate completion in the *Kiwanis Connect* reporting system

Youth Protection Policies



Annual Education Requirement

- The Capital District aimed to achieve 100% completion before Virtual DCON 2020
- As of 08/07/2020, 100 of 143 clubs have completed the requirement (70%)
- If you need assistance, ask me for help!



Youth Protection Policies

Background Checks

- **ALL** Kiwanis members who work with youth in our youth clubs and programs as a Kiwanis Advisor must have a clear criminal background check completed by Safe Hiring Solutions and verified by Kiwanis International
- Background checks are good for two years
- Background checks must be completed by September 01



Youth Protection Policies

Background Checks

Some common issues to consider:

- Does each SLP club have a Kiwanis Advisor named in Kiwanis Connect?
- Is someone in your club keeping track of when background checks expire?



Youth Protection Policies

Background Checks

- Does your club have a plan on how to pay for background checks?
- If you have named a Kiwanis Advisor and he/she is not background checked, do you know how to initiate a check?



Youth Protection Policies

Chaperones and Overnight Events

- Starting in Summer 2020, all chaperones for an overnight event sponsored by Kiwanis will need to have an official Kiwanis background check in order to attend and participate
- This will include Faculty Advisors to SLP clubs who are currently exempt from the Kiwanis background check process



Youth Protection Policies

Chaperones and Overnight Events

- Chaperones must be 21 years old or older
- Each overnight Kiwanis sponsored youth event must have a minimum **1 chaperone per 10 students**.
Adult chaperones must include one adult male for each 10 youth males or part of 10 youth males **AND** one adult female for each 10 youth females or part of 10 youth females.



Youth Protection Policies

Praesidium Armatus Online Training

- In February 2020, all Kiwanis Advisors received login information for a series of online youth protection training modules in the Armatus system
- All Kiwanis Advisors are expected to take this training; in the future it will be required to complete in order to complete your background check

Youth Protection Policy Highlights



THIS IS WHY I SERVE





Youth Protection Policies

Use of Social Media

- Whenever possible, connect with youth via a club page/account and not individual youth member accounts
- Do not initiate the following/friending on social media platforms
- Treat all social posts and interactions as public



Youth Protection Policies

Use of Social Media

- Refrain from posting photos of youth on your personal social media pages
- Avoid 1:1 emails and texts if possible
 - Follow the “Rule of 3” and include parents/guardians or another adult (advisor, Youth Protection Manager, or Risk Management officer) if applicable



Policy In Practice

Reporting Guidelines

If a Kiwanian observes troubling behavior involving a youth at a Kiwanis event, or becomes aware of a situation that is illegal or potentially unsafe for a young person at a Kiwanis event, the Kiwanian must immediately:

- Contact the appropriate personnel on-site
- Provide notification to law enforcement personnel as appropriate



Policy In Practice

Reporting Guidelines

If the Kiwanian becomes aware of the troubling behavior **after** the event, they must:

- Contact leaders of the event.
- Provide notification to law enforcement personnel as appropriate.

All local, state, provincial and federal laws regarding reporting must be followed!



Policy In Practice

Reporting Guidelines

Utilize the new Kiwanis Youth Protection Helpline to report Youth Protection Policy violations or to receive guidance on youth protection issues.

1-866-607-7233



Youth Protection Week

October 5-9, 2020

Goal of the week: Raise awareness among Kiwanis members of the importance of youth protection and of holding advisors to high standards.

Kiwanis International will be hosting online webinars and trainings:

- Facebook Live – “Lunch with a Leader: Healthy Boundaries”
- Club and District Secretary Reporting webinar
- Local club “Youth Protection Policies in Practice” webinar
- “Background Check Process” with vendor Safe Visitor Solutions
- “Top 5 Tips for Background Compliance” webinar with a District Youth Protection Officer



Youth Protection Questions?

For questions or additional information please contact:

Josh Hiscock

Capital District Kiwanis Youth Protection Manager

hiscockj@gmail.com

202-427-5308

Melissa McCann

youthprotection@kiwanis.org



Capital District Kiwanis
2020 Virtual Day of Education

Risk Management



Kiwanis®

Kiwanis International General Liability Program

- General Liability insurance
- Directors' & Officers' insurance
- Risk mitigation for events and venues
- Protection to members and volunteers



Named Insureds



Kiwanis International and its owned, controlled, subsidiary or affiliated organizations now or hereafter constituted including:

- Kiwanis clubs
- Kiwanis districts
- Kiwanis divisions
- Kiwanis club foundations
- Kiwanis district foundations
- Kiwanis Children's Fund
- Kiwanis societies*
- Kiwanis club endowment funds*
- **Additional Insureds:** Club members and volunteers
- *Applicable to Canada
- Key Leader
- Key Club
- Key Club Alumni Association
- Circle K clubs
- Circle K International Alumni Association
- Builders Clubs
- Aktion clubs
- K-Kids
- Kiwanis Youth Programs, Inc. (KYP)

The Program & Funding

US\$36,000,000 aggregate per district

- **Each Kiwanian pays \$17 per year to fund the KI Insurance Program**
- **The first \$13 funds:**
 - Premiums for \$36 million of liability insurance coverage (payments by Kiwanians also fund insurance coverage for SLPs)
 - Funding an account to pay claims within the Self-Insured Retention (SIR) (KI pays the first \$75,000 for claims on behalf of any Insured)
 - Kiwanis-funding medical payments “coverage” (not true insurance)
- **The remaining \$4 funds:**
 - Premiums for \$10 million of directors & officers liability insurance coverage (which includes employment practices liability coverage)

Directors and Officers Liability



D&O and EPL Coverage Overview

Limits: \$10,000,000 (\$50,000 SIR paid by KI)

Insureds:

- Broad coverage including Kiwanis Clubs, Foundations, Districts, and SLP Clubs
- Covers their directors, officers, staff, members, committee chairs and volunteers

Potential Claims within D&O Coverage:

- Mismanagement of funds
- Conflict of interest
- Acting beyond authority granted in bylaws
- Failure to enforce bylaws
- Actual or alleged act or omission, error, misstatement, misleading statement, neglect in the discharge of duties
- Wrongful termination, sexual harassment, discrimination

Certificates of Insurance



What is a certificate of insurance?

- Provides third parties with basic details of your own insurance coverage
- It provides third parties with proof that Kiwanis has insurance coverage
- It does NOT provide insurance coverage for any third parties



What is additional insured?

- A third party who is granted the right to be insured (“defended and indemnified”) by another’s insurance program.
- The Additional Insured is only protected for claims that arise from activities connected to the policyholder (i.e., Kiwanis entity) and claims for which the policyholder (i.e., Kiwanis) is at least partially responsible.

How to Obtain Certificates of Insurance?

- www.kiwanis.org/liability
 - Simple certificates to show proof of coverage
 - Kiwanis Clubs can complete the form themselves and email it to the Kiwanis insurance agent, Hylant
 - Clubs can only complete their own certificates where “additional insured” wording is NOT required
- Email to kiwaniscert@hylant.com if you need:
 - Additional insured requests
 - Additional limit requests
 - Submit self-completed certificates of insurance
- Call Hylant with questions about Certificates: 800-678-0361





When Should You Request a Certificate of Insurance from Others?

Any time the Kiwanis name is used (temporarily or permanently):

- *Buildings, Festivals, Playgrounds, Parks, Projects, Athletic Events*

Any time a third party uses your property:

- *Tenants, Meeting Space, Trailers, etc.*

Any time non-Kiwanians interact with Kiwanians, Kiwanis Youth, or others you serve:

- *Camps, Retreats, Team-Building Events, Attending Others' Projects, etc.*

Any time you hire a third party:

- *Vendors, Contractors, Promoters, Co-Organizers, Transportation Service*

Identification of Projects and Locations Bearing the Kiwanis Name



- District and Club leaders may have received an email from Kiwanis International about the identification of Kiwanis projects
- There is a form for Club Secretaries and District Governors to complete and return to KI

Identification of Projects and Locations Bearing the Kiwanis Name



- The purpose of the form is not to police or limit the types of projects Kiwanis Clubs engage in.
- It is to collect information about places where the Kiwanis name or brand is used that could open Kiwanis International up to potential liability.
- When the Kiwanis name appears on camps, centers, etc. that are actively operated by entities other than Kiwanis, Kiwanis needs to ensure that the facility operator has proper insurance and that Kiwanis is indemnified against any claim.
- In addition, Kiwanis International may be sued where its or any Club's name appears attached to events or facilities. Having information about where the Kiwanis name is used will inform KI of who to contact in the event that it is sued in connection with an event or facility using the Kiwanis name or brand.

Online resources

www.kiwanis.org/liability

- Club Insurance Resource guide
- Optional Insurance Resource guide
- Certificates of Insurance
 - including *new* Certificate of Insurance Vendor requirements and request form

Also can be accessed at:

www.kiwanis.org

- Member Resources tab, then
 - Service Projects – Resources, then
 - Risk Management

How to Contact Your District Risk Manager

April Gassler

Cell: 202.258.3730

Office: 202.733.6728

Email: agassler@stglawdc.com

