



Division 4

Together We Can Monthly Newsletter



Welcome Spring!



Governor Kristin's Office Hours

Join Governor Kristin for her April Office Hours! Hop on the Zoom call for a couple of minutes or an hour to catch up with her and share any thoughts or concerns you may have!

Monday, April 7 at 7pm EST

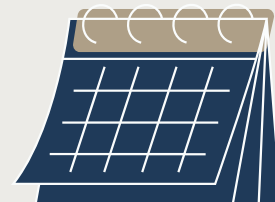
Register:

<https://us02web.zoom.us/meeting/register/jiTTEUNxSPezSVGaUlXssw>

April 2025

- **1st-Kiwanis Nashua-Board Meeting**
- **2nd-Webster House/Kiwanis of Manchester**
- **7th-Gov. Kristin's Office Hours**
- **8th-Kiwanis Salem-Meeting**
- **14th-Kiwanis Concord-Meeting**
- **15th-Kiwanis Nashua-Meeting**
- **16th-Kiwanis Manchester-Meeting**
- **22nd-Kiwanis of Exeter-Meeting**
- **26th Kiwanis of Hooksett Pancake Breakfast & Clean up Day**

**Where will Lt. Governor
Laura be?**





**REGISTRATION IS OPEN
START PLANNING NOW**



Congratulations to the Kiwanis Club of Exeter!

Their UFO Festival has been selected as a Top 10 Finalist in the Signature Project Contest! This exciting recognition will take place during the Friday morning breakfast at ICON, where winners in each category will be announced.

A big thank you to all the clubs who submitted such outstanding projects—your creativity and impact continue to inspire!



District News

Remember to check out the latest District news and the Yankiwanian each month by clicking here.

Calling All Club Secretaries Reminder

Please make sure all of your Secretary reports are updated ASAP.

If you missed a month please enter the months that were missed as well.

Contact me if you need any assistance.

Division 4 — It's not too late to register for ICON!

The 2025 Kiwanis International Convention is happening June 25–28 in Pittsburgh, PA—and you won't want to miss it! Connect with fellow Kiwanians, discover new ideas, and get inspired to bring fresh energy back to your club.

✓ Register here:

[Click to register now](#)

📅 Explore the Education Schedule:

[View sessions and workshops here](#)

✈️ Let me know if you're attending—I'd love to connect in Pittsburgh!

Let's Keep Our Focus Where It Belongs

I have recently heard from a few members with concerns about political conversations creeping into our meetings. As a reminder, Kiwanis is a nonpartisan organization, and our shared mission is to serve the children of the world—together.

Our meetings are a space where people from all walks of life come together with a common purpose: helping kids and strengthening our communities. Let's keep that spirit front and center by setting aside political opinions and staying focused on what unites us.

Thank you for helping maintain a welcoming, inclusive, and positive environment for all members and guests!

SAVE THE DATE!

August 10, 2025

Rain Date August 31, 2025



The Kiwanis Club of Nashua is partnering once again with Lil' Iguana's Children's Safety Foundation for the third annual Kindness Day/Baseball Event.

🕒 Special guest alert!

Governor Kristin will be in attendance—and rumor has it, she'll be throwing out the first pitch!

👉 Want to get involved?

This year we are opening this up to Division 4 Clubs. If your club can help with outreach and fundraising, we'll share the profits with all participating clubs. It's a great way to make an impact and connect with fellow Kiwanians.

📅 Mark your calendars and don't miss out—this is going to be a fun and meaningful day for all.

Hope to see you there!



Membership Growth

**Looking for resources to increase club membership?
Click the tool box for more information**

Matt Barrett's-Risk Management Corner

1. Scope of Kiwanis International's Liability Insurance

Kiwanis International's liability insurance is designed to protect clubs, members, and volunteers from legal liability that may arise while conducting approved Kiwanis activities. The policy provides protection for bodily injury, property damage, and personal injury that may occur during club events.

Who Is Covered?

- Kiwanis International and its affiliates, including Key Club, Circle K, and other sponsored youth programs.
- Kiwanis clubs and districts, including members, officers, and volunteers acting within the scope of their duties.
- Authorized participants in Kiwanis-sponsored activities.

What Activities Are Covered?

- **Fundraisers and Service Projects:** Events such as pancake breakfasts, car washes, charity auctions, and other typical Kiwanis service projects.
- **Club Meetings and Social Gatherings:** Standard club functions that are held in approved venues.
- **Youth Programs and Activities:** Key Club, Builders Club, and other youth programs, provided proper supervision and youth protection protocols are followed.

Types of Coverage Provided

1. General Liability Insurance:

- Protects against claims of bodily injury and property damage.
- Provides coverage for medical expenses related to injuries that occur at club events.

2. Directors and Officers (D&O) Liability Insurance:

- Protects club officers and directors from claims alleging mismanagement, negligence, or improper decision-making.

3. Crime Insurance:

- Covers losses from theft, embezzlement, or fraud involving club funds.

4. Automobile Liability (Limited Scope):

- Provides liability protection for non-owned and hired vehicles used for club activities.



Have a question that could not be answered on the website?

Contact:

Matt Barrett

riskmanager@newenglandkiwanis.org / 603.668.0686 x 308

Matt Barrett's-Risk Management Corner

- Does not cover physical damage to vehicles—members using personal vehicles should carry their own auto insurance.

2. Limitations and Exclusions of Kiwanis International's Insurance

While the Kiwanis International insurance policy offers broad coverage, it is important for clubs to understand certain exclusions and limitations:

- **Non-Approved or High-Risk Activities:** Events that fall outside of Kiwanis-approved activities or those deemed high-risk (e.g., skydiving, bungee jumping, or similar hazardous activities) may not be covered.
- **Alcohol-Related Incidents:** Events where alcohol is served may present an increased risk of liability, and specific guidelines must be followed to ensure coverage.
- **Third-Party Vendors and Contractors:** Kiwanis insurance may not extend to third-party vendors, requiring clubs to obtain proof of insurance from such providers.
- **Non-Kiwanis Sponsored Events:** Activities that are not directly organized or sanctioned by a Kiwanis club may not be covered.

3. When Additional Insurance May Be Required

In certain situations, Kiwanis International's liability insurance may not provide sufficient coverage, making it necessary for clubs to purchase additional insurance.

A. High-Risk Events or Activities

If a club is planning an event that involves inherently higher risks—such as athletic competitions, amusement rides, or water-related activities—it may be wise to secure specialized event insurance or additional liability coverage.

Examples:

- Fun runs or obstacle courses.
- Carnivals with mechanical rides or inflatables.
- Boating or swimming-related activities.

B. Events Serving Alcohol

When alcohol is served at a Kiwanis event, it introduces a higher degree of risk. While Kiwanis International's insurance may cover some aspects, clubs should consider purchasing **liquor liability insurance** to protect against claims arising from alcohol-related incidents.

Tip: Always review venue contracts thoroughly to identify insurance obligations.



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C. Vendor Liability and Indemnification

When hiring third-party vendors (e.g., caterers, security services, or rental companies), clubs should ensure that the vendor carries its own insurance. Clubs should request a **certificate of insurance** and require that Kiwanis be listed as an additional insured.

D. Use of Motor Vehicles for Club Activities

While Kiwanis insurance offers **limited non-owned auto liability coverage**, it does **not** provide collision or comprehensive coverage for physical damage. If members or volunteers will be using their personal vehicles for club activities, they should verify that their auto insurance policy provides adequate coverage.

E. Large Public Events with Significant Attendance

For large-scale community events with a high volume of attendees, it is advisable to secure supplemental event liability insurance. This helps protect against claims that may exceed the limits of Kiwanis International's policy.

4. How to Obtain Additional Coverage

To obtain additional coverage, clubs can:

- **Contact Kiwanis International's Insurance Provider:** For advice on whether a specific event is covered and whether additional insurance is recommended.
- **Work with a Local Insurance Agent:** Clubs can secure additional event or liquor liability insurance through a reputable local insurance provider.
- **Use Online Event Insurance Platforms:** For quick, one-time event insurance, online platforms can provide quotes and policy

Conclusion: Protecting Clubs and Communities

Kiwanis International's liability insurance provides a strong foundation of protection for clubs and members. However, recognizing when additional coverage may be necessary is key to safeguarding the club's reputation and financial security. By staying informed and taking proactive measures, Kiwanis clubs in the New England District can continue to serve their communities with confidence and peace of mind.



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Division 4

March Highlights



Photos from Mid-Winter Conference
Portland Maine

Kiwanis Club of Salem, Manchester,
Hooksett and The Seacoast were all in
attendance



Exeter Kiwanis contributes \$5850 to the Town of Exeter, Department of Parks and Recreation: At our March business meeting, the Exeter Kiwanis presented Greg Bisson, Director of Exeter's Parks and Recreation Department, with a check representing a variety of recent contributions to the Town.

The \$5850 check represented recent contributions to upgrade Planet Playground (\$3000), scholarships for the Summer Camp (\$2,600), and T-shirts for PeeWee LaCrosse players this Spring (\$250).



Division 4

March Highlights

Nashua Kiwanis at a Wellness Fair held at Hunt Community.



Kiwanis Club of Methuen partnering with the Salem Kiwanis Club delivered over 500 books to all the 2nd Graders.



Kiwanis Club of Manchester preparing for Easter Basket Giveaway



Hooksett Kiwanis Celebrates 100 Years of Key Club



Upcoming Events in Division 4



Beautify HOOKSETT DAY!

**SAT
APR 26**
10am - 1pm

TEAM UP
to clean up!

JOIN HOOKSETT SERVICE ORGANIZATIONS & NEIGHBORHOOD GROUPS TO MAKE HOOKSETT BEAUTIFUL ON EARTH DAY!

Activities will include roadside trash pick-up, planting flowers and other clean-up projects. Post cleanup gathering at Lambert Park for light refreshments.



Scan code to sign up!

<https://bit.ly/3Kjc0ui>

CONTACT BOB WILLEY FOR MORE INFO!
hooksettkiwanis@gmail.com



PANCAKE BREAKFAST

WHAT:
ALL YOU CAN EAT
Pancake Breakfast

WHO: \$7/PERSON
\$25/FAMILIES OF 4+
Hooksett Kiwanis is hosting

WHERE:
Hooksett Congregational
Church | 5 Veterans Drive
Hooksett, NH

WHEN:
Saturday April 26
7:30-10:00am

WHY:
Kick Off Beautify Hooksett
Day

**50/50
RAFFLE**

hooksettkiwanis.org



5th Annual Easter Basket Giveaway

APRIL 12TH - SATURDAY
9 AM - 12 PM
PROUT PARK
YOUNG ST - MANCHESTER, NH

The Easter Bunny will distribute baskets containing eggs filled with goodies and be available for photos.

Please only sign up for 1 time slot.



Use the QR code below to sign up. Intended for children up to 12 years old. Baskets are limited to one per child.



Kiwanis Club of Concord
Save the Date!

Mark your calendars for two exciting upcoming events hosted by the Kiwanis Club of Concord:

-  Spring Fair – May 15-18
-  Car Show – September 6

More details to come, but if you're interested in helping out during these events, please reach out to Ken at kenan2@tiac.net.

Your support makes a difference—thank you!

April 2025

- **1st-World Reporting Day-Club Secretary more info on your checklist**
- **Amplify Registration Deadline**
- **4th-6th-Key Club DECON, Holiday Inn by the Bay, Portland, ME**
- **30th-report your club's delegates to Kiwanis International by this date for International Convention**

August 2025

- **14th-17th-District Convention, Sheraton at Bradley Airport, Windsor Locks, CT**

May 2025

- **1st- This is a reminder to have Kiwanis account up to date/paid for International Convention Delegates to be eligible to vote.**
- **7th-Key Club 100th Birthday**
- **16th-23rd-Cruise to Bermuda**

September 2025

- **Review plans for installation ceremony plans and coordinate date with incoming Lt. Governor.**

June 2025

- **1st-submit club's annual election report**
- **25th-28th-Kiwanis International Convention, Pittsburgh, PA [Click Here](#)**

Halfway Through the Kiwanis Year!

Can you believe we're already halfway through the Kiwanis year? It's a great time to reflect on the impact we've made—and refocus on the goals still ahead.

✓volunteer hours

✓kids served

✓successful projects

Let's keep the momentum going as we continue making a difference for the kids in our communities!