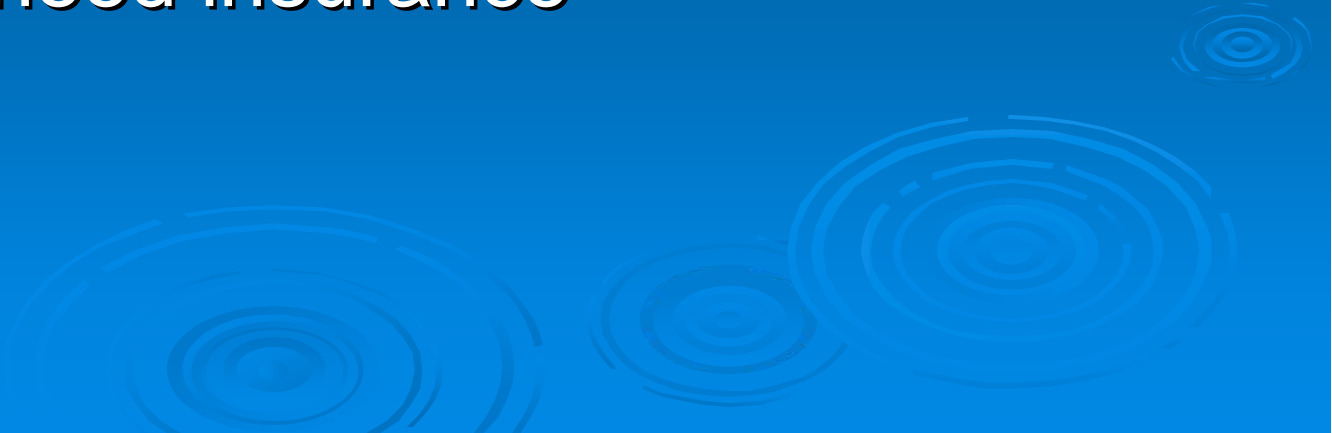


Insurance for Lake Organizations

When does your Lake Association
need insurance



Intro

- Who is Rob Krohlow and the Horton Group
 - Insurance for Public Entities
- Why do Lake Organizations need Insurance
 - What kinds of Activities is your Organization involved in
- What is the Difference between Lake Districts and Lake Associations where Insurance comes into play
 - How do State Statutes determine Insurance Needs

Special Event

- One Day or Weekend Event
 - Fourth of July
 - Parade
 - Fireworks
 - Selling Alcohol
- Fishing Derbys
- Regattas
 - School

Insure or Self Insure



Education

- Distributing information about invasive weeds at boat landings
 - By Employees
 - Workers Compensation
 - Liability
 - By Volunteers
 - Liability
 - Property Damage
 - Bodily Injury
 - Injury to your Volunteer

Insure or Self Insure



Weed Control

➤ Harvesting Weeds

- Are you harvesting weeds with owned weed harvesters and employees?
 - Property Insurance
 - Scheduled Equipment
 - Workers Compensation
 - Employees vs. Subcontracted
 - Damage to property caused by your weed harvester.

Weed Control Cont.

➤ Chemical Application

- Use of DNR approved chemical applicators
 - Certificate of Insurance
 - Liability
 - Damage to private property by drift
 - Alleged damage to ecosystem by chemical treatment
 - Workers Compensation

Directors & Officers Liability

Public Officials Liability

- Officers and Board Insurance
 - State Statute
 - Homeowners Insurance
 - In writing from your agent
- WI Lakes Association Blanket Directors & Officers Liability
 - 1,000,000 limit
 - \$550 per year
- Lake District
 - Dredging
 - Bouys
 - Water Testing

Insurance For Lake Organizations

➤ Property

- If you own property
 - Self insure
 - Obtain insurance to cover the physical damage to your property.

➤ Liability

- General
- Directors & Officers or Public Officials
- Liquor Liability

➤ Auto

- Owned autos, trailers
- Hired & non-owned auto

Insurance For Lake Organizations Cont.

➤ Workers Compensation

- WI State Statute Sec. 102.04 requires lake districts to purchase workers compensation insurance. It defines a lake management district as an employer and further defines elected officials as employees
- Lake associations are not required to purchase workers compensation insurance unless they have employees. They should however, be careful to obtain certificates of insurance wherever applicable. This is true for districts as well.