

Insurance Protection for Lake Organizations

Wisconsin Lakes Convention
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The Horton Group
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Agenda

- Who Is The Horton Group
 - History with public entities
- Why Do Lake Organizations Need Insurance
 - What do you own & what do you do?
- What Types Of Coverage Are Available?
- Difference Between Lake Districts And Lake Associations Where Insurance Comes Into Play
- Potential Claims
- Q &A

Does your Organization...?


- Own, rent or lease a building or structure?
- Own or lease contents or equipment?
- Own or operate watercraft?
- Own or operate vehicles? Permit or expect the use of personally-owned vehicles for organization business?
- Enter into contracts?
- Have elected or appointed officers/officials?
- Promise to indemnify your officers/officials?
- Host fundraisers or special events (picnics, dinners, parades, holiday celebrations, regattas, fishing derbies, etc.)?
- Sell alcoholic beverages?
- Provide fireworks displays?
- Hold public meetings? In owned or non-owned locations?

Does your Organization...?

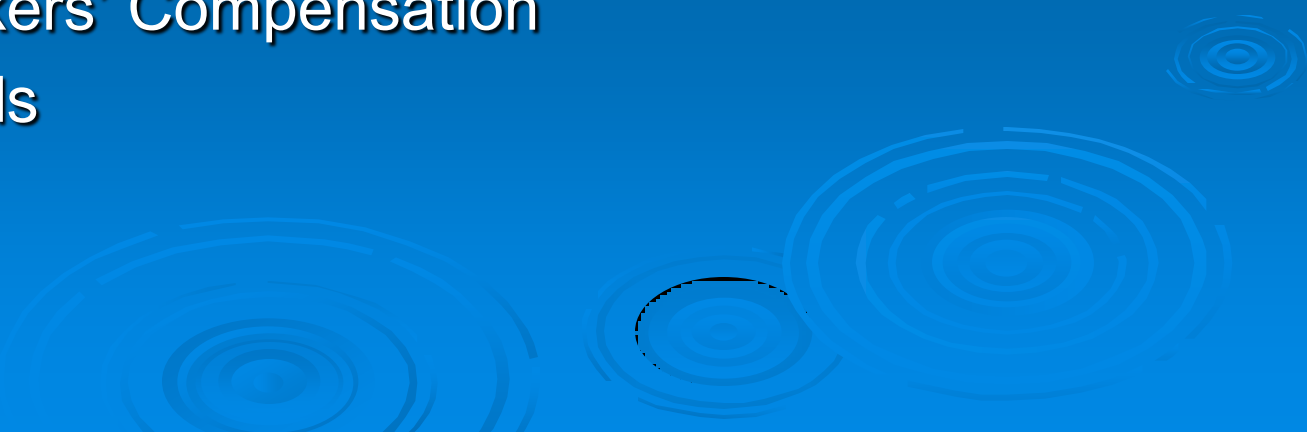
- Intend to cover the liability of volunteers acting on your behalf?
- Provide any instruction to the public? On shore or water?
- Erect or maintain signage? Set buoys?
- Patrol a lake?
- Treat or harvest weeds? Dredge?
- Have any employees?
- Have financial assets to protect from theft or loss?
- Require any official or employee to be bonded?
- Engage in other activities?

All of the above exposures can be addressed via insurance or bond products...

Types of Products/Coverage available to Lake Organizations

- Property Insurance for buildings, structures, contents
 - Inland marine insurance for equipment
 - Hull coverage for watercraft
 - Crime coverages / Employee Dishonesty
 - Watercraft liability for operation of boats & weed harvesters
 - Auto insurance for liability and physical damage of owned or non-owned vehicles
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Types of Products/Coverage available to Lake Organizations

- General Liability for premises, operations, products
 - Liquor Liability
 - Pollution Liability
 - Law Enforcement Liability
 - Directors & Officers Liability / Public Officials Liability
 - Workers' Compensation
 - Bonds
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Key differences between districts and associations

Insurance-related considerations for public entities vs. other non-profit groups

- Different statutory immunities and protections
- Availability of tailored insurance programs
- Expectations from your public profile
- Tax revenue vs. Dues revenue
- Different treatment under Work Comp statute S102

Workers' Compensation

- WI Statute S102.04 (1)(a) defines a lake district as an employer for WC purposes. S102.07 provides the basis for district officials to be treated as employees for WC purposes.
- Lake associations are not required to purchase workers compensation insurance unless they have employees. See S102.04 (1)(b) for threshold.
- Both entity types should be conscious of obtaining certificates of insurance whenever subcontractors are used.

Sources of Common Claims/Allegations

- Vehicle accidents
- Boat-to-boat damage
- Damage to property from weed harvesting/treatment
- Damage to building/structure/contents
- Lake patrol incidents
- Condition of docks or premises leads to injury
- Slip & Fall by visitors / incidents at special events
- Injury to employees, volunteers or subcontractors
- Illegal Discrimination

Have you experienced others?

How to get help

- Identify any insurance coverage you purchase today.
- Update your inventory/awareness of owned assets, plus items you are otherwise responsible for. Same for your activities & operations...
- Review above with your current insurance agent or an agency with knowledge of lake organizations.
- Consciously choose whether to insure or self-insure your exposures. Avoid decision by indecision.
- You may have legal issues/questions that warrant a consultation with an attorney.

Q & A

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