

# Insurance Protection for Lake Organizations

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# When Do Lake Organizations Need Insurance

## 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?
- 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?

# Does your Organization...?

- Provide fireworks displays?
- Hold public meetings? In owned or non-owned locations?
- 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?


# Education

- All of the exposures from the previous two slides can be addressed via insurance or bond products

Insure or Self Insure



# Types of Products/Coverage available to Lake Organizations

- Property Insurance for buildings, structures, contents
  - Inland marine insurance for equipment
  - Hull coverage for watercraft
  - Crime coverage / 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

# Q & A

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