

Monthly Wisconsin Lake Org Chats

Monthly chats, tentative topics include...

- Organizational Capacity (Jan. 2025)
- Communicating Effectively Using Email (Feb. 2025)
- Annual Meetings (March 2025)
- Budgets & Priorities (April 2025)
- Finances (May 2025)
- Committees (June 2025)
- Lake District Boundaries (July 2025)
- Membership (August 2025)
- Insurance (September 2025)
- Grants
- Countywide Orgs
- Succession Planning

Goal: Introduce important & timely topics to the lake organization community in Wisconsin in a fun and engaging way while pointing the way to additional resources.



Episode 9: Insurance

Eric Olson, Director
Extension Lakes,
University of Wisconsin-Stevens Point

Sara Windjue, Leadership and Capacity Development Specialist
Extension Lakes,
University of Wisconsin-Stevens Point

Peter Jensen, Eagle Spring Lake Management District, Waukesha
County

Dave Quady, Sand Lake Association,
Rusk County

Mike Engleson, outgoing Executive Director, Wisconsin Lakes



Who needs insurance?

- Do you have board members/commissioners?
- Do you organize events and coordinate projects?
- Do you have paid staff?
- Do you have equipment?
- Do you have buildings and/or property?
- Do you have volunteers?



Civil Rights Liability & Discrimination

Constitutional or civil rights violations

Board member or commissioner must have been acting in an official capacity

Damages

- Compensatory

- Punitive

- Attorney's fees

Complex cases - Can be VERY expensive!

Do Lake District Boards Need to Carry Worker's Compensation Insurance?

- Yes! All government officials are defined as employees in state law
- Does not matter if commissioners are paid or not
- Appointed commissioners are typically included in the WC policies of county or municipality
- When shopping for providers, be clear about the roles that commissioners play - typically, clerical classification

102.07 Employee defined. “Employee” as used in this chapter means:

(1) (a) Every person, including all officials, in the service of the state, or of any local governmental unit in this state, whether elected or under any appointment or contract of hire, express or implied, and whether a resident of the state or employed or injured within or without the state. The state and any local governmental unit may require a bond from a contractor to protect the



APPENDIX F: CLEAN BOATS, CLEAN WATERS



Clean Boats, Clean Waters Factsheet

Clean Boats, Clean Waters (CBCW) is an aquatic invasive species (AIS) prevention subprogram through which volunteer or paid staff conduct boat and trailer inspections and educate boaters on how to prevent the spread of AIS at boat landings. CBCW grants provide reimbursement to eligible sponsors for eligible expenses associated with conducting a watercraft inspection program to prevent the introduction of AIS in Wisconsin's surface waters or limits the spread of AIS that may already be present.

****REV**** WHAT ARE ELIGIBLE EXPENSES?

Inspection time (200 hours) can be used at a pair of landings, either on the same lake or on two different lakes. Or you can spend the entire 200 hours of inspection time at one landing. One grant application can target up to 6 individual landings or up to six pairs of landings, or a combination of single and paired landings not to exceed 12 landings total. Eligible expenses are strictly limited to the following:

- Payment to watercraft inspectors
- In-kind donation of volunteer inspector hours are eligible as local match only (not a reimbursable expense)
- Paid time spent entering hours into [Surface Water Integrated Monitoring System \(SWIMS\) database](#)
- Paid time spent on the administration of the program; if administration conducted by a volunteer their time can only be used as local match
- Paid time spent at CBCW workshops or training
- CBCW clothing or supplies from Extension Lakes
- Workman's Compensation [insurance](#)

Note: Mileage, signage, trash management, port-a-potties, association dues, conference attendance, park/parking passes, postage, and supplies for decontamination are not eligible expenses and cannot be used as match.

Liability for Accidents and Worker's Compensation Insurance

organization's website can help to share the opportunity with your members. Online job boards are also a great place to post job announcements.

DO I NEED WORKER'S COMPENSATION?

The DNR cannot advise on if an organization needs worker's compensation [insurance](#). Typically, groups contract out CBCW inspections to another organization, have worker's compensation already, or buy insurance from a private insurance company. If you do need to purchase worker's compensation insurance, you can contact local private insurance companies to find an insurance agent to assist you in applying. It is an eligible expense for reimbursement on CBCW grants. The [Department of Workforce Development website](#) has Worker's Compensation information for Wisconsin.

CAN I STAFF MORE THAN ONE INSPECTOR AT A LANDING AT ONE TIME?

Yes, you can pay more than one inspector at the landing at a time, and there is no limit to the number of inspectors at a landing at one time. For example, if two people were at the same landing doing inspections at the same time for four hours, you would be able to pay both inspectors and record that on your reimbursement request. These inspectors would combine the data they collect



Class Code Search

Results for Class Code: **8810** [\[Copy link\]](#)Description: **CLERICAL OFFICE EMPLOYEES NOC**Industry Group: **Office and Clerical**Status: **Active**[\[Hide/Show Full Class Code Description\]](#) [\[View Graph of Code 8810\]](#)[Print Page](#)[New Search](#)

- **CLERICAL OFFICE EMPLOYEES NOC** - Applies to employees engaged exclusively in record keeping, correspondence, filing, telephone sales, data entry or word processing, copy or fax machine operations, unless the insured is in the business of making copies or faxing for the public, and other general office work. If such an employee has any other duty, the total payroll of that employee shall be assigned to the highest rated classification of operations to which the employee is exposed. Physical separation of clerical functions is not required. Code 8810 does not apply when the basic classification wording includes clerical employees.
- **AUTO LIVERY ANSWERING SERVICE, TAXI CAB STATION**
- **BUS TERMINAL OPERATIONS-TICKET AGENTS & INFORMATION CLERKS**
- **COMPUTER SYSTEM DESIGNERS OR PROGRAMMERS EXCLUSIVELY OFFICE**
- **DRAFTING EMPLOYEES** - Applies to employees engaged exclusively in drafting and confined to office work. The entire payroll of any such employees exposed to any other operations shall be assigned to the highest rated classification of operations to which they are exposed.
- **MICROFILM - NO DEVELOPING EQUIPMENT**
- **MUSEUM-PUBLIC - PROFESSIONAL EMPLOYEES & CLERICAL**
- **PHOTOGRAPHERS - NEWSPAPER - COMPOSITION**
- **PUBLIC LIBRARY OR MUSEUM PROFESSIONAL EMPLOYEES & CLERICAL**
- **RACETRACK OPERATION HORSE OR DOG PARI-MUTUEL CLERKS, CASHIERS, AND CLERICAL OFFICE EMPLOYEES**
- **TELEPHONE ANSWERING - NO SERVICE & REPAIR**

Effective Date	Expiration Date	Rate	Minimum Premium
10/01/2025	-	\$0.16	\$249.00
10/01/2024	9/30/2025	\$0.16	\$249.00
10/01/2023	9/30/2024	\$0.17	\$251.00



Directors and Officers Insurance

Directors and officers (D&O) liability insurance protects the personal assets of corporate directors and officers, and their spouses, in the event they are personally sued by employees, vendors, competitors, investors, customers, or other parties, for actual or alleged wrongful acts in managing a company.

A benefit to a lake association of joining Wisconsin Lakes (Wisconsin Association of Lakes) is eligibility for Directors and Officers Insurance through an umbrella policy Wisconsin Lakes has negotiated with Horton Group, an insurance provider with Wisconsin roots.



Auto Insurance & Inland Marine Coverage

Auto and vehicle insurance

Cars

Trucks

ATV on Highways

Comprehensive vs.

Liability

Inland Marine

Harvesters

Watercraft

Docks

Other equipment



Property Insurance

- Storage and other fixed structures
- Fire and Wind Damage
- Water damage / flood insurance
- Only get what you need
- Actual Cash Value (ACV) vs. Replacement
- Increased cost of compliance



Who can be sued?

ANYONE CAN BE SUED FOR ANYTHING!

Attorney's fees, court costs, witness fees, etc. may be costly to prove that you are not liable or cannot be sued!

Protections Against Liability

Risk Management

Insurance

Planning and
Documenting

Incorporating

Waivers (???)

Training and
Practices and Stay
Up to Date



Selecting an Insurance Company



- Don't get overwhelmed
- Identify your needs
- Find a good agent with multiple carriers
- Work with your agent to obtain quotes and coverage options
- Review carriers for complaints
- Review your needs and carriers periodically

Next steps - things to think about:

- Don't get more than you need.
- Shop around for insurance types/costs to fit your organizational needs.
- Know who owns the equipment and property you use.
- Understand your coverage limitations.
- Understand what to do when things go bad.
- Follow all legal and carrier reporting policies.

Coming next month...

Grants



Please let us know what you think of these monthly lake org video chats. We appreciate your feedback and thank you for your time.

[Monthly Lake Organization Video Chats](#)