



RISK MANAGEMENT PLAN

Mission Statement: Assistance League® of Salt Lake City is a non profit organization whose volunteers improve the lives of children and adults in our community through hands-on philanthropic programs.

The Risk Management Plan contains an analysis of likely risks which could impact the organization as well as mitigation/elimination strategies to help avoid or minimize negative outcomes; it is an approach to problem solving which includes the following options: **accept** risk and take the chance that a negative outcome will occur; **avoid** risk through changing plans to prevent a foreseeable problem from arising; **mitigate** risk – lessen its impact through intermediate steps; and **transfer** risk – outsource risk to a third party that can manage the outcome.

Area of Risk	Committee or Person Responsible	Strategy
Insurable Risks		
Personal Injury – Members <ul style="list-style-type: none"> Injury from falling objects in both OSB and Thrift Slips and falls, etc. Major lawsuit from one of the above Fire Flood Burglary Loss of income from the above 	Board, Thrift Shop, Programs	<ul style="list-style-type: none"> Call 911 for assistance Insurance – In case of injury, complete Incident Report, send to Craig Niebuhr and let him contact injured party. Do not tell injured party that our insurance will cover their medical costs. Policy provides \$5,000 premise medical regardless of fault; there is also coverage up to the \$1,000,000/2,000,000 General Liability limit. Note: Injured party's insurance pays first except if insured by Medicare Fire Drill Training – planned for summer Fire Extinguisher Training – planned for summer Emergency meeting plans/Evacuation plans – in place Members educated on how to deal with burglary – in place; police presentation Members educated on use of alarms and panic buttons – ongoing Housekeeping issues – keep aisles clear to prevent tripping; limit how high boxes can be stacked (4-5 boxes max) – ongoing Keep hallways clear for fire exits – ongoing How to deal with mentally imbalanced people in the store – call 911, ongoing Peak Security a deterrent – in place Minimize number of bank deposits Security lighting a deterrent – in place Parking lot maintenance, snow removal and salting to prevent ice formation – ongoing Resale of donated items – Donated items are evaluated for potential safety and health hazards and are not put on the floor for sale if they pose any danger to our customers – ongoing
Personal Injury – non-members: clients, customers, employees and outside volunteers <ul style="list-style-type: none"> Fire Injury from falling objects in both OSB and Thrift 	Board, Thrift Shop, Programs	<ul style="list-style-type: none"> Call 911 for assistance Insurance – In case of injury, complete Incident Report, send to Craig Niebuhr and let him contact injured party. Do not tell injured party that our insurance will cover their medical costs. Policy provides \$5,000 premise medical regardless of fault; there is also coverage up to the \$1,000,000/2,000,000 General Liability limit. Note: Injured party's insurance pays first except if insured by Medicare

<ul style="list-style-type: none"> • Slip and falls • Burglary • Dental clients 		<ul style="list-style-type: none"> • Keep aisles clear to prevent tripping etc. – ongoing • Snow and ice removal to prevent slip and fall – ongoing • Training for members dealing with children and the elderly – in place • Negligent Referral Insurance – in place • All dentists checked through Dept. of Professional Licensing - ongoing • All dentists sign contract indicating current malpractice policies on file in our office - ongoing
Property Damage <ul style="list-style-type: none"> • Fire, flood, wind, earthquake, vandalism 	Board	<ul style="list-style-type: none"> • Insurance – We are covered except for earthquake – in place • Insurance - Up to total of \$60,000 business income if Thrift Shop property is destroyed – in place • Insurance – Coverage increases during peak season (OSB inventory) – in place
Product Liability	Board, Thrift Shop	<ul style="list-style-type: none"> • Insurance – Covered up to policy limit of \$1,000,000/2,000,000 General Liability Insurance – in place • Resale of donated items: Donated items are evaluated for potential safety and health hazards and are not put on the floor for sale if they pose any danger to our customers - ongoing
Embezzlement	Board	<ul style="list-style-type: none"> • Insurance – policy provides up to \$50,000 for employee theft with a \$500 deductible in place • Double signatures on checks – in place • Reconciliation of daily earnings at Thrift Shop – in place • Whistleblower Policy in place and signed by all members – ongoing
Automobile Claims	Board	<ul style="list-style-type: none"> • Insurance – coverage is \$1,000,000/2,000,000 for non-owned and hired auto – in place • Proper lighting and marking of parking lot – in place and to be updated in 2022 • Snow and ice removal - ongoing
Dramshop Liability	Board	<ul style="list-style-type: none"> • When we buy alcohol which is served at another establishment (e.g. Cottonwood Club), the servers will have TIPS training and the establishment will have Dramshop Insurance - ongoing • When we serve alcohol at the Chapter House, we need to be responsible and monitor consumption. However, there is a “Social Host” exception in Dramshop which would prevent our organization from being sued. In addition, per our agent: “There is coverage under the policy as long as the alcohol being served is incidental to the function. If there is more to the alcohol being served other than incidental, you can purchase additional insurance.” - ongoing • All alcohol (open and unopened bottles) will be removed from the refrigerator in the Chapter House and Thrift Shop after each event where alcohol is served and be Removed the building(s).
Impropriety with children or the elderly - OSB, Act III, Book Bank	Programs	<ul style="list-style-type: none"> • Insurance – There is no exclusion in the policy, which means that, if there were a claim, this would probably be covered unless an actual crime had been committed – in place • Policies in place for each program re: appropriate training provided for dealing with clients; training is ongoing • Protected person policy adopted. Background checks are done on all Board and new members.
Thrift Shop – interruption of	Board	<ul style="list-style-type: none"> • Interruption of business is covered for 60K (4 – 6 weeks down time) – in place

business		
Uninsurable Risks		
Public Relations <ul style="list-style-type: none"> Loss of good name in the community 		<ul style="list-style-type: none"> Education of members – ongoing President is spokesperson for the organization and point of contact for the media –ongoing. Social media policy is in place. Conflict of Interest Policy in place and signed by all members – ongoing Conflict of Interest Policy in place and notification required by Board.
Protection of non profit status	Entire membership	<ul style="list-style-type: none"> Finance policy - in place Resource Development policy in place for fundraising – in place Training given to members concerning self-dealing - ongoing Every member has a Conflict of Interest Policy signed and on file to prevent self-dealing or other infringement – in place Licenses, permits etc. are updated as required - ongoing
Thrift Shop – theft of assets	Board, Thrift Shop	<ul style="list-style-type: none"> Building alarms and security response from PEAK alarm – in place Buildings were re-keyed in 2010 and a list of key holders is on file – in place Video surveillance system in place in Thrift Shop – ongoing Plans to reduce shoplifting - ongoing
Breach of Privacy <ul style="list-style-type: none"> Roster Member info on web site 		<ul style="list-style-type: none"> Donor information and member roster are considered proprietary – in place Old rosters are shredded – in place Website member area is password protected – in place Financial information is not stored on chapter website – in place Website platform is current and security is updated – in place Cyber Insurance policy in place.