



London Friendship Quilters Guild Risk Management Plan

The London Friendship Quilters Guild is currently an unregistered, informal, not-for-profit organization. The Guild holds \$2 Million Commercial General Liability Insurance and \$1 Million Management Liability Insurance for Directors and Officers purchased through the Canadian Quilters Association umbrella insurance policy that is renewed on an annual basis. CQA has provided a coverage summary sheet that is normally posted on their website but can be asked for via their current contact. For questions about the policy call Michael King, CapriCMW Insurance at 905-841-8200.

While this level of coverage is probably adequate for most events or accidents, there is a risk that a major event or disaster could result in a libel suit against the Guild which could exceed the \$2 million coverage, the costs of which could be attributed to the Officers of the Guild.

In order to mitigate potential for accidents during our meetings, workshop and other events, the Executive has undertaken a number of steps to identify potential risks and strategies for mitigating the Guild's potential exposure to risk. The following "Risk Management Strategy", prepared and approved by the Executive, identifies potential risks, and strategies for mitigating the Guild's potential exposure to risk.

This Risk Management Strategy will be reviewed and updated as required by the Executive annually.

Risk Management Strategy

Type of Risk	Level of Risk Exposure	Mitigations		Date for implementation	In place & monitored
		By Guild Executive	By Guild Members		
Compliance	<ul style="list-style-type: none"> High 	<ul style="list-style-type: none"> Ensure compliance with all federal, provincial & municipal laws/acts as provided by the facilities that we rent 	<ul style="list-style-type: none"> Support the Executive in ensuring compliance 	<ul style="list-style-type: none"> Ongoing 	<ul style="list-style-type: none"> Yes
	<ul style="list-style-type: none"> High 	<ul style="list-style-type: none"> Ensure compliance with the Freedom of Information Act. If a member does not want personal information published: <ul style="list-style-type: none"> The members contact details are excluded when list is sent to members All emails to be sent using 'bcc' 	<ul style="list-style-type: none"> Answer membership form question "Do we have permission to include your contact information on our confidential Member Contact List" 	<ul style="list-style-type: none"> Annually 	<ul style="list-style-type: none"> Yes
	<ul style="list-style-type: none"> High 	<ul style="list-style-type: none"> Regular review of Constitution and policies & required amendments 	<ul style="list-style-type: none"> Approve changes to Constitution and policies 	<ul style="list-style-type: none"> 2027-2028 	<ul style="list-style-type: none"> Yes
	<ul style="list-style-type: none"> Moderate 	<ul style="list-style-type: none"> Schedule elections, annual report, and audit review 	<ul style="list-style-type: none"> Approve annual report & audit review, and vote during elections 	<ul style="list-style-type: none"> Annually 	<ul style="list-style-type: none"> Yes
	<ul style="list-style-type: none"> Moderate 	<ul style="list-style-type: none"> Submit committee reports to Executive at end of each term for incorporation into Annual Report 	<ul style="list-style-type: none"> Review copy of reports on secured membership portal of Guild website 	<ul style="list-style-type: none"> Annually 	<ul style="list-style-type: none"> Yes

Financial Sustainability	<ul style="list-style-type: none"> • High • High 	<ul style="list-style-type: none"> • Develop yearly operating budgets • Continue to build reserve fund to cover depreciation costs for equipment, rental increases and possible relocation of meeting 	<ul style="list-style-type: none"> • Approve budgets • Approve designation of funds for unplanned expenditures and emergencies 	<ul style="list-style-type: none"> • Annually • Annually 	<ul style="list-style-type: none"> • Yes • Yes
Strategic	<ul style="list-style-type: none"> • High • High • Moderate • High 	<ul style="list-style-type: none"> • Strengthen community awareness of the Guild and its activities with the general public and other area guilds via website and local community contact resources • Develop and deliver effective programs for our members • Conduct and analyze regular member surveys • The Executive will encourage an atmosphere of mutual respect and tolerance among members and guests 	<ul style="list-style-type: none"> • Participate in programs • Participate in members surveys and assessments • Be respectful of others 	<ul style="list-style-type: none"> • Annually • Annually • Annually • Ongoing 	<ul style="list-style-type: none"> • Yes • Yes • Yes • Yes
Operational Awareness of physical risks during meetings and workshops and promote precautions and training with members and guests	<ul style="list-style-type: none"> • High 	<ul style="list-style-type: none"> • Establishment of recommended safety procedures: <ul style="list-style-type: none"> • Caution at entry doors when carrying heavy items to meetings • Tape cords (extension cords, irons, microphone) and warn guests of their locations • Use white glove ladies for quilt display vs setting up heavy quilt rails or use of ladders 	<ul style="list-style-type: none"> • Observe and follow all recommended safety procedures during all guild sponsored events, including but not limited to meetings, workshops, and retreats • Sign attendance sheet at each guild function as per the fire chief instruction 	<ul style="list-style-type: none"> • Ongoing 	<ul style="list-style-type: none"> • Yes

		<ul style="list-style-type: none"> • Warnings on hot beverage servers and hot irons. Turn off well before end of meetings too cool before storage • Awareness of safety protocols at any facility a guild function is held (includes but not limited to emergency procedures, location of first aid box, defibrillator, fire extinguisher, emergency contacts, etc.) • Announce safety protocols at first guild meeting of the year, publish in newsletter, and post on website • For guild events, not limited to workshops, retreats, etc. include safety protocols as part of housekeeping items 			
		<ul style="list-style-type: none"> • Include a standard disclaimer clause to membership renewal form regarding risk and liability 	<ul style="list-style-type: none"> • Sign disclaimer on membership renewal form 	<ul style="list-style-type: none"> • Annually 	<ul style="list-style-type: none"> • Yes