ALLIANCE WEBINAR

Managing Local Chapter Liability Related to COVID-19 FRATERNAL Please stand by... ALLIANCE

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Managing Local Chapter Liability Related to COVID-19



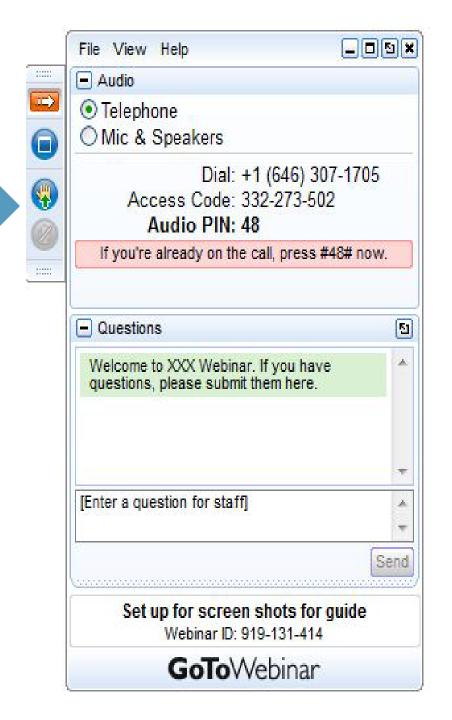
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Participate by "raising your hand"



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Managing Local Chapter Liability Related to COVID-19

Presented by Todd Martin

July 13, 2020







Agenda

- What are the Theories for Covid-19 Liability?
- Chapter Liability Issues
- General Arguments Against Liability
- Specific Ideas for Helping Minimize Chapter Liability Risk

6



What Are Theories for COVID-19 Liability?

- Torts Negligence or similar
- Duty of care to an individual
- Failed to meet the duty of care
- Caused injury
- Statutory Violation specific mandate

7



Chapter Liability Issues

- Chapters separate entities from the parent society (generally unincorporated associations under state law)
- Chapters operate through chapter officers and members
- Chapter liability does not necessarily pass through to parent society but plaintiffs may argue against separation
- May be other theories to try to connect the society



General Arguments Against Liability

- No duty
 - Someone else responsible
 - Assumption of risk/ waiver
 - Immunity
- Met duty
- No causation

9



Specific Ideas for Helping Minimize Chapter Liability Risk

- Prohibition of in-person events
- Making available alternatives to in-person events
- Requirements/ guidelines/ communications about best practices
 - CDC guidelines
 - Local mandates
 - Other best practices
- Holding events in places equipped to manage risk



Specific Ideas for Helping Minimize Chapter Liability Risk

- Participant Communications
 - Instructions
 - Warnings
 - Disclaimers
 - Waivers
- Insurance
- Monitor and communicate as conditions change
- Document reasonable procedures
- Other ideas?

Thank You

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UPCOMING EVENTS Alliance Virtual Roundtables & Webinars

July 15 | 11:15 AM CDT

Webinar - Monthly Compliance Update & Discussion

July 29 | 11:15 AM CDT

Virtual Roundtable - Fraternal Distribution in a Remote Environment

- Sales volume discussion (first quarter; by product; by region)
- Providing representative with the right tools; education, motivation
- Outlook for 4th quarter
- What have you learned? What has surprised you about your field force in this difficult time?



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for future topics.

