

# ASSOCIATION LIABILITY

# Potential Liability

- Endorsements
- Publishing
- Anti-Trust
- Hotels
- Meetings/Events
- Music Licensing
- ADA
- Contracts
- Hiring/Firing
- Workers Compensation
- Discrimination
- Embezzlement
- Volunteers
- Chapters
- Technology
- Certification
- Property
- Intellectual Property
- Business Interruption
- **Personal Injury**
- **Alcohol**

# Minimize Meeting Liabilities

- Personal Injury
  - Medical Emergency
  - Safety
  - Who is Responsible – MA or Hotel?
  - Hotel Contract
  - Have a Plan
- Alcohol
  - Off Site Event – Provide Transportation To and From
  - Have only Facility Personnel Serve – No Members
  - Set Hours for the Bar
  - Serve Food
  - Hotel Contract
  - Instruct Staff Not to Drink and Be on the Lookout for Intoxicated Guests
  - Provide Drink Tickets to Limit Consumption
  - Cash Bar

# Association Liability

- What You Need
  - Protection for
    - MA
    - Property
    - Volunteers
  - An informed and trusted insurance broker
    - Familiar with Federal and State insurance laws
    - Familiar with not-for-profit insurance needs

# WEF Resource

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# Resource Materials

- American Society of Association Executives
  - [www.asaenet.org](http://www.asaenet.org)
- Board Source
  - [www.boardsource.org](http://www.boardsource.org)