



# Region of York Quilters Guild

## Risk Management Strategy

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### **1. Introduction**

The Region of York Quilters Guild is incorporated with the Government of Ontario as a not-for-profit organization, and therefore required to have Directors and Officers Liability Insurance. The Guild is currently insured annually for \$2 Million Commercial General Liability Insurance and for \$1 Million Management Liability Insurance for Directors and Officers. This level of coverage is probably adequate for most events or accidents, but 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 Guild's Directors.

In order to mitigate the potential for accidents during our meetings, workshops, quilt shows 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 under several categories, along with strategies that will help mitigate the Guild's potential exposure to risk.

## Risk Management Strategy – Region of York Quilters Guild

Type of Risk	Level of Risk Exposure	Proposed Mitigations		Date for implementation or review	In place & monitored
		By Guild Executive	By Guild Members		
<b>Legal Compliance</b>	• High	<ul style="list-style-type: none"> <li>• Ensure compliance with all federal, provincial &amp; municipal laws, acts and related to registered non-profits</li> </ul>	<ul style="list-style-type: none"> <li>• Support the Executive in ensuring legislative compliance</li> </ul>	<ul style="list-style-type: none"> <li>• Ongoing</li> </ul>	<ul style="list-style-type: none"> <li>• Yes</li> </ul>
	• High	<ul style="list-style-type: none"> <li>• Regular review of Constitution and policies &amp; required amendments</li> </ul>	<ul style="list-style-type: none"> <li>• Approve changes to Constitution and policies</li> </ul>	<ul style="list-style-type: none"> <li>• 2025/2026</li> </ul>	<ul style="list-style-type: none"> <li>• Yes</li> </ul>
	• Moderate	<ul style="list-style-type: none"> <li>• Ensure compliance with Freedom of Information Act re publishing of members' personal information</li> </ul>	<ul style="list-style-type: none"> <li>• Provide permission to include personal info on membership list and photos on social media</li> </ul>	<ul style="list-style-type: none"> <li>• Annually</li> </ul>	<ul style="list-style-type: none"> <li>• Yes</li> </ul>
	• Moderate	<ul style="list-style-type: none"> <li>• Schedule elections, annual report and annual financial review</li> </ul>	<ul style="list-style-type: none"> <li>• Approve annual report &amp; financial statements, and vote during elections</li> </ul>	<ul style="list-style-type: none"> <li>• Annually</li> </ul>	<ul style="list-style-type: none"> <li>• Yes</li> </ul>
	• Moderate	<ul style="list-style-type: none"> <li>• Submit committee reports to Executive at end of each term for incorporation into Annual Report</li> </ul>		<ul style="list-style-type: none"> <li>• Annually</li> </ul>	<ul style="list-style-type: none"> <li>• Yes</li> </ul>
<b>Financial Sustainability</b>	• High	<ul style="list-style-type: none"> <li>• Develop balanced budgets that ensure compliance with definition of non-profit status</li> </ul>	<ul style="list-style-type: none"> <li>• Support the Executive as it implements the annual budget and program</li> </ul>	<ul style="list-style-type: none"> <li>• Annually</li> </ul>	<ul style="list-style-type: none"> <li>• Yes</li> </ul>
	• High	<ul style="list-style-type: none"> <li>• Continue to build reserve fund to cover depreciation costs for equipment, rental increase &amp; possible relocation of meeting space</li> </ul>	<ul style="list-style-type: none"> <li>• Approve designation of funds for unplanned expenditures and emergencies</li> </ul>	<ul style="list-style-type: none"> <li>• Annually</li> </ul>	<ul style="list-style-type: none"> <li>• Yes</li> </ul>
<b>Strategic</b>	• High	<ul style="list-style-type: none"> <li>• Strengthen community awareness of the Guild and its activities with the general public and other area guilds (website, media coverage)</li> <li>• Continue to generate positive news</li> </ul>	<ul style="list-style-type: none"> <li>• Support the Executive by promoting the Guild and its activities within the local community</li> </ul>	<ul style="list-style-type: none"> <li>• Website</li> <li>• Social Media</li> <li>• Media updates</li> </ul>	<ul style="list-style-type: none"> <li>• Yes</li> <li>• Yes</li> </ul>

	<ul style="list-style-type: none"> <li>• Moderate</li> <li>• Moderate</li> </ul>	<p>in local media</p> <ul style="list-style-type: none"> <li>• Develop and deliver effective programs for our members;</li> <li>• conduct and analyze regular member surveys and evaluations</li> <li>• Ensure collegial relations &amp; respect among members and guest</li> </ul>	<ul style="list-style-type: none"> <li>• Participate in member surveys and assessments</li> <li>• Members and guests will be respectful and courteous at all guild activities</li> </ul>	<ul style="list-style-type: none"> <li>• Ongoing</li> <li>• Ongoing</li> </ul>	<ul style="list-style-type: none"> <li>• Yes</li> <li>• Yes</li> <li>• Yes</li> </ul>
<p><b>Operational</b> Awareness of physical risks during meetings, workshops and quilt shows. Safety procedures will be discussed with members and guests</p>	<ul style="list-style-type: none"> <li>• High</li> </ul>	<ul style="list-style-type: none"> <li>• Caution at entry doors when carrying heavy items to meetings</li> <li>• Tape cords (extension cords, irons, microphone) and warn guests of their locations</li> <li>• Consider using white glove volunteers vs setting up heavy quilt rails or use of ladders</li> <li>• Warnings on hot beverage servers and hot irons. Turn off appliances well before end of meetings to cool before storage</li> <li>• Become aware of safety protocols at meeting locations - emergency procedures (Sign in/out, meeting location in case of evacuation, first aid assistance, location of first aid box, defibrillator, fire extinguisher, emergency contacts, etc and investigate training on their use)</li> <li>• Add a standard disclaimer clause to membership renewal form regarding risk and liability</li> <li>• Review need for property insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Observe and follow all recommended safety procedures during meetings, workshops and quilt shows</li> <li>• Sign attendance sheet at each meeting, as per fire regulations</li> <li>• Sign disclaimer on membership renewal form</li> </ul>	<ul style="list-style-type: none"> <li>• Ongoing</li> <li>• Annually</li> <li>• Annually</li> </ul>	<ul style="list-style-type: none"> <li>• Yes</li> <li>• Yes</li> <li>• Yes</li> </ul>