



COMMITTEE CHAIR DISTRICT 4 BOARD REPORT
SEPTEMBER 19, 2020

From:	Risk Management Committee
Date:	September 8, 2020

Facts (Information)	This section can contain activities since last report, factual information to be brought to the Board regarding issues from Clubs or Committees, other matters. If the report is a follow-up report, refer to the date, title and decisions of the previous report.
	Risk Management Committee will be composing a draft D4 RM Manual that will contain Information on:
	Archive Policy, Branding Identity Policy, Conflict of Interest Policy, Copyrighting Guide, Data Protection Policy, Electronic Communication Guide and Policy, Privacy Policy, Conflict of Interest, Travel Safety
	Appendix: Risk Management Checklist, Matrix for evaluation, Conflict of Interest Declaration, Data Protection Policy Form (Club Use Only)
	As the Committee begins its work, there will probably be other risk management issues unearthed.

For September's D4 Board Report, please submit the following information if applicable.

- Names and Clubs of Committee Members if applicable.
- Goals of your Committee.
- Have you met with your committee? When?
- Club Activity – Have you met with Club Chairs? If so, list name and contact information.
- Highlights/Challenges
- Supporting Documentation (List any attachments to be considered as part of this report.)

Goals of Your Committee for the Biennium	To create an initial draft of D4 RM Manual
1. Collect documents for inclusion in manual	September 2020
2. Review and revise for D4	September to December 2020
3. Create a draft for D4 Board for approval by D4 Board	January 2021

Names of Committee Members and Club	
Margaret Geare	eClub of Canada 1
Marion and Dan McGill	eClub of Canada 1

Highlight/Challenges (these are your observations)
Highlights:
Committee has collected and reviewed all Policy documents named in the RM Checklist
Completed the review of ZI Example Risk Management Checklist
Created a draft D4 Risk Management Checklist for review by the Board
Challenge:
ZI has created policies named in RM Checklist – Does the D4 Board want to bring the documents in line with D4 requirements or continue with the ZI Policy and Guides?
Will RM have a location on the D4 website under Committees?
Can RM and Policy documents be located on website under Club Business/Club Executive Information too?

Supporting Documentation (list any attachments to be Considered as part of this report)	Revised D4 Risk Management Checklist for approval ZI Example Risk Management Checklist for reference RM Review by Committee with Rationale and Questions (5 documents) <ul style="list-style-type: none"> • Statements in Red on Revised RM checklist, the Committee wants clarification on relevance
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Example Risk Management Checklist for Clubs

RISK MANAGEMENT CHECKLIST FOR CLUBS		Date	
Club President Name		Email	
Zonta Club Name		No. of Club Members	Area
		District	
GOVERNANCE RISK		YES	NO
1.	The constitution of our club is clearly understood and agreed by the members	<input type="checkbox"/>	<input type="checkbox"/>
2.	Our club adopted club bylaws in accordance with the Bylaws of Zonta International	<input type="checkbox"/>	<input type="checkbox"/>
3.	Our club bylaws are up to date. Bylaws were last updated on _____	<input type="checkbox"/>	<input type="checkbox"/>
4.	Our club has procedures written down in a Club Internal Control Manual . Last updated _____	<input type="checkbox"/>	<input type="checkbox"/>
5.	The Club Internal Control Manual identify the responsibilities of officers, directors and committee chairs	<input type="checkbox"/>	<input type="checkbox"/>
6.	Our club take meeting minutes of each meeting and keep them safe and password protected	<input type="checkbox"/>	<input type="checkbox"/>
7.	Our club has a conflict of interest policy	<input type="checkbox"/>	<input type="checkbox"/>
8.	Our club has a long range succession plan for officers, directors and committee chairs	<input type="checkbox"/>	<input type="checkbox"/>
9.	Our club has leadership training on the agenda	<input type="checkbox"/>	<input type="checkbox"/>
10.	Our club has a board member responsible for risk management	<input type="checkbox"/>	<input type="checkbox"/>
11.	Our club has regular board meetings, at least 4 per biennium	<input type="checkbox"/>	<input type="checkbox"/>
OPERATIONAL RISK		YES	NO
12.	Our club has at least 15 members and a healthy recruitment	<input type="checkbox"/>	<input type="checkbox"/>
13.	Our club has less than 7 members and is at risk to be disbanded	<input type="checkbox"/>	<input type="checkbox"/>
14.	Our club is handling member data strictly in accordance with data protection legislation	<input type="checkbox"/>	<input type="checkbox"/>
15.	All club members have given their consent for Zonta International to store their data on servers in USA	<input type="checkbox"/>	<input type="checkbox"/>
16.	Our club has written archiving procedure for documents and artifacts, including electronic folders	<input type="checkbox"/>	<input type="checkbox"/>
17.	Club procedure for invoice approval and payment of costs is being adhered to	<input type="checkbox"/>	<input type="checkbox"/>
18.	Member can only claim expenses against receipt	<input type="checkbox"/>	<input type="checkbox"/>
19.	A club budget is done every year and the annual member fee is based on the budget	<input type="checkbox"/>	<input type="checkbox"/>
20.	The club costs exceed the budget	<input type="checkbox"/>	<input type="checkbox"/>
21.	The club Internal Control Manual clearly stipulates all internal procedures handling club assets	<input type="checkbox"/>	<input type="checkbox"/>
FINANCIAL RISK		YES	NO
22.	Regular financial reports are presented to the members	<input type="checkbox"/>	<input type="checkbox"/>
23.	Club signatories are updated in writing each biennium and bank account amended accordingly	<input type="checkbox"/>	<input type="checkbox"/>
24.	The club has two bank signatories and 2-3 signatories for contracts	<input type="checkbox"/>	<input type="checkbox"/>
25.	The club checkbook is kept in safe place	<input type="checkbox"/>	<input type="checkbox"/>
26.	Our club always nominate two members to deal with cash at events	<input type="checkbox"/>	<input type="checkbox"/>
27.	Treasurer reconciles the bank statements monthly	<input type="checkbox"/>	<input type="checkbox"/>
28.	Club Accounts is audited annually and auditor gets full access to all financial information.	<input type="checkbox"/>	<input type="checkbox"/>
29.	Our club always get a clean audit report	<input type="checkbox"/>	<input type="checkbox"/>
30.	Our club has filed all Member Forms and Member Dues Forms timely to Zonta International	<input type="checkbox"/>	<input type="checkbox"/>
31.	Our club filed Form F990 by the recommended deadline (US Clubs only)	<input type="checkbox"/>	<input type="checkbox"/>

EXTERNAL RISK		YES	NO
32.	Our club has a social media policy and an administrator handling all club social media platforms	<input type="checkbox"/>	<input type="checkbox"/>
33.	The social media policy includes internal controls on what to write or post (pictures) on social media platforms, who to invite to share our news with and how to avoid misuse	<input type="checkbox"/>	<input type="checkbox"/>
34.	Our club is familiar with the new ZI brand identity policy to avoid misuse of the Zonta Brand	<input type="checkbox"/>	<input type="checkbox"/>
35.	Our club has password protection on all sensitive data and passwords are kept safe and changed regularly	<input type="checkbox"/>	<input type="checkbox"/>
36.	Our club has General Liability Insurance to cover injury or damage at a Zonta club event, or is part of the Zonta International General Liability Insurance cover and therefore pay USD 3.00 extra member fee to cover this (US clubs only)	<input type="checkbox"/>	<input type="checkbox"/>
37.	Our club has Directors & Officers Liability Insurance which will protect officers and directors from a lawsuit arising out of acts or decisions	<input type="checkbox"/>	<input type="checkbox"/>
38.	Our club considers Event Cancellation Insurance for fundraising events	<input type="checkbox"/>	<input type="checkbox"/>
39.	The privacy policy is posted on the website	<input type="checkbox"/>	<input type="checkbox"/>
COMPLIANCE/STATUTORY/REPUTATION RISK		YES	NO
40.	Our club is aware of our tax status and local laws	<input type="checkbox"/>	<input type="checkbox"/>
41.	Our club knows the difference between a 501(c)(3) and 501(c)(4) corporation (US clubs only)	<input type="checkbox"/>	<input type="checkbox"/>
42.	The club has a privacy policy	<input type="checkbox"/>	<input type="checkbox"/>
43.	The club website has member data only in password protected pages	<input type="checkbox"/>	<input type="checkbox"/>
44.	Our club do not share member data with others	<input type="checkbox"/>	<input type="checkbox"/>
45.	Our club check applications for club awards carefully to avoid any fraud	<input type="checkbox"/>	<input type="checkbox"/>
46.	Our club always files the accounts on time	<input type="checkbox"/>	<input type="checkbox"/>



Risk Management Checklist for D4 Clubs (date due?)

RISK MANAGEMENT CHECKLIST FOR CLUBS		Date			
Club President Name		Email			
Zonta Club Name		No. of Club Members	Area	District	
GOVERNANCE RISK				YES	NO
1.	The Constitution or By Laws of our club are clearly understood and agreed to by the members at each AGM or another specified time	<input type="checkbox"/>		<input type="checkbox"/>	
2.	Each biennium, our club adopts new club Bylaws in accordance with the Bylaws from Zonta International Convention.	<input type="checkbox"/>		<input type="checkbox"/>	
3.	Our club bylaws are up to date. Bylaws were last updated on _____	<input type="checkbox"/>		<input type="checkbox"/>	
4.	Our club has procedures written down in a Club Internal Control Manual (Club Manual?) identifying the responsibilities for officers, directors and committee chairs was last updated _____.	<input type="checkbox"/>		<input type="checkbox"/>	
5.	Our club takes Board and Business meeting minutes that are signed in pen or an electronic signature by the President and Secretary once approved by the Board or membership. These are kept safe and password protected.	<input type="checkbox"/>		<input type="checkbox"/>	
6.	Our club has a conflict of interest policy declaration recorded in minutes at each Board and Business Meeting.	<input type="checkbox"/>		<input type="checkbox"/>	
7.	Our club has a succession plan for this biennium for officers, directors and committee chairs.	<input type="checkbox"/>		<input type="checkbox"/>	
8.	Our club has leadership training on the agenda in line with ZI Modules or other sources	<input type="checkbox"/>		<input type="checkbox"/>	
9.	Our club has a board/club member responsible for Risk Management reporting, monitoring and actions	<input type="checkbox"/>		<input type="checkbox"/>	
10.	Our club schedules regular board meetings to discuss Risk Management reporting, monitoring and actions, at least 4 per biennium	<input type="checkbox"/>		<input type="checkbox"/>	
OPERATIONAL RISK				YES	NO
11.	Our club has at least 15 members and a healthy recruitment	<input type="checkbox"/>		<input type="checkbox"/>	
12.	Our club has less than 7 members and is at risk to be disbanded	<input type="checkbox"/>		<input type="checkbox"/>	
13.	Our club is handling member data strictly in accordance with data protection legislation and Zonta International Policy	<input type="checkbox"/>		<input type="checkbox"/>	
14.	All club members have given their consent for Zonta International to store their data on servers in USA	<input type="checkbox"/>		<input type="checkbox"/>	
15.	Our club has written archiving procedure for documents and artifacts, including electronic folders stored on the platform Drop Box or other arrangements	<input type="checkbox"/>		<input type="checkbox"/>	
16.	Club procedure of two signatures for invoice approval and payment of contract costs is being adhered to	<input type="checkbox"/>		<input type="checkbox"/>	
17.	Member can only claim expenses against receipt/s	<input type="checkbox"/>		<input type="checkbox"/>	
18.	A club budget is done based on the annual membership fee every year with approval of membership	<input type="checkbox"/>		<input type="checkbox"/>	
19.	The club costs exceed the budget. The club is taking action in the form of reducing budget expenses or giving rational to the membership	<input type="checkbox"/>		<input type="checkbox"/>	
20.	The club Internal Control Manual clearly stipulates all internal procedures handling club assets	<input type="checkbox"/>		<input type="checkbox"/>	

FINANCIAL RISK		YES	NO
21.	Regular financial reports are presented to the Board and club members.	<input type="checkbox"/>	<input type="checkbox"/>
22.	Club signatories are updated in writing each biennium. With updates: As required due to changes from resignations or change in officers. Bank accounts amended accordingly.	<input type="checkbox"/>	<input type="checkbox"/>
23.	Club requirement is 2 signatures for invoice approval and bank accounts. Contracts to be reviewed and approved by 2 signatures which are not the bank account signatories.	<input type="checkbox"/>	<input type="checkbox"/>
24.	The club cheque book should be kept in a safe place by one of the signatories or designated by the Board	<input type="checkbox"/>	<input type="checkbox"/>
25.	Our club always nominates two members to deal with cash at events	<input type="checkbox"/>	<input type="checkbox"/>
26.	Treasurer reconciles the bank statements monthly	<input type="checkbox"/>	<input type="checkbox"/>
27.	Annually, Club accounts are audited or reviewed by a member. The club gives full access to all financial information.	<input type="checkbox"/>	<input type="checkbox"/>
28.	Our club always gets a clean audit report	<input type="checkbox"/>	<input type="checkbox"/>
29.	Annually and with each new member, our club files all ZI Members Forms and Dues by June 1	<input type="checkbox"/>	<input type="checkbox"/>
30.	Our club filed Form F990 by the recommended deadline (US Clubs only)	<input type="checkbox"/>	<input type="checkbox"/>
EXTERNAL RISK		YES	NO
31.	Our club has an electronic policy for our administrator: networking, emailing, social media and website platforms	<input type="checkbox"/>	<input type="checkbox"/>
32.	The social media policy includes internal controls on what to write or post (pictures) on social media platforms, who to invite to share our news with and how to avoid misuse	<input type="checkbox"/>	<input type="checkbox"/>
33.	Our club is familiar with the new ZI brand identity policy to avoid misuse	<input type="checkbox"/>	<input type="checkbox"/>
34.	Our club has password protection on all sensitive data. Passwords are kept safe and changed yearly.	<input type="checkbox"/>	<input type="checkbox"/>
35.	Our club has General Liability Insurance to cover injury or damage at a Zonta club event as part of the Zonta International General Liability Insurance coverage when paying USD \$3.00 extra member fee.	<input type="checkbox"/>	<input type="checkbox"/>
36.	Our club has Directors & Officers Liability Insurance which will protect officers and directors from a lawsuit arising out of acts or decisions.	<input type="checkbox"/>	<input type="checkbox"/>
37.	Our club considers (not mandatory) Event Cancellation Insurance for fundraising events after reviewing venues cancellation charges	<input type="checkbox"/>	<input type="checkbox"/>
38.	The privacy policy is posted on the Zonta International, District 4 and our clubs website	<input type="checkbox"/>	<input type="checkbox"/>
COMPLIANCE/STATUTORY/REPUTATION RISK		YES	NO
39.	Our club is aware of our tax status and local laws	<input type="checkbox"/>	<input type="checkbox"/>
40.	Our club knows the difference between a 501(c)(3) and 501(c)(4) corporation (US clubs only)	<input type="checkbox"/>	<input type="checkbox"/>
41.	Yearly, the club board reviews policies contained in the risk management checklist.	<input type="checkbox"/>	<input type="checkbox"/>
42.	The club website has member data only in password protected pages or use another platform such as Drop Box for protection	<input type="checkbox"/>	<input type="checkbox"/>
43.	Our club does not share member data with non-members	<input type="checkbox"/>	<input type="checkbox"/>
44.	Our club checks award applications to the club carefully to avoid any fraud	<input type="checkbox"/>	<input type="checkbox"/>
45.	Our club always files the accounts on time	<input type="checkbox"/>	<input type="checkbox"/>

Review of Risk Management Checklist

June 2020

Margaret Geare. Risk Management Co Chair

GOVERNANCE RISK	
The constitution of our club is clearly understood and agreed by the members	
Our club adopted club bylaws in accordance with the Bylaws of Zonta International	
Our club bylaws are up to date. Bylaws were last updated on _____	
Our club has procedures written down in a Club Internal Control Manual . Last updated _____	
The Club Internal Control Manual identify the responsibilities of officers, directors and committee chairs	
Our club take meeting minutes of each meeting and keep them safe and password protected	
Our club has a conflict of interest policy	
Our club has a long range succession plan for officers, directors and committee chairs	
Our club has leadership training on the agenda	
Our club has a board member responsible for risk management	
Our club has regular board meetings, at least 4 per biennium	

Governance Risk:

1. The constitution of our club is clearly understood and agreed by the members

Suggested Change To be specific: The Constitution or By Laws of our club is clearly understood and agreed to by the members at each AGM or another specified time

Question: Do all Clubs have constitutions or ByLaw documents?

2. Our club adopted club bylaws in accordance with the Bylaws from Zonta International

Suggested Change to be specific: Each biennium our club adopts new club bylaws in accordance with the Bylaws from Zonta International Convention.

3. Our club bylaws are up to date. Bylaws were last updated on _____

Agreed. ByLaws can be changed by the club at anytime if in agreement with ZI.

4. Our club has procedures written down in a Club Internal Control Manual. Last updated _____

Question: The Club Internal Control Manual, is this referring to the Club Manual?

5. The Club Internal Control Manual identify the responsibilities of officers, directors and committee chairs

Suggested Change for 4 & 5: Our club has procedures written down in a Club Internal Control Manual (Club Manual?) identifying the responsibilities for officers, directors and committee chairs was last updated _____.

6. Our club take meeting minutes of each meeting and keep them safe and password protected.

Suggested Change to be specific: Our club takes Board and Business meeting minutes signed or electronic signature by the President and Secretary once approved by the Board or membership. These are kept safe and password protected.

7. Our club has a conflict of interest policy

Suggested Change to be specific: Our club has a conflict of interest policy declaration recorded in minutes at each Board and Business Meeting.

8. Our club has a long range succession plan for officers, directors and committee chairs

Suggested Change to be specific: Our club has a (length of time) long range succession plan for officers, directors and committee chairs

Comment: This is a difficult task without the recruitment and retention of new members. Clubs with a limited number of members and no new members will be forced to reuse the same members repeatedly.

9. Our club has leadership training on the agenda

Suggested Change to be specific: Our club has leadership training on the agenda in line with ZI Modules or other sources

Question: What is the time expectation here?

10. Our club has a board member responsible for risk management

Suggested Change to be specific: Our club has a board/club member responsible for Risk Management reporting, monitoring and actions

Comment: Clubs should be able to select Risk Management from a Board or Club Members for their expertise

11. Our club has regular board meetings, at least 4 per biennium

Question: Does this question relate to the Board review of Risk Management Checklist?

Is this often enough? In my experience, Board Meeting are generally every month.

Suggested Change to be specific: Our club schedules regular board meetings to discuss Risk Management reporting, monitoring and actions, at least 4 per biennium

Revised Risk Management Checklist

GOVERNANCE RISK	
The Constitution or By Laws of our club are clearly understood and agreed to by the members at each AGM or another specified time	
Each biennium our club adopts new club Bylaws in accordance with the Bylaws from Zonta International Convention.	
Our club Bylaws are up to date. Bylaws were last updated on _____	
Our club has procedures written down in a Club Internal Control Manual (Club Manual?) identifying the responsibilities for officers, directors and committee chairs was last updated _____.	
Our club takes Board and Business meeting minutes and has them signed or an electronic signature by the President and Secretary once approved by the Board or membership. These are kept safe and password protected.	
Our club has a conflict of interest policy declaration recorded in minutes at each Board and Business Meeting.	
Our club has a (length of time) long range succession plan for officers, directors and committee chairs.	
Our club has leadership training on the agenda in line with ZI Modules or other sources	
Our club has a board/club member responsible for Risk Management reporting, monitoring and actions	
Our club schedules regular board meetings to discuss Risk Management reporting, monitoring and actions, at least 4 per biennium	

OPERATIONAL RISK	
Our club has at least 15 members and a healthy recruitment	
Our club has less than 7 members and is at risk to be disbanded	
Our club is handling member data strictly in accordance with data protection legislation	
All club members have given their consent for Zonta International to store their data on servers in USA	
Our club has written archiving procedure for documents and artifacts, including electronic folders	
Club procedure for invoice approval and payment of costs is being adhered to	
Member can only claim expenses against receipt	
A club budget is done every year and the annual member fee is based on the budget	
The club costs exceed the budget	
The club Internal Control Manual clearly stipulates all internal procedures handling club assets	

Operational Risk:

1. **Our club has at least 15 members and a healthy recruitment**

Questions: Does Zonta require 15 members for a healthy club?

The number of members is stated at the top of the page. Is this redundant?

Should the question of recruitment be separate?

2. **Our club has less than 7 members and is at risk to be disbanded**

Question: Does the Membership Manual give guidance for disbanding?

Do the constitutions or By Laws include clauses for disbanding?

3. **Our club is handling member data strictly in accordance with data protection legislation**

Question: Is the data legislation currently known to the club membership?

4. **All members have given their consent to Zonta International to store their data on servers in USA**

Form for permission will be included in the manual for Treasurers.

5. **Our club has written archiving procedures for documents and artifacts, including electronic folders**

Suggested change: Our club has written archiving procedure for documents and artifacts, including electronic folders stored on the platform Drop Box or other arrangements

Questions: Are they required to be kept from the start of a club?

How long are archives to be kept?

Where are they being stored?

Should the paper archives be transferred to electronic files?

6. Club procedure for invoice approval and payment of costs is being adhered to

Suggestion: Club procedure of two signatures for invoice approval and payment of contract costs is being adhered to

Rationale: To be more specific

7. Member can only claim expenses against receipt

8. A club budget is done every year and the annual membership fee is based on the budget

Suggested change: A club budget is done based on the annual membership fee every year with approval of membership

9. The club costs exceed the budget

Suggested Change: The club costs exceed the budget. The club is taking action either in the form of reducing budget, reducing expenses or giving rational to the membership

10. The club Internal Control Manual clearly stipulates all internal procedures handling club assets

Question: What is a club Internal Control Manual?

Who is responsible for it?

Do clubs have assets that have value to meet there debts?

FINANCIAL RISK	
Regular financial reports are presented to the members	
Club signatories are updated in writing each biennium and bank account amended accordingly	
The club has two bank signatories and 2-3 signatories for contracts	
The club checkbook is kept in safe place	
Our club always nominate two members to deal with cash at events	
Treasurer reconciles the bank statements monthly	
Club Accounts is audited annually and auditor gets full access to all financial information.	
Our club always get a clean audit report	
Our club has filed all Member Forms and Member Dues Forms timely to Zonta International	
Our club filed Form F990 by the recommended deadline (US Clubs only)	

Financial Risk

1. Regular financial reports are presented to the members

Suggested Change: Regular financial reports are presented to the **Board and** club members

Rationale: The constitution under role of treasurer states the Board and members

2. Club signatories are updated in writing each biennium and bank accounts amended accordingly

Suggested Change: Club signatories are updated in writing each biennium and with resignations of officers in between and bank accounts amended accordingly

Rationale: It is important to remember to update officer signatories when resignations

3. The club has two bank signatories and 2-3 signatories for contracts

Suggested Change: The club requirement is two signatures for bank accounts and contracts different from bank signatories

Rationale: To reinforce the importance of requiring two signatures on both legal documents.

4. The club checkbook is kept in a safe place

Suggested change: The club cheque book should be kept in a safe place by one of the signatories or designated by the Board

Rationale: As many clubs do not own a safe to store the cheque book, it is reasonable to assign the keeping to one of the signatories

5. Treasurer reconciles bank statements monthly

6. Club accounts is audited annually and auditor get full access to all financial information

Suggested change: Annually, Club accounts are audited or reviewed by a member. The club gives full access to all financial information.

Rationale: Non-Profit and Charities can have members review and approve financial records.

7. Our club always gets a clean audit report

Question: Does not #6 cover this point?

8. Our club has filed all Member Forms and Member Dues Forms timely to Zonta International

Suggested change: Annually and with each new member, our club files all ZI Members Forms and Dues by June 1

Rationale: To be use specific language to describe

9. Our club filed Form F990 by the recommended deadline (US Clubs only)

EXTERNAL RISK

Our club has a social media policy and an administrator handling all club social media platforms
The social media policy includes internal controls on what to write or post (pictures) on social media platforms, who to invite to share our news with and how to avoid misuse
Our club is familiar with the new ZI brand identity policy to avoid misuse of the Zonta Brand
Our club has password protection on all sensitive data and passwords are kept safe and changed regularly
Our club has General Liability Insurance to cover injury or damage at a Zonta club event, or is part of the Zonta International General Liability Insurance cover and therefore pay USD 3.00 extra member fee to cover this (US clubs only)
Our club has Directors & Officers Liability Insurance which will protect officers and directors from a lawsuit arising out of acts or decisions
Our club considers Event Cancellation Insurance for fundraising events
The privacy policy is posted on the website

External Risk

1. Our club has a social media policy and an administrator handling all club social media platforms

Suggested change: Our club has an electronic policy for our administrator: networking, emailing, social media and website platforms

2. The social media policy includes internal controls on what to write and post ((pictures) on social media platforms, who to invite to share our news with and how to avoid misuse

3. Our club is familiar with the new ZI brand identity policy to avoid issue of the Zonta Brand

Suggested change: Our club is familiar with the new ZI brand identity policy to avoid misuse

Rationale: Clearer language

4. Our club has password protection on all sensitive data and passwords are kept safe and changed regularly

Suggested change: Our club has password protection on all sensitive data. Passwords are kept safe and changed regularly.

Rationale: Clearer language.

5. Our club has General Liability Insurance to cover injury or damage at a Zonta club event, or is part of the Zonta International General Liability Insurance cover and therefore pay USD 3.00 extra member fee to cover this (US clubs only)

Suggested Change: Our club has General Liability Insurance to cover injury or damage at a Zonta club event as part of the Zonta International General Liability Insurance coverage when paying USD \$3.00 extra member fee.

Question: All members pay \$3 extra member fee to cover General Liability insurance

6. Our club has Directors & Officers Liability Insurance which will protect officers and directors from a lawsuit arising out of acts or decisions.

Question: The Director and Officers Liability Insurance is expense. Do all clubs require it?

7. Our club considers Event Cancellation Insurance for fundraising events

8. The privacy policy is posted on the website

Question: Whose privacy policy ZI or clubs?

COMPLIANCE/STATUTORY/REPUTATION RISK	
Our club is aware of our tax status and local laws	
Our club knows the difference between a 501(c)(3) and 501(c)(4) corporation (US clubs only)	
The club has a privacy policy	
The club website has member data only in password protected pages	
Our club do not share member data with others	
Our club check applications for club awards carefully to avoid any fraud	
Our club always files the accounts on time	

Compliance/Statutory/Reputation Risk

1. Our club is aware of our tax status and local laws

2. Our club knows the difference between a 501©(3) and 501 ©(4) corporation (US clubs only)

3. The club has a privacy policy

Question: The posting of the privacy policy on website is under External Risk.
Does that not assume there is a privacy policy in place?

4. The club website has member date only in password protected pages

5. Our club do not share member data with others

Suggested change: Our club does not share member data with others

Rationale: Grammatical correction

6. Our club check applications for club awards carefully to avoid fraud

Suggested change: Our club checks applications for club awards carefully to avoid fraud or conflict of interest

Rationale: Grammatical correction/addition of Conflict of Interest is important for Risk Management

7. Our club always files the accounts on time

Question: What accounts are to be files?