

RISK Alert

ACTIONABLE INSIGHTS FOR BOND POLICYHOLDERS.



Alert Type

Awareness

Watch

Warning

Cautiously Returning to Special Events

As 2021 ends, some credit unions are in the process of planning for and hosting in-person events — including corporate holiday parties and other employee appreciation events. These office venues can be great opportunities for employee engagement, communication, team building, and fun; however, credit unions should cautiously plan to avoid risks that can result in harm to people, property, and reputation. It is critical that you rethink, redefine, and adapt venue options during the pandemic.

Details

From corporate conferences to holiday parties, from member educational seminars to annual meeting activities, most events require extensive planning to effectively manage risk related to workplace safety. Special event success can be measured in many ways – but events must also be measured in terms of safety. Event organizers have a duty of care to provide a safe working environment and to ensure that people are not exposed to risks to their health and safety.

When planning and managing risks associated with special events; credit unions should consider proper planning and staging activities. Proactive planning by event organizers means nothing should be left to chance. Thinking about social distancing, signage, masks, vaccines, and cleaning equipment to ensure you meet the cleanliness procedures and protocols to offer safe and secure environment for all. You need to also consider Federal, State, and Local regulations or mandates related to inside/outside restrictions.



While most events are held after hours, the credit union is still responsible for the behavior of its participants. Employees should be reminded of the importance to maintain professionalism at any work venue, even at off-site sponsored events. Office rules and policies still need to be enforced, and credit union management should remind staff of that.

Credit union organizers have a duty of care to provide a safe environment and to ensure that the credit union's reputation isn't damaged. By properly identifying and mitigating against potential risks such as employee harassing or discriminatory behavior, alcohol consumption, food preparation, slips falls or other injuries, as well as negligent COVID protocols, the credit union can move forward with an event that is hopefully safe and incident free.

Date: November 2, 2021

Risk Category: Employee Safety; Wellness; Employment Practices

States: All

Share with:

- Branch Operations
- Executive Management
- Human Resources
- Risk Manager



Facing risk challenges?

[Schedule](#) a free personalized discussion with a Risk Consultant to learn more about managing risk.

Cautiously Returning to Special Events

Risk Mitigation Tips

Health, hygiene, and safety will be top of mind for organizations and attendees. Making sure to implement best practices and additional protocols can maximize success and minimize both personal and business risk.

Credit unions should consider these loss controls:

- **Remind all employees participation is voluntary.** Some employees may choose not to attend due to personal or religious beliefs, as well as concerns for their safety and wellness. It should be clearly communicated that these events are voluntary and that no employee will be retaliated against for not attending. Furthermore, mandatory attendance policies could lead to wage and hour issues.
- **Set firm boundaries for conduct.** Make sure all attendees understand credit union policies on acceptable behavior, the potential liabilities, and the consequences of noncompliance. Reiterate that these are still work-related events and that harassment or other inappropriate behavior will not be tolerated. Rules should apply whether the guest list includes friends, families, vendors, or staff only. All attendees should also be reminded of how to report incidents of misbehavior so they can be addressed appropriately and within adequate timeframes.
- **Require strict guidelines when it comes to and food & beverage services.** Make sure all venue or food service providers are implementing best practices. There should be no buffet options and servers and location staff should be wearing personal protective equipment (PPE). There should also be adequate signage for social distancing when available. If alcohol will be served, professional bartenders trained to spot inebriation should be used. Establish drink limits by distributing drink tickets or using another method of tracking should also be imposed. Consider providing car services or other ride share vouchers to reduce the risk of driving while under the influence.
- **Be aware of social media.** Photographs and videos of any credit union-sponsored event will most likely end up on social media platforms. While content posted on credit union-owned pages can be controlled, third-party sites may present a potential issue. In the event offensive material or comments that do not align with the credit union mission have been posted; you should follow proper response protocols that have been discussed prior to the event.
- **Adapting to state and local pandemic restrictions.** There's no amount of morale-boosting and team building should outweigh personal health and safety. Credit union leadership should ensure all CDC guidelines, as well as state and local protocols & restrictions, are adhered to. This may include health screenings, PPE requirements when not eating, social distancing, hygiene requirements, and waiver notifications where applicable.

Risk Prevention Resources

Access CUNA Mutual Group's [Protection Resource Center](#) at [cunamutual.com](#) for exclusive risk resources (User ID and Password required).

- [Special Events Considerations Risk Overview & Checklist](#)
- [CDC - Small and Large Gatherings](#)



Access the Protection Resource Center for exclusive resources:

- [Loss Prevention Library](#) for resources & checklists
- [Webinars and Education](#)
- [RISK Alerts Library](#)
- [Report a RISK Alert](#)

The Protection Resource Center requires a User ID and Password.

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