These are current insurances as of today (2/25/21)

Carrier	Туре	Premium	Notes/Comments
<b>Utica National</b> 2/8/21-22	General Liability Property Damage	\$5529	Comprehensive policy; should keep; Lee is checking about changing limits from \$1m/\$2m to \$2/\$4m to see if any difference in premium would be worth uping our limits
<b>Mt. Vernon</b> 12/11/20-21	D&O and EPL	\$868	Has better coverage than Utica National would have; should keep
<b>Shelter Point</b> 1/1/21-22	Disability and NYS Family Leave	\$419	Should keep
Hartford 1/1/21-22	WC	\$1303	Will change to Utica next year; begin changeover process in Oct

Summary: Per meeting with Lee James on 2/24/21, we should keep what we have at the moment. We can change over Hartford to Utica next year for our WC insurance, and we may save a small amount of money.

Lee does not suggest that we change our D&O/EPL insurance from Mt. Vernon to Utica or Westchester as Mt. Vernon has the most comprehensive protection for the trustees.

Regarding fiduciary insurance, Lee does not believe it is necessary because of all the oversight that is done by Tina and the Finance Committee of what the bookkeeper does. Also, the bookkeeper has indicated they do have insurance and Tina is securing a copy of their certificate of insurance for our files.

Just for some clarification, the following are brief definitions of the type of insurances:

The general liability insurance and property damage refers to a plan that insures our business against lawsuits due to bodily injury, personal injury, property loss or advertising injury.

Directors and officers (D&O) liability insurance protects the personal assets of corporate directors and officers, and their spouses, in the event they are personally sued by employees, vendors, competitors, investors, customers, or other parties, for actual or alleged wrongful acts in managing a company.

EPL covers employers from claims made by workers who have sued the company for violating their *legal* rights as employees. Possible lawsuits include claims for sexual harassment, breach of employment contract, wrongful termination, discrimination and failure to hire or promote.

## Youth Services Monthly Report – February 2021

## Programs

- Feb 2 Mike Morton brought his hedgehog and prairie dog to celebrate Groundhog's Day. We live streamed the animals while Mike talked about each one. I read a story with Mike and the hedgehog. We opened it up to questions via Facebook comment.
- Feb 8 I "Zoomed" into the Mon/Tues AM and PM Pre-K classes with Mrs Klotz, reading two stories and chatting about Valentine's Day.
- Feb 11 I "Zoomed" into the Thurs/Fri AM and PM Pre-K classes with Mrs Klotz, reading two stories and chatting about Valentine's Day.
- Feb 14 I mailed out 26 Valentine's to patrons (children) we see regularly or used to see regularly. These included 3D dinosaur puzzles. Everyone who got them (that I know of) was excited to receive mail.
- Feb 24/25 We had our first two chess club online meetings, mostly just to get to know the kids involved and for them to see each other. We will begin meeting weekly for short chats and mini lessons. Each child also has access to the secure online platform to play with each other when they want and to watch videos when they want.

## Other

I filmed three community readers for the month of March. I am waiting on one who is more comfortable recording herself and to film a fifth in March. I had each reader introduce themselves, talk about what they do in the community, and talk about something they love about our area/town.

I joined the STLS Summer Learning Committee to help get ideas for summer and to share any knowledge I can with other libraries. Collaboration and sharing of resources was a big topic of the meeting. We will have a second meeting soon. Additionally, I am helping to present a resource online for interactive presentations that can be used for escape rooms and other puzzles. (I am working on an Easter Egg hunt with this program.)

I met with Kristine Uribe, the Parks Manager for the Genesee Valley Greenway State Park. We discussed the possibility of installing a permanent StoryWalk (with interchangeable stories) on a portion of the trail. This is still in the initial stages but it looks promising and is a great opportunity for our community.

## **Upcoming Programs**

Mar 2 - Mike Morton will bring his chickens for Green Eggs & Ham on Mar 4 – Community Readers videos will begin posting weekly Mar 1/8 – I am "zooming" into two classrooms to read a story or two for Read Across America April Break – Virtual Pajama Party for elementary students, still in the planning stages