

## **Recreation Councils' General Liability Insurance through Frederick County**

**Policy Dates:** July 1 – July 1

**Limits:**

<b>\$2,000,000</b>	<b>per Occurrence</b>
<b>\$4,000,000</b>	<b>Aggregate</b>
\$4,000,000	<i>Products and Completed Operations</i>
\$2,000,000	<i>Personal and Advertising Injury</i>
\$100,000	<i>Damage to Premises Rented to You</i>
<i>Excluded</i>	<i>Medical Payments</i>

**The policy DOES cover:**

Frederick County provides General Liability insurance for the Recreation Councils of Frederick County. It covers only the normal organized & sanctioned operations of the organizations.

General Liability coverage pays on your behalf what the court would order you to pay if you were considered to be legally responsible for bodily injury to someone or for damage to their property, due to your negligence. This can be for injuries to spectators, including medical expenses, loss of income, pain & suffering etc, or for property damage. This coverage is subject to the terms, conditions & exclusions of the policy.

For property damage, the coverage is for the actual cash value of the property at the time of the loss, not the cost to replace with new property.

If there are damages to property or bodily injury to a spectator while operating mobile equipment owned by a Recreation Council, the General Liability would respond when the mobile equipment is being used within the scope of work for the Recreation Council. However, the mobile equipment itself is not covered.

A liability policy won't necessarily pay just because something happens, or just because you'd like it to pay, there must be negligence on the part of the Recreation Council or its member(s), which translates into legal liability.

**The policy DOES NOT cover:**

- The Councils' property or equipment - Damage or theft to the equipment owned by the Councils is not covered, including golf carts, mowers, etc.
- Any personal property owned/rented/borrowed by the volunteers – The volunteers' personal vehicle(s), equipment, or other personal items are not covered.
- Injury to athletic participants or the volunteers/coaches – We strongly recommend a Group Accident Medical Policy or rely on individual health insurance.
- Directors or Officers Liability – A type of liability insurance covering directors and officers for claims made against them for actions or decisions made while serving on a board of directors and/or as an officer.
- Sexual Abuse/Molestation – A policy that responds to allegations of inappropriate behavior with another person. A separate policy would need to be purchased.
- Expected or intended injury – Coaches, members, & players have been known to assault others in the heat of the battle. This exclusion would apply in that situation.
- Contractual liability – Liability you assume in a contract or agreement.

**WHO IS covered under this policy?**

The Recreation Councils (as an organization), the members of the Recreation Councils, and their volunteers are insureds. Frederick County, Maryland and the Frederick County Board of Education are additional insureds on this policy.

**REPORTING AN INCIDENT**

- DO NOT ADMIT FAULT or make any commitments that the Recreation Council or the County will pay.
- If possible, collect the name and phone number from the person alleging injury or damage.
- If applicable, be sure to collect phone numbers from witnesses to the incident.
- Keep it to the facts. When filling out an incident form do not include personal opinions or feelings on the events that took place.
- It is extremely important to report all incidents within 24 hours of taking place, even if you are still collecting some details on the circumstances.
- Submit the information within 24 hours.
- Contact Risk Management with any questions or concerns about how to handle a difficult situation.