

RECREATION COUNCILS' GENERAL LIABILITY INSURANCE

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

General Liability coverage essentially 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. The Policy will also provide defense costs. This coverage is subject to the terms, conditions and exclusions of the policy. For third party 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.

A liability policy would not necessarily provide coverage just because something happens, or just because you would like it to respond, there has to be negligence on the part of the Recreation Council or its member(s), which translates into legal liability.

The policy only applies to the following Councils:

Frederick County Association of Recreation Councils	Middletown Recreation Council
Ballenger Creek Recreation Council	Frederick County Nature Council
Brunswick Area Recreation Council	Rose Hill Museum Council
Carroll Manor Recreation Council	Catoctin Area Recreation Council
Frederick County Senior Recreation Council	Urbana Recreation Council
Libertytown Recreation Council	Woodsboro-New Midway Recreation Council

WHO is covered under this policy?

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

The policy has several exclusions of coverage, which are noted below:

- The Councils' property – Damage or theft to equipment owned, rented, or borrowed by the Councils is not covered.
- Injury to athletic participants – We strongly recommend a Group Accident Medical Policy or rely on individual health insurance. A waiver for participants is also strongly recommended.
- Sexual Abuse/Molestation – Protection for damages and legal defense costs for allegations of sexual abuse or molestation.
- Directors or Officers Liability – A type of liability insurance covering directors and officers for claims made against them while serving on a board of directors and/or as an officer.
- 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.
- Crime – Loss of monies due to internal or external theft.
- Drone/Aircraft Liability – Drone use is not covered under a general liability policy.
- Contractual Liability – Liability you assume in a contract or agreement.
- Liquor liability – No coverage for selling alcohol.

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 and witnesses.
- ✓ 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 to the County representatives within 24 hours.
- ✓ Contact Risk Management at 301-600-1357 with any questions or concerns about how to handle a difficult situation.