

# LIABILITY INSURANCE REQUIREMENTS OPERATING PROCEDURE

## **Purpose:**

To clarify liability insurance requirements for users of Park Facilities

## **General:**

St. Louis County is self-insured for liability claims involving conditions of property and vehicle liability: Effective January 1, 2018 the limits of liability for public entities within the State of Missouri as it relates to conditions of property and vehicle liability was increased to \$420,606 per person and \$2,804,046 per occurrence. The Director reserves the right to review any activity involving lease agreements and make adjustments to limits of insurance requested based upon perceived risk. In an effort to protect the Parks Department from liability, and promote the maximum utilization of our parks and facilities the following insurance guidelines are established. The Contract Administrator will handle the liability insurance requirements for the Department leases and annual contracts.

**Risk Categories:** The User Group shall be identified as one of the following three risk categories, which will determine the degree of potential liability. When insurance is required of specific User Groups, the policy shall name Saint Louis County as additional insured.

### **Category I High Risk: Commercial General Liability \$3,000,000 per occurrence. \*\*This limit covers the \$2.8mil limit of Sovereign Immunity.**

This category includes for-profit organizations and non-profit organizations that present a high degree of potential liability.

Examples include:

- Ice Rink rentals involving hockey leagues, hockey practices and speed skating. Insurance is usually available through a sanctioning organization.
- Swimming Pool rentals involving swim and water competitions and practices. Insurance is usually available through a sanctioning organization.
- Fireworks Displays (Outside displays only, no indoor displays)
- Professional Boat Races, Motor Cross Races.
- Cliff Climbing Rock Repelling

### **Category II Medium Risk: Commercial General Liability \$2,000,000 per occurrence.**

Examples include:

- Reenactment of historical military or history events, utilizing gunpowder or blank firing with historic weapons.
- Caterers-Food Service
- Arena Rentals (i.e. High School Graduations, Science Fair, Martial Arts
- Tournaments, school lock-ins, school concerts, pet shows)

- Special Events including 5K Runs, Corporate Picnics, Non-motorized Boat races
- Instructional Classes held in Parks without staff supervision on site (i.e. boot camp, paddle boarding)
- Radio controlled airplanes

**Category III Low Risk: Commercial General Liability \$1,000,000 per occurrence**

Examples include:

- Alpine Tower Challenges
- Inflatables (for children's interactive participation.)
- Walkathons
- Sports leagues and practices (excluding hockey see Category I) for athletic fields and gyms.
- Children's Pony and stagecoach rides when an attendant or ride apparatus guides the pony or drives the coach.
- Reenactment of historical military or history events, with historic weapons present but without gunpowder or blank firing.

**Category IV Minimal Risk: No Special Insurance Required of user group.**

Examples include:

- Community Room rentals
- Rental of picnic shelters, ball fields for church, fraternal and family outings.
- Individuals renting ice rink for open skating sessions or parties with staff rink
- Individuals renting the Swimming Pool with certified staff lifeguards.
- Hay Rides
- A park facility, co-sponsored exercise class or program in which a fee is charged to the participant.

**Other Specific Areas of Risk**

Events of specific nature or focus could expose St. Louis County to other risks not always covered in a Commercial General Liability insurance policy.

- Beer Festivals, Wine Tastings or other liquor specific events ... requiring that the general liability insurance include host liquor liability coverage is prudent. Remember: liquor licenses are also likely required of a vendor to sell alcohol.
- Auto Races, etc ... requiring automobile liability coverage is prudent.
- Fireworks, Pyrotechnics, etc ... requiring much higher levels of insurance (\$10,000,000 per occurrence) is prudent.

For specific instances or risks, check with you division manager for guidance.

*Effective: 7/01/13*

*Revised 06/2017*

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