

# Municipal Insurance

***Protect yourself and understand what you are covered for!***

The standard General Liability policy carried by a rec. dept. or municipality only covers the rec. dept. and its directors, officers, and employees. It may or may not cover sports volunteers working directly on behalf of the recreation department. In addition, individual leagues using the facilities are definitely not covered.

Even if sports volunteers are covered under the recreation department's General Liability policy there may be limitations. For example, there may be no coverage for off premises practice, games, and non sports outings.

In addition, many General Liability policies carried by municipal recreation departments have dangerous loopholes such as Athletic Participants Exclusion, Punitive Damages Exclusion, and Sex Abuse / Molestation Exclusion.



# Municipality Insurance cont'd

Please note that most municipality Insurance does not include the following coverages:

- Excludes Participant Coverage
- Excludes Participant to Participant coverage
- Liquor Liability
- Deductables
- Difficulty in securing Certificates of Insurance
- No coverage for injuries
- No defence in the event of a lawsuit
- Excludes AD&D (Accidental Death & Dismemberment) Coverage

