

MNL – Municipal General Insurance Program

LIABILITY

The Municipal General Liability section of your policy provides protection for bodily injury or property damage claims made by a third party against the Municipality, Employees, Council Members, and Volunteers acting on behalf of, and at the direction of Council.

COMMONLY ASKED QUESTIONS:

Does our policy cover municipal outdoor recreation facilities like playgrounds and skateboard parks?

If you were looking at physical damage such as fire or vandalism, the locations and structures would need to be listed on the property schedule. However, if someone is injured while using one of your facilities, coverage is included under the liability section of the policy without any need to have the locations specifically listed. Your policy would respond to investigation and defend claims brought against your municipality arising from the ownership or operation of such facilities.

Does our municipal liability cover our walking trails?

Yes, the liability section of the MNL Municipal General Insurance Program with Cal LeGrow Insurance covers all operations usual to a municipality including the ownership and/or operation of walking trails, whether they are within your municipal boundary or extending just outside of it.

Does the policy cover the municipal wharf?

The liability section covers all usual municipal operations, which would include the ownership of a wharf. However, if there are any marine or water-related services being provided, like launching or removing vessels, or fuel services--you will need a separate marina liability policy.

Does Municipal General Liability cover injury to activity participants?

Unlike many other policies that have a participant's exclusion, ours does not. If someone were injured during a Municipal activity, we would investigate any claims against the municipality and determine liability.

If a municipality serves alcohol at an event, is this exposure covered under the policy?

Yes, it is under the liability section of the policy. The event however has to be owned and managed by the municipality, not by a third party. Parties, celebrations, Come Home Year, and Canada Day type events will be covered. You are required to follow the proper liquor rules and regulations regarding the sale and service of same and can provide documentation when asked.

Does the policy provide liability protection for individuals or groups renting municipal facilities?

If someone is injured and they bring a claim against the municipality, you are covered. However, it does not include liability protection for the individual or group renting your facility if they are named in a claim. They need to have their own Liability Insurance in place to protect themselves.

For example, if someone attending the event, consumed food prepared by the host renting the facility became ill and sued the municipality as well as the third party host, your policy would investigate and defend you. The host would need their own insurance to cover claims against them.