
Insurance and the Use of County Facilities

Requests to use county facilities by the general public are common. While member counties are covered for liability through the Colorado Counties Casualty and Property Pool (CAPP), the general public is not covered by CAPP when they use your facilities.

- CAPP insures the member county which includes elected officials, employees, appointed boards and commissions, and volunteers while acting for or on behalf of the county while in the scope and course of their duties for the county.
- The member county has liability coverage through CAPP for the county fair or other county events.
- CAPP protects and defends the liability of the member county for claims made against the county.
- The CWCP provides workers' compensation to county employees and appointed board members while in the scope and course of their duties for the county. Workers compensation is also provided to certain statutory volunteers such as sheriff reserve, search and rescue, fire and ambulance. Other volunteers (non-statutory) are not covered for workers compensation.
- Non-statutory county volunteers (including fair volunteers) are not covered for workers' compensation for injuries to themselves.
- An accident protection plan for non-statutory volunteers is available through CTSI that provides up to \$25,000 in medical coverage secondary to the person's own health insurance.
- If a member of the public is injured while on county property, a claim can be filed with the CAPP claims unit and the CTSI adjuster will handle the claim.
- Participants in fair events or other sporting events are not covered for premises medical pay or injuries to themselves.
- CAPP will not protect or defend the liability of non-county people putting on an event on your county property. If they do not have their own liability insurance, their assets could be at risk for a claim. People using county facilities should be required to purchase special events coverage also known as Tenant Users Liability Insurance Policy (TULIP).
- Naming the county as an "additional insured" on the special events policy helps protect the county from claims occurring during the event that are not the fault of the county.
- The person/group putting on the event can obtain special events coverage through their local insurance agent; their homeowner's insurance may provide such coverage or they can contact CAPP's broker for a quote.
- People using your facilities can call Anita Bruner at Arthur J. Gallagher & Co., 1-800-333-3231 or 303-889- 2574. Anita can provide the cost of the special events coverage for their specific event.
- If you have 15 or more vendors at your county fair, the county can purchase a vendor/spectator insurance policy to protect the vendors at the county fair or other county event. This insurance covers the vendor for risks such as spectator slips and falls in a vendor booth or if someone gets ill after eating food from a vendor booth.

What This Means For Counties

Counties should review their guidelines for renting facilities and contact CTSI at 303 861 0507 for more information. [ctsi](http://www.ctsi.org)