

Summer Time is County Fair Time

It's that time of year when counties across the state hold their county fairs. Your county can limit its risk exposure and promote a safe environment by following these tips.

POST YOUR FACILITIES WITH EQUINE LIABILITY SIGNAGE

Colorado law allows counties to protect themselves from potential liability involving equine activities such as rodeos and horse shows due to the inherent risks involved with activities associated with horses and llamas. To be immune, the county must post warning signs or correct known dangerous conditions that could lead to injuries for participants in these activities. Willful negligence is not excluded from liability.

MAINTAIN WALKWAYS AND FAIRGROUNDS

It's not uncommon for a fairgoer to be injured from a slip and fall. Minimize your risk by assigning personnel to keep the walkways free of debris and maintained in good condition. If a member of the public is injured while on county property, CAPP provides premises medical pay coverage.

Make sure fencing is secure, especially in the rodeo arena. More than one instance has occurred when a steer has crashed through a fence and injured spectators.

INSURANCE COVERAGE FOR THE COUNTY FAIR BOARD AND ITS VOLUNTEERS

Colorado Counties Casualty & Property Pool (CAPP) member county employees, appointed boards, and county volunteers have liability coverage through CAPP. The County Workers Compensation Pool provides workers' compensation to member county employees and appointed board members while in the scope and course of their duties for the county. Fair volunteers (except certain statutory volunteers) are not covered for workers' compensation. Volunteers should sign a waiver form. The CWCP & CAPP Operations Manual has sample waiver forms at ctsi.org. A volunteer accident protection plan is available through CTSI, which provides minimal medical coverage secondary to the person's own health insurance for non-statutory volunteers. Contact Brenda at CTSI, 303-861-0507, extension 110, for more information.

EVENT PARTICIPANTS

Event participants are not eligible for premises medical pay and are not covered for liability or injuries to themselves. Participants should sign waivers of liability.

VENDORS AT THE COUNTY FAIR

CAPP does not protect or defend the liability of vendors or service providers at the fair. For example, the stock producers for your rodeo or food vendors must have their own liability insurance.

PEOPLE USING COUNTY FACILITIES

For other summertime activities, people often use or rent the county's property for a private event such as a wedding reception, dance, or flea market. CAPP does not protect or defend the liability of non-county people putting on an event at your fairgrounds or county property. Tenant Users Liability Insurance Program (TULIP) coverage is available to cover the people putting on the event because if they do not have their own liability insurance, their personal assets could be at risk. Contact CAPP's broker, Tracy Paladino, at 1-800-889-2614, for a quote.

WHAT THIS MEANS TO COUNTIES

By following these tips, you'll keep your county's summertime festivities fun and safe and limit your county's risk. Contact CTSI at 303-861-0507 for more information.