



Special Events for Public Entities

As the temperatures increase, so do the special event activities of Missouri public entities. Many public entities are gearing up for their own carnivals, fairs, and other types of special events to entertain their citizens and/or to raise funds for special community projects.

MOPERM's liability coverage generally extends to legal liability an entity may incur in connection with special events planned, sponsored, and supervised by the entity. There is no additional contribution charged for this coverage extension. However, a separate Special Events Policy may be necessary if engaging in any high risk activities that could be considered an "increase in hazard" for your entity.

While MOPERM provides coverage for special events, your entity should still take steps to help eliminate or avoid any potential claims.

Below are some tips for managing special events risks:

- ◆ Contact MOPERM to see if there are any exclusions in coverage for any of the planned activities.
- ◆ Always check with vendors for other insurance coverage
- ◆ Vendors should carry their own liability insurance, and you should obtain a certificate of insurance to verify coverage.
- ◆ Do not add vendors as an additional insured on your entity's liability coverage.
- ◆ Follow all local, state, and federal laws and regulations.
- ◆ Create a centralized point for all permits, licenses, and other required documentation.
- ◆ Cooperate with all who can assist. Include groundskeepers on site safety planning; animal control officials may have input on appropriate vaccination requirements or enclosure methods; health department employees may be able to help with sanitation issues.
- ◆ If the event is annual, compile a special events manual that can be used as a guide for future events with checklists, suggestions, techniques used to make the event profitable and loss-free.

MOPERM is able to provide risk management and loss control services. Call Jim Odom or Anna Kabler for assistance.

What's Included?

Questions often arise about what should be included in the total value of a covered automobile and what should be scheduled as mobile equipment on the property policy.

As a general rule, any equipment that is permanently attached to an automobile should be included with the total automobile value, and any equipment not permanently attached should be listed on the mobile equipment schedule of the property policy.

Permanently attached equipment means "equipment that is welded, bolted, or permanently screwed to the dashboard, firewall or body of the automobile or mobile equipment. Equipment inserted on permanently installed slide brackets with or without the use of setscrews or tension shall not be construed as permanently attached equipment."

For law enforcement automobiles, MOPERM adds \$10,000 to the value of each automobile to provide coverage for permanently attached equipment. If unusual equipment has been added (such as modifications for K-9 units), coverage can be provided from the automobile coverage if MOPERM is advised that these modifications exist and the value has been added to the automobile's total value.

All other items and non-permanently attached equipment should be listed on the mobile equipment schedule of the property policy in order for coverage to be provided.

A highly-detailed list is not required, but a reasonable attempt needs to be made to ensure all values are accounted for and those values are clearly associated with your law enforcement operations.

For questions about automobile physical damage and mobile equipment coverage, please email Brenda-Gibson@moperm.com.

MOPERM Risk Management

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Other News to Note:

It's Not the Intent, it's the Perception

Many times, jokes are told and comments are made with no ill intent, but it's the perception given to those around you that really matters.

We've all heard someone tell a joke, or maybe we've told a joke ourselves, that was not perceived as funny. Likely, the joke teller's intent was to spark a few laughs, but the perception of the audience is what really matters as they are now in an awkward silence. The same concept can apply with the everyday comments people make to others.

A simple comment such as "you look nice today" could come off as a compliment to some and sexual harassment to others. Comments like this should be always be avoided. The intention does not matter. It may not offend the person receiving the comment, but it may offend others listening and potentially develop into a hostile work environment and adversely affect you, your employment, and the public entity you represent.

Employment practices claims are on the rise in Missouri, as well as the rest of the country, and most of the claims we receive can be avoided. Here are some steps to reduce your employment practices liability:

- ◆ Establish and follow a clear anti-harassment policy
- ◆ Train employees (including supervisors and managers)
- ◆ Monitor your workplace
- ◆ Take all complaints seriously and do **not** take adverse action against those who file a complaint
- ◆ Encourage employees to speak up
- ◆ Investigate **all** complaints immediately

By incorporating the steps above, and using a little common sense, many potential claims can be avoided. I encourage all of our members to take this topic seriously. You may have never had a problem before, but that doesn't mean you won't have one in the future. It is recommended that you contact MOPERM's litigation manager when dealing with any human resources situation. (Example: Hiring/Firing and employee) Toll Free 1-888-5-MOPERM (1-888-566-7376)

If you need assistance in developing policies or training, please don't hesitate to contact MOPERM Risk Management.

Required Labor Posters

Periodically, Missouri public entities are approached by a company offering to provide the posters required by both the Missouri and Federal Department of Labor for a fee. While using that type of service may be your choice, be aware that the required posters can be obtained for free using on-line resources.

Missouri Department of Labor Website <https://labor.mo.gov/posters>
Federal website <http://www.dol.gov/general/topics/posters>

Please pass this Newsletter and other information received from MOPERM along to all of the employees/members



If you would like to schedule a visit, please contact Jim Odom or Anna Kabler