

# Playing Nice With Others while protecting the county

Risk Considerations When Working with Others

## Managing Risks of Others

- Who are we talking about?
- What risks do these persons pose?
- Where do we look to identify this risk?
- How do we protect the county?
- How do we know what to ask for?
- How do we balance limiting risk with getting the job done?

## Parties We Deal With

- Product Vendors
- Service Providers
- Subcontractors
- Event participants
- Groups at Shooting Ranges
- Parents
- Event Directors/sponsors
- Other government agencies
- Donors
- Charities
- Volunteers
- Regulated persons seeking permits

## The Risks to Consider

- Injuries:
  - to third parties
  - to your employees
  - to their employees
- Property Damage
  - to third parties property
  - to your property
  - to their property
- Personal Injury, Harassment & Discrimination
  - of third parties
  - of your employees
  - of their employees

## Injuries

- Caused by action of their employees
- Caused by a product they sell to you or third parties
  - Food
  - Electrical
  - Fire
  - Hazardous materials
- Caused by use of automobiles
- Caused by action of subcontractors

## Property Damage

- Damage to building and equipment
- Damage to vehicles
- Damage to business or reputation
- Loss of data
- Credit Card Theft

## Personal Injury/Civil Rights

- Libel/Slander
- Trademark/Copyright infringement
- Discrimination
- Harassment
- Wrongful detention
- Invasion of privacy

## Criminal Acts

- Fraud
- Theft
- Assault/Battery
- Molestation

## Risk Control Methods

- Contract Terms
  - Indemnification/Hold Harmless
  - Insurance/Bond Requirements
- Waivers
- Insurance requirements
- Bonds

## Definitions

- General Liability
- Products Liability
- Errors & Omissions Liability
- Personal Injury Liability
- Completed Operations
- Special Events Liability
- Cyber Liability

## Risk Requirements Matrix

- The requirements made on different entities depends on the type and level of risk their activities present.
- Displays without products or contests present a limited risk
- Athletic events, races or contests involving autos or equipment present a much higher General Liability risk, and may create a Special Events risk.
- Vendors selling products or providing services to the county or the public often create risks that are not covered by a basic general liability policy.

## Risk Requirements Matrix

- [..\Contract Insurance Requirements Matrix.xlsx](#)
- [..\County Event Insurance Requirements.xlsx](#)

# Certificates of Insurance

- Limits
- Aggregate Limits (per policy, project or location)
- Excess/Umbrella Limits
- Occurrence vs. Claims Made
- Coverages/Exclusions
- Additional Insured status
- Utah Certificate of Insurance Act Restrictions

**ACORD CERTIFICATE OF LIABILITY INSURANCE** (FORM 2013) 10/01/13

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AFFIRM, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. IF SUBROGATION IS WANTED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

**PRODUCER:** Agent's Name, Agent's Address, City, State, Zip, Agents Telephone No.

**INSURED:** Insured's Name, Insured's Address

**COVERAGES:** CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD DESCRIBED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF EACH POLICY. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

LINE	TYPE OF INSURANCE	MODELS	POLICY NUMBER	INSURER	INSURER	LIMITS
A	GENERAL LIABILITY	X X				
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY					Each Occurrence \$ 2,000,000
	<input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR					Aggregate \$
	<input type="checkbox"/> Commercial					Professional Services \$ 2,000,000
						General Aggregate \$ 2,000,000
	NON-AGGREGATE LIMIT APPLIED FOR:					Professional Services \$ 2,000,000
	<input checked="" type="checkbox"/> Policy <input type="checkbox"/> Retro <input type="checkbox"/> Loss					
B	AUTOMOBILE LIABILITY	X X				
	<input checked="" type="checkbox"/> ANY AUTO					Combined Single Limit \$ 1,000,000
	<input type="checkbox"/> ALL OTHERS					Each Occurrence \$
	BIFFER AUTO					Each Occurrence \$
	<input type="checkbox"/> SCHEDULED AUTO					Each Occurrence \$
	<input type="checkbox"/> NON-SCHEDULED AUTO					Each Occurrence \$
	UMBRELLA LIMIT					Each Occurrence \$
	EXCESS LIMIT					Aggregate \$
	COEL <input type="checkbox"/> RESTRICTIONS					
C	WORKERS COMPENSATION AND EMPLOYERS LIABILITY					
	WORKERS COMPENSATION					\$ 1,000,000
	EMPLOYERS LIABILITY					\$ 1,000,000
	EMPLOYERS LIABILITY - EXCESS					\$ 1,000,000
	EMPLOYERS LIABILITY - EXCESS					\$ 1,000,000

DESCRIPTION OF OPERATIONS, LOCATIONS, VEHICLES (When ACORD 101, Additional Remarks Schedule, if more space is required)

See Additional Information Page 2 of 2

**CERTIFICATE HOLDER:** **CANCELLATION:**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE of New York, Inc.  
*Authorized Signature*

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