



**INSURANCE REQUIREMENTS
FOR USERS AT
CHARLOTTE COUNTY
COMMUNITY SERVICES FACILITIES**



Where we were...

- Former Charlotte County Risk Manager created a “Charlotte County Hazard Severity Assessment Tool.”
- Required Community Services staff to assess the hazard probability of each user group, their activity, and the location.

		PROBABILITY				
		FREQUENT	LIKELY	OCCASIONAL	SELDOM	UNLIKELY
		A	B	C	D	E
CATASTROPHIC	I	EXTREMELY				
CRITICAL	II	HIGH		HIGH		
MARGINAL	III			MODERATE		
NEGLIGIBLE	IV			LOW		

- This proved to be rather difficult as the staff are not trained risk professionals.



Where we are now...

- Former Charlotte County Risk Manager created a “Charlotte County Facility Rental Matrix for insurance.”
- Required Community Services staff to determine where each user group/activity fit into the matrix.
- Matrix has five (5) different types of “users”, six (6) different types of “facilities”, six (6) different types of “events/activities”, and three (3) different levels of insurance requirements.

Column1	Column2	Column3	Column4	Column5	Column6	Column7
*** Any event with alcohol being served or consumed must have in addition liquor liability coverage						
*** Charlotte County must be named Additional Insured on policies						
*** All Pool events require at a minimum 1M/2M insurance coverage						
Associations						
Facilities	<u>Shelter</u>	<u>Room</u>	<u>Building</u>	<u>Tennis Courts</u>	<u>Ball Fields</u>	<u>Pools</u>
Usage	party	party	party	party	party	Party
Ins. Req	100/300	100/300	100/300	100/300	100/300	1M/2M
Usage	<u>Meetings</u>	<u>Meetings</u>	<u>Meetings</u>	<u>Meetings</u>	<u>Meetings</u>	<u>Meetings</u>
Ins. Req	NIR	NIR	NIR	NIR	NIR	1M/2M

- This proves to be rather difficult for staff to explain and implement.
- This proves to be rather difficult for the customer to understand.



Where we are proposing to go...

- Charlotte County Risk and the Gehring Group have recommended the following changes:
 - Insurance required to utilize County facilities, parks, or fields
 - Three (3) definitions of users: Individual, Entity, and Special Event
 - Provides simplified levels of insurance requirement
 - Individual
 - \$200,000 per occurrence, \$300,000 aggregate limit – OR -
 - \$1,000,000 per occurrence, \$2,000,000 aggregate limit for functions open to public
 - Entity
 - \$1,000,000 per occurrence, \$2,000,000 aggregate limit
 - Special Event
 - \$1,000,000 per occurrence, \$2,000,000 aggregate limit
 - County Pools – any individual or entity seeking to utilize a County Pool
 - \$1,000,000 per occurrence, \$2,000,000 aggregate limit
 - Alcoholic Beverages – any event which intends to distribute or sell alcoholic beverages
 - \$1,000,000 per occurrence, \$2,000,000 aggregate limit



How do we compare...

- We benchmarked what other Cities, Counties, Event Facilities, and Hotels are doing.
 - Cities: Punta Gorda, Venice, and North Port
 - They do not require insurance to rent pavilions, open space, or meeting rooms.
 - Counties: Lee, Sarasota, and DeSoto
 - Pavilions – Lee does not require insurance; Sarasota and DeSoto require insurance for larger events
 - Open Space – Lee does not require insurance; Sarasota and DeSoto require insurance for larger events.
 - Meeting Rooms – Lee and DeSoto does not require insurance; Sarasota does require insurance.
 - Event Facilities:
 - Cultural Center requires insurance for pavilion and meeting room rentals.
 - Charlotte Harbor Event Center requires insurance for open space and meeting room rentals.
 - Hotels:
 - They do not require insurance for meeting room rentals.