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Who Is Covered?

- "Covered Party"
 - Fair officers
 - Employees
 - Authorized volunteers
- Act within the scope of their duties on behalf of the member

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Liability Limits

- Minnesota Statute 466 Provides:
 - Defenses/Immunities
 - Caps Tort Liability
- \$500,000 per claimant
- \$1.5 million per occurrence
 - MCIT Mirrors MS\$466
- Outside MS\$466=\$2 million limit

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General Liability

- Bodily Injury and Property Damage
 - Slips, trips and falls
 - As a result of alleged negligent acts
- Personal Injury
 - Libel
 - Slander
 - Defamation
- Deductible applies



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Auto Liability

- Non-owned Auto Liability
 - Using personal auto for fair business
 - Board members
 - Employees
 - Volunteers
- Excess liability coverage only
 - No physical damage coverage

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Liability Coverage Section Summary and Risk Management Recommendations

- If an activity is excluded, liability coverage must be placed outside of the Trust
- The liability coverage limit should be at least \$1.5 million
- Medical payments coverage does not extend to volunteers
 - Consider a volunteer accident policy

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Liability Coverage Section Summary and Risk Management Recommendations

- Utilize a written storage agreement
 - Include a waiver of liability
 - Require renters continue their physical damage coverage while in storage
- Fairground events, other than the county fair, should be reported to MCIT

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WC Claims—Prompt Reporting

- Statute dictates reporting requirements
 - Catastrophic injury or death must be reported within 24 hours (MCIT recommends immediately)
 - Serious injuries or lost time at work must be reported within 48 hours (MCIT recommends immediately)
 - Compensable injuries require compensation within 14 days (MCIT requests reporting within five days to conduct a diligent investigation)

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Claim Report—Recommendations

- Educate your staff, board members and volunteers
 - Be sure everyone understands his or her responsibility for reporting an injury
- Complete an Incident Report for *all* injuries
- Incident Report forms and Claim Report forms are available at MCIT.org (must be logged in to access these; e-mail webmaster@mcit.org for log in information)

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