Policy Name: Risk Management  
Section: 3000 Operational: 3100 Administrative  
Policy Number: 0000  

Purpose: To uphold the Park District's responsibility to protect its employees, assets, and the users of Park facilities and programs by ensuring risk management will play an integral part in decision making at both a strategic and operational level.

Reference: None applicable  

Policy:  

**Hazard Identification Program**  
Park District employees are responsible for identifying and reporting hazards to the head of the department that is responsible for correcting them. The Park District's compact size and limited number of employees creates a unique situation in which hazards can immediately be reported directly to the responsible department head and corrected in a time-frame appropriate to their severity. Additionally, employees are responsible to help with reducing the occurrences of personal injury and property damage by assisting in creating a safe and healthy environment in which to live and work.

To ensure safety of District personnel in the workplace, a safety committee will be established in accordance with WA State Department of Labor & Industry requirements. It will consist of District employees and will include representatives from the Park Services, Recreation and Administrative Divisions. In addition to other tasks, the committee will be responsible for drafting an Accident Prevention Plan that addresses safety concerns specific to District facilities and programs.

**Insurance Coverage**

Property Insurance: The Park District will maintain property insurance covering all buildings and equipment owned and operated by the District. Coverage should include direct physical loss, theft, vandalism, and accidental occurrences such as fire, wind, earthquake, flood, etc.

Bond Coverage: The Park District will maintain a scheduled Public Official's Bond and a License and Permit Bond for all individuals that are required by law to be individually bonded. The bond is intended to cover fraudulent or dishonest acts, including faithful performances of duties.

Commercial General Liability and Automobile Liability: Will be maintained to cover the general and auto liability of the District for those occurrences for which the District is legally liable. This includes Employment Practice Liability and Public Officials Errors & Omissions.

Umbrella Liability: Provides excess coverage over scheduled underlying: Commercial General Liability, Automobile Liability, Employer's Liability (subject to underlying limits) and subject to exclusions.

**Contractual Liability**

The Executive Director shall be responsible for determining indemnity requirements for contractors engaged in public works, user groups of Park District properties, and other service providers.

**Transfer of Risk**

Wherever practical, the Park District should endeavor to transfer the District’s risk of loss to others through insurance requirements, liability waivers, and indemnification agreements.
Liability waivers should be included as part of the registration process for participants of District sponsored programs wherever practical.

To transfer responsibility for injuries or deaths caused by the acts of independent contractors and other parties over whom the Park District has little control, an indemnification agreement should be required of each contractor. In addition, the contractor will certify to the Park District that it has adequate Commercial General Liability coverage including Products Completed Operations, and contractual liability insurance and satisfactory Workers’ Compensation and/or employer’s liability Insurance. The Contractor may be required to name the District as an additional insured. The most common instances involving the need of these insurance coverages and agreements will occur in vendor and service contracts and in contracts with contractors for the construction, alteration, or demolition of property.

Insurance requirements for those using Park District facilities or contracting services should be designed to minimize the District’s additional exposure to risk for the event or service and be appropriate to the level of risk involved.

**Hazard Level Classifications:**

Certificates of Insurance naming Bainbridge Island Metropolitan Park & Recreation District as “Additional Insured” must be on file for Level 2 activities.

**Level 1 Hazard:**
Requires no additional insurance.
Low risk of injury activities such as academic classes. Some examples include but are not limited to art shows, awards banquets, meetings, art classes, instructional classes (class room), photo classes, picnics, potlucks, and family gatherings, etc.

**Level 2 Hazard:**
Requires $1 million/occurrence, $2 million aggregate.
Activities involving a high risk of injury or loss. Some examples include but are not limited to dog shows, food concessions, music events open to public, tours, sports programs, fitness classes, camps, nature walks, cooking classes-(active), large company picnics, family reunions and weddings over 100 people, etc.

**Alcohol Use:**
With the exception of Fay Bainbridge Park, use of alcohol at District parks and facilities is limited and requires an approved Alcohol Use Application prior to use. Information about additional insurance requirements related to alcohol use is included on the use application form. The Executive Director, at his/her discretion, may adjust the insurance requirements for an event if deemed to be in the best interest of the District.