

TRI-PAR ESTATES PARK AND RECREATION DISTRICT POLICY AND PROCEDURE MANUAL

ITEM 4.0 GENERAL INSURANCE

4.0.1 INSURANCE REQUIREMENTS

The District shall maintain at a minimum the following coverages:

1. Fire and extended coverage for buildings and furnishings, with “Agreed Value” and “Replacement Cost” basis.
2. General Liability coverage.
3. Auto Liability for Owned and Non-Owned vehicles.
4. Bonding for trustees and staff that handle money.
5. Worker’s Compensation.

4.0.2 INSURANCE CARRIER

The District is a member of the Florida Municipal Insurance Trust (FMIT), which provides coverage for all the above insurances through Florida League of Cities.

4.0.3 INSURANCE TRUSTEE

The Board of Trustees shall designate one Trustee, hopefully a person with knowledge and experience in insurance, to be the primary contact with insurance company representatives. This Trustee will work closely with the Park Manager regarding insurance matters. This Trustee must keep the Board of Trustees informed of all matters relating to insurance.

4.0.4 CONTRACTORS/SUB-CONTRACTORS

1. Any contractor or sub-contractor performing work for the District is required to carry General Liability and Worker’s Compensation insurance or provide a valid Florida exemption from Worker’s Compensation. This includes self-employed individuals doing such work.
2. An up to date certificate of General Liability and Worker’s Compensation coverage must be received before work is started.
3. If we fail to get the Worker’s Compensation certificate, our Worker’s Compensation insurance will consider the payment to the contractor as remuneration in computing our premium as if the contractor were our employee.

Approved 1/3/2017

SECTION 4: PERSONNEL & INSURANCE