

Safety Funding

Due Date - April 15th

MMA's Risk Management Services is committed to assisting its Workers' Compensation Fund members in their safety efforts. The prevention of occupational injury and illness is in everyone's best interest, and as a result we offer grants and scholarships to assist our members with these endeavors.

MMA Workers' Compensation Fund Ed MacDonald Safety Grant Program - \$3,000 Maximum Award Annually Due Date - April 15th Purpose: The primary purpose of the Safety Grant is designed to fund equipment or items that reduce the risk of injury to workers and promote safe and healthy conditions in the workplace.

Ed MacDonald Safety Scholarship Program Open Enrollment Purpose: The program helps members reduce or eliminate employee injuries by advancing workplace safety skills via enhanced training. **Group Application - \$2,000 Maximum Award** Group scholarship awards will be made for on-site classroom training. Applications will be considered for training that addresses regional needs and provides specialized advances training, that is unavailable at the local level. **Individual Application - \$500 Maximum Award** Individual scholarships are granted to cover registrations, textbooks, study materials, travel, lodging and meals and reasonable costs.

For more information or to apply please select: [Safety Enhancement Funding](#)



In Your Inbox

MMA Risk Management Services has sent your Property & Casualty Pool (the P&C Pool) renewal applications. A critical coverage addressed within the application is property coverage. It's essential to ensure that your schedules are accurate and up to date to avoid any coverage gaps. Here are some steps to follow:

Review Schedules: Verify that the information matches your current property and assets. In addition, take into consideration the effects of inflation and construction costs on the replacement costs for property. Commercial construction costs have increased over 5% in the past year, and over 25% since 2020.

Make Direct Changes: If you identify anything needing changes, additions, or deletions, update the schedules directly, but please do not delete rows/columns just write in "remove" or "delete" where the change is needed.

Content Limits: When reviewing content limits by location, exclude values related to items listed on the Automobile Schedule, Inland Marine Schedule, Computers (EDP), or equipment permanently attached to the building.

Unscheduled Property: As you update your property schedules, we recommend you consider property that is easily overlooked. Examples include, but are not limited to, playground equipment, fences, sheds, picnic tables, signs, and free-standing lights.

If you have any questions or need assistance with your renewal, please contact Member Services at 1(800)590-5583 or via email us at:

rmsunderwriting@memun.org.

This issue:

- Safety Funding Opportunities
- In Your Inbox –
 - Property & Casualty Renewal
- Town Sponsored?



**MAINE MUNICIPAL ASSOCIATION
RISK MANAGEMENT SERVICES**

Town Sponsored Activities?

Requests to plan an event under an entity's coverage and the use of local government property (including cities, towns, counties, schools, and special districts) has become a common occurrence. Individuals and organizations that plan events and use your governmental facilities may be not covered under your local government's insurance program.



As a result, we at MMA Risk Management Services are often asked by our membership "When is a group covered by our coverage?". The answer is not always an easy one, but we have developed the following guide as a general tool.

1. The Board of Selectmen, Council, or a designated municipal administrator must appoint or confirm, or the the individuals responsible for planning, organizing, and staffing the activity.
2. The Board of Selectmen or Council must have ultimate authority and oversight over the activity.
3. All funds that are collected and disbursed for the activity must be accounted for in the municipality's annual audit and overseen by the municipal treasurer.
4. The entity must not be a separate legal entity apart from the municipality, such as a non-profit corporation.

If you are unsure please ask, we are here to help!