

Volunteer Coverage

Municipalities across Maine depend on the generosity of volunteers to assist with town projects. It is comforting to know that members of the Property & Casualty Pool have liability coverage that includes volunteers, but Workers' Compensation doesn't extend to most volunteers (except for emergency responders). Therefore, at the request of the members, Risk Management Services has partnered with The Hartford to offer Accident Insurance for Volunteers.

The program provides medical and dental reimbursement, as well as death and dismemberment benefits for the injured while performing volunteer duties for municipalities. Eligible entities must participate in the MMA Workers Compensation Fund or Property & Casualty Pool. The Blanket Coverage allows enrolling entities to cover all volunteers for the coverage year even if the names of all volunteers are not known at the time of enrollment. Program **Cost \$2.00*** per volunteer per year. For program details please select link: [Volunteers](#)

Mandatory Reporting

All "lost time" work related injuries must be reported to the Workers' Compensation Board within 7 days or the entity will incur a \$100 fine. All Fatalities must be reported to Maine Department of Labor within 8 hours to (207)592-4501. Also, all serious physical injuries that require hospitalization including amputation, loss or fracture must be reported within 24 hours to ME Department of Labor.



In Your Inbox

Maine Municipal Association (MMA) Risk Management Services is thrilled to announce that our logo has been refreshed! MMA is rolling out new logos, resources, and tools throughout 2023. The new logo for your Risk Management Service Department is:



**MAINE MUNICIPAL ASSOCIATION
RISK MANAGEMENT SERVICES**

We are happy to demonstrate our passion for our Pine Tree State and our dedication to supporting our valued membership. Please keep an eye out for the dynamic tools and updates that are coming your way!

Contractor Season

It is common to utilize the services of contractors to perform roadwork, snow plowing, utility installation, new building construction, remodeling of buildings, janitorial services, vehicle maintenance landscaping, lawn mowing services and more. It is a mis-perception, that by utilizing a contractor we have eliminated all the risk. So how do you adequately protect yourself when using contractors? One way is to transfer the risk contractually.

1. Always utilize written contracts when engaging the services of a contractor. At a minimum, there are two critical provisions that should be included in all agreements.
 - a. The contractor should agree to assume the liability arising from the contractor's operations. This is typically referred to as a "hold harmless" and/or an indemnification provision.
 - b. Secondly, you should require the contractor to carry specific insurance coverages and limits to be certain that there are adequate resources for the payment of claims.

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2. Require within the written agreement that your entity is named on the contractor's policy as an Additional Insured. This endorsement on the contractor's policy extends the contractor's insurance protection to your entity for the contractor's operations.
3. Always obtain a current Certificate of Insurance from the contractors. At a minimum it is recommended that the certificate of insurance shows evidence of General Liability and Workers' Compensation and that your entity is named as Additional Insured.

This article is intended to provide some basic information about understanding the liability issues involved with contractors. We recommend that you always consult with an attorney to be sure that your unique needs are protected properly.



Tenant User Liability Insurance Program

Requests to use municipal property and facilities by the public are a common occurrence. While it is comforting knowing that the municipality is covered through MMA Property & Casualty Pool, independent entities that use your facilities are not. This opens the possibility of the municipality being drawn into unnecessary claims. A solution to this dilemma is the Tenant Users Liability Insurance Program (TULIP). TULIP is a low-cost insurance policy that protects both the "Tenant User" and the municipality. A "Tenant User" is any outside party using your facilities. The policy applies to bodily injury and property damage arising out of the use of the premises by Tenant Users. Premium costs are traditionally paid by the Tenant Users. For more information, please select the link: **TULIP**