

Section Name: Buildings and Property
Section Number: 700
Policy Number: 704

Effective Date: March 23, 1999
Date of Revision: November 2, 2021

Subject: General Liability Insurance

Purpose:

The purpose of this policy is to provide the continual and uninterrupted maintenance of general liability insurance with adequate limits of liability.. General liability insurance is provided to help protect the County and its assets against claims, losses and adverse judicial outcomes requiring payments on behalf of the County and its employees, officers and other officials resulting from carrying out the official functions of the County and Courts.

Scope:

This policy shall apply to all departments, courts and administrative units of Monroe County government. Employees and officials are expected to follow rules, policies and sound risk management practices to protect the County from liability claims resulting from official functions. All employees, including those who are named defendants in litigation or claims against the County or Courts shall immediately notify the County Administrator/CFO of any such claim and/or litigation and thereafter fully cooperate and support efforts of attorneys and other agents assigned to defend the litigation or claim. The County recognizes in policy its initial duty to defend claims and litigation brought against it and employees, but reserves the right to seek indemnification from employees and officials otherwise covered under the County's general liability insurance if it is discovered the act or occurrence is outside of the employee's official duties or operations of the County.

Statement of Policy:

All full time and part time employees, including members of boards and commissions appointed by the Board of Commissioners shall be afforded coverage and a defense of liability claims (subject to reservation of rights) made against them when acting within the scope of their official duties or official operations of the County. Coverage is subject to the terms, conditions, exclusions, reservation of rights, and limitations provided in liability coverage documents from insurers, including liability limits and indemnification limits.

Definitions: None

Policy Compliance:

Responsibility: The County Administrator/Chief Financial Officer shall be responsible for implementing and overseeing this policy. Responsibilities are securing appropriate limits of casualty and property coverage including the financing structure for self-insured retention limits of the County. It shall also include securing other insurance related products and coverage to protect the County financially from adverse occurrences and resulting claims and losses across all functional areas of operation. This person shall serve as the County's lead representative in coordinating programs for risk management, loss control and claims/litigation administration and resolution outcomes.

Administrative Procedure: None

Legislative History of Authority for Creation or Revision:

Adopted pursuant to action of the Monroe County Board of Commissioners, dated March 23, 1999.

Revised pursuant to action of the Monroe County Board of Commissioners, dated November 2, 2021