



USE OF TOWN PROPERTY BY OUTSIDE ORGANIZATIONS INSURANCE COVERAGE POLICY

Whenever the Town of Douglas allows any individual, group or organization ("user") to utilize town owned premises, whether for consideration or otherwise, said user must supply a Certificate of Insurance to the Selectmen's Office with the Town Use Application. The requirements of the insurance are as follows:

1. **General Liability** of at least \$1,000,000 Bodily Injury and Property Damage Liability per occurrence/\$3,000,000 aggregate. The Town of Douglas should be named as an "Additional Insured". If service or consumption of alcohol is involved, liquor liability coverage should also be included at the same limits as the General Liability policy and the Town of Douglas must be named as an "Additional Insured".
2. **Automobile Liability** (applicable for any user which has an automobile operating exposure) of at least \$1,000,000 Bodily Injury and Property Damage per accident. The Town of Douglas shall be named as an "Additional Insured".
3. **Workers' Compensation** Insurance as required by law.
4. **Liquor Liability** of at least \$1,000,000 Bodily Injury and Property Damage Liability, Combined Single Limit with a \$3,000,000 Annual Aggregate Limit. The Town of Douglas shall be named as an "Additional Insured".

Note: The above requirements are the minimum insurance limits. It will be at the town's sole discretion as to whether higher limits are needed.

The Board of Selectmen may waive these insurance requirements if it deems it to be in the public interest to do so. Any user which receives such waiver must submit a signed "Property User, Recreational and Volunteers Activities Release Form" (attached) for each person who will use the premises. This form will be signed at the time the individual signs up for the activity. It is the responsibility of the user to submit all forms to the Board of Selectmen's Office.

Approved April 17, 2007
Board of Selectmen



**PROPERTY USER, RECREATIONAL AND VOLUNTEERS
ACTIVITIES RELEASE FROM**

I, the undersigned, do hereby consent to and acknowledge my participation in voluntary or recreation programs of the Town of Douglas and/or use of Town of Douglas property.

In consideration for the foregoing and the value I receive therefrom, I agree to forever release the Town of Douglas, and its employees, agents, board members, volunteers and any and all individuals and organizations assisting or participating in any voluntary or recreation programs of the Town of Douglas ("the Releasees") from any and all claims, rights of action that may have arisen in the past, or may arise in the future, directly or indirectly, from personal injuries to myself or property damage resulting from my participation in the Town of Douglas voluntary activities or recreation programs, or from my use of Town of Douglas' Property.

I also promise, to indemnify, defend, and hold harmless the Releasees against any and all legal claims and proceedings of any description that may have been asserted in the past, or may be asserted in the future, directly or indirectly, arising from personal injuries to myself or property damage resulting from the aforementioned activities.

I further affirm that I have read this Consent and Release Form and that I understand the contents of this Form. I understand that my participation is voluntary and that I am free to choose not to participate in said programs or use Town property. By signing this Form, I affirm that I have decided to participate as a volunteer or in its recreation programs, and/or to use Town Property, with full knowledge that the Releasees will not be liable to anyone for personal injuries and property damage that I may suffer in the aforementioned activities

Signature of Parent or Guardian if the
Participant is less than 18 years of age

Organization / Group Name

Participant Name (please print)

Participant Signature

Date