

Title: Insurance Coverage
Date of Current Version: January 2019
Replaces Version: April 2012

Background

The Center's insurance coverage provides protection against loss due to personal injury; damage to the facility; damage to Center owned equipment and materials; and items brought into the facility for fundraising purposes or displays (e.g. quilting materials brought in by a paying customer, artwork included in a Center exhibit).

Liability Coverage

1. The City provides general liability coverage to protect against injuries to third parties (parties other than City employees).
2. The City provides public officials and Center volunteers with liability coverage to protect them against injuries or damages resulting from errors or omissions.
3. The City is not liable if bodily injury results from negligence or malpractice on the part of the in-house agencies, partner organizations, independent contractors, or renters who provide service or activities at The Center since they are not acting as agents of the City.

Property Damage

1. The City provides insurance coverage for the building itself and City owned or managed property from loss due to fire, negligence, and vandalism. Managed property includes such things as quilts accepted for quilting services and exhibiting art work.
2. Concurrently with hanging artwork for display or dropping off materials for quilting services, the owner shall provide an itemized cost estimate for all items left on the premises.
3. In-house agencies, partner organizations, or renters using space in The Center for operational or storage purposes are advised to carry their own insurance to protect their personal property from loss due to fire, vandalism, and theft.
4. Participants are urged to use lockers to secure valuable property as the City does not cover volunteers or visitors against theft.

Administration

Insurance coverage is selected, provided, and administered by the City of Iowa City's Accounting/ Finance Department. The Center coordinator or designee is responsible for overseeing on-site implementation of insurance policies and claims.

Approved by the Senior Center Commission on: January 24, 2019