

MENTAL HEALTH & RECOVERY SERVICES BOARD OF LUCAS COUNTY

Liability Insurance

COQ: II-A.2(b); II-A.3

Effective: 6/1/14

Supersedes: 1/14

POLICY

The Mental Health and Recovery Services Board (MHR SB) of Lucas County will secure workers compensation, comprehensive general liability, auto, professional liability, and director and officer insurance for all employees and Board members to the extent required or permitted by law. Presently, such coverage is provided under the County's insurance program or by separate policy.

ACCOUNTABILITY

Executive Director

PROCEDURE

1. Employee and Board Member Obligations

- A. Any indication that an incident, complaint, or suit which might result in a claim for coverage will be reported to the Executive Director immediately by written or verbal communication.
- B. The Executive Director will give prompt notice to the County Risk Management Department, the Lucas County Prosecutor's Office and the Board's insurer of any incidents, complaints, claims, or suits arguably covered by the insurance program as required by County policy, or by the Board's insurance policy.
- C. Upon request of the Executive Director or a designee, any employee or Board Member with knowledge of the incident will provide a full written statement explaining the incident in detail.
- D. No comments are to be made to the parties involved or to the news media until the communication is discussed with the Executive Director and legal counsel.
- E. All board members and employees will provide all cooperation required by the insurance program.

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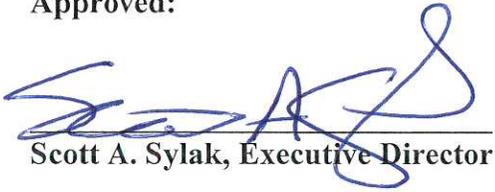
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- F. The County Risk Management Department regularly reviews insurance coverage for its offices, and charges an annual premium for the coverage.
- G. The premium is presented to the Board annually for review and approval as part of the Board's Administrative Budget.
- H. The Board approves the Administrative Budget which includes the annual premium.
- I. When the actual premium amount is received, the policy premium will be discussed at the Planning & Finance Committee if the estimated versus actual premium amount variance is greater than 20%.

2. Contracted Agency Obligations

All contracted agencies will identify the MHR SB and the Lucas County Commissioners (by name) as additional insured on their general liability and professional liability policies, and provide that the MHR SB will be entitled to notice from the insurer at least thirty (30) days in advance of any cancellation or non-renewal of such policies.

Approved:


Scott A. Sylak, Executive Director


Review Date