



Executive Summary

City Council Workshop

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| AGENDA ITEM: Facility Rental Liability Insurance Requirements |
| PREPARED BY: Jacob Kolander |
| RECOMMENDED ACTION: Discussion & Decision |

Summary:

The City of Maple Plain currently requires individuals and organizations renting City facilities to provide proof of general liability insurance. As outlined in the League of Minnesota Cities Insurance Trust (LMCIT) Liability Coverage Guide (pp. 42–45), independent users are not covered under the City's municipal insurance, and LMCIT recommends that cities require renters to secure their own liability coverage and list the city as an additional insured when appropriate.

To my recollection, the City has always required a minimum of \$1,000,000 per occurrence in general liability insurance for facility use. This has also been the standard requirement in every city I have worked in, and it aligns with LMCIT's guidance and standard municipal risk management practices to ensure appropriate protection for the City.

This matter is being brought forward for discussion following feedback from a representative of the Diamond Devils baseball team, who expressed concern that the \$1 million insurance requirement is not reasonable or financially feasible for their group.

Recommendation & Request for Council Input

- Recommendation: That the City maintain the existing \$1 million liability coverage requirement for facility rentals, consistent with risk management best practices and LMCIT guidance.
- Request: Staff seeks Council input on whether this requirement remains appropriate or whether the City should consider tiered or alternative requirements based on the nature, size, or frequency of events.