

I have my customer service staff working on an updated cost to remove the camp activity liability and medical payments liability for the campers.  
I should hear back the first part of next week.

Your first question was about liability to the Presbytery of Lake Michigan (LMP) if they leased the property for your new non-profit camp use.

Our General Liability coverage on your policy protects your members, guests, and volunteers from allegations of negligence concerning your premise and activities on and off premises.

If we wrote a new policy for the new non-profit and they leased the land and building from LMP, you would be essentially transferring this type of liability for the daily operations to the new non-profit.

The LMP would still be the owner/landlord and could ultimately be liable for the safety of the physical buildings and condition of them.

The negligence piece can sometimes transfer to the owner if there is a blatant health or safety issue that affects the tenant (you).

Think of a simple example of an apartment and their renter.

If the apartment is unsafe or there is a dangerous condition that causes injury to the renter, the landlord is held liable.

If the renter does something to injure themselves that has nothing to do with the building, the landlord generally would not be responsible.

In other words, the LMP could still be on the hook (or their insurance policy) if someone is injured at the camp and it is determined that it was due to negligent maintenance of the grounds as long as the LMP still has ownership interest.

We would usually add "lessor's risk" coverage to the LMP policy in this case to help mitigate most of these claims.

If you own a building and use it for the purpose of leasing space to others, lessor's risk insurance is an essential tool that protects you against liability. It can be a shield against lawsuits if a lessee (or customer of the lessee), sustains injury or property damage while on your property.

I don't know of a particular publication or study of camp liability that addresses this specifically.

One of my comments to you in our last meeting was that incorporating the camp by itself would insulate the LMP from their assets being at risk in a lawsuit from the camp operations if someone was seriously injured.

Camp operations generally carry much more risk for injury or death than the LMP office.

If the LMP office has control over a lot of other physical or monetary assets, separating them from the risk of the camp is good business sense.

I will update you about your other cost question as soon as I hear back from my underwriter.

Sincerely,

Andy Sherrington

Regional Representative

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