

## **Arlington County Civic Federation Resolution Concerning Liability Insurance**

Whereas, one of the pillars of citizen participation in Arlington County embodied in the “Arlington Way” is encouraging citizens to participate in their civic associations and other civic groups;

Whereas, the Arlington County Civic Federation, throughout its 101 years with its +/-80 member organizations, was formed to facilitate citizen participation in Arlington County;

Whereas, the vast majority of these member organizations are small, nonprofit organizations run by volunteers, with limited organizational structure and/or financial and human resources;

Whereas, Arlington County has considered modifying some county processes — for example, the Neighborhood Conservation Advisory Committee, which would require civic associations to assume responsibilities for certain NC functions including property owner notification, conducting and helping to design neighborhood surveys, maintaining records, etc. — thereby exposing civic associations, their officers and representatives to potential liability;

Whereas, the County specifically asks for the Civic Federation to solicit and provide input and feedback on county processes and policies, thereby increasing potential liability exposure to the Civic Federation, its officers, Executive Committee and member-organization delegates and alternates;

Whereas, in some instances the County may require nonprofits to obtain a Commercial General Liability Insurance policy for \$1 million “Per Occurrence” and \$2 million “Aggregate”;

Whereas, the current +/- \$1,500 cost of insurance premiums for civic associations to obtain Directors and Officers Insurance plus an umbrella Commercial General Liability Insurance policy of \$1 million far exceeds the financial ability of most ACCF member organizations;

Whereas, exposure to potential liability can deter citizens from actively participating in civic organizations and civic life;

Whereas, the County enjoys the financial and practical benefits of the time, effort and expense contributed by volunteers and volunteer organizations, including such efforts as invasive plant removal, Tree Stewards, library volunteers, assistance in the dissemination of community and public notices, environment cleanup events, County fair workers, Medical Reserve Corps, Community Emergency Response Team (CERT) members, etc.;

Therefore be it resolved, the Arlington County Civic Federation:

1. Asks Arlington County to reconsider requiring civic associations to have Commercial General Liability Insurance Coverage in order to use public property, which could discourage or restrict citizen participation;
2. Asks Arlington County to minimize factors that could increase exposure to civic association members, leaders and representatives in designing or revamping processes and policies that shift liability exposure from indemnified County staff to volunteers.
3. Asks the County to study alternatives to reduce liability and risk to civic organizations and their volunteer members, leadership and representatives when participating in or promoting civic activities.
4. Asks Arlington County to provide volunteer groups and individuals who are contributing their time and efforts for the benefit of the County with indemnification protection so long as those groups and individuals comply with rules established by County policies.

## **Executive Committee Report on Liability Insurance Resolution**

The Executive Committee prepared the resolution because most Arlington County Civic Federation member organizations have limited organizational structure and/or financial and human resources to pay for Commercial Liability Insurance and want to bring this to the attention of the County Board.

Committee members voting in favor of the resolution: Stefanie Pryor, Duke Banks, Dennis Gerrity, Jesse Boeding, and Terri Prell.

Absent – Sarah Shortall, Pat Spann.