

# **INSURANCE INFORMATION ALERT**

TO: ALL CFSA MEMBER FAIRS

FROM: Charlie Mitchell, Risk Manager

SUBJECT: Medical Malpractice Insurance Requirement

DATE: May 1, 2002

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It is a common practice for fairs to enter into contracts with medical services providers. These services can include such activities as operation of a first aid station, ambulance services, or services of emergency medical technicians (EMTs) or paramedics. The minimum General Liability insurance limit for medical services providers is \$1,000,000.

**This ALERT is to notify all CFSA member fairs that in addition to General Liability insurance, medical services providers are also required to carry Medical Malpractice insurance with minimum limits of \$1,000,000.** General Liability insurance does not cover losses arising from medical care or treatment. Most medical services providers already have Medical Malpractice insurance and will usually have it listed on their insurance certificate. If they don't have it listed, CFSA will ask for a corrected insurance certificate.

We have revised CFSA's Insurance Requirements form to include the Medical Malpractice coverage requirement. This revised form will replace the existing CFSA Insurance Requirements form issued in March. **Please remember, CFSA's Insurance Requirements must be made a part of all STATE AND COUNTY fair contracts and rental agreements, including any extensions of contracts and rental agreements, entered into by a CFSA participating fair.**

And, don't forget, **ALL CONTRACTS INVOLVING HAZARDOUS ACTIVITIES AND EVENTS (such as medical services) MUST BE SENT TO CFSA FOR VERIFICATION OF REQUIRED INSURANCE COVERAGE.** CFSA's review process ensures that the insurance certificate the fair receives complies with the minimum liability insurance limits and the additional insureds requirements. We work directly with the appropriate insurance agency to resolve any identified problems.

We're here to assist with insurance coverage issues - call me at (916) 263-6150 or Lianne Lewellen, CFSA's Risk Analyst, at (916) 263-6145.

Attachment

NOTE: Please file this ALERT under General Liability Section 3, General Liability Memorandum, in your Claims & Loss Reporting Guide - 3<sup>rd</sup> Edition (The CFSA "Red Book"). Make copies of the Insurance Requirements form for use with all fair contracts & rental agreements.