

## **Local Government Liability Pool**

- 1.) Conservation Districts have been approved by the Legislature to participate in the State of Wyoming, Local Government Liability Pool (LGLP). Coverage, through this account, will respond to claims brought against local governments under WY Governmental Claims Act and arising under federal law or laws of other jurisdictions.
  
- 2.) Coverage Description: LGLP will provide each participant with a \$250,000 per person/\$500,000 per occurrence coverage limit for claims brought under the Wyoming Governmental Claims Act, and a \$500,000 per occurrence coverage limit for covered claims brought under federal law and the laws of other jurisdictions. LGSIP coverage will be on an occurrence basis. Defense costs will be paid in addition to the limit of liability coverage.
  - 1) Wyoming Governmental Claims Act would apply to TORT actions - negligence in property maintenance, etc.
  - 2) Federal Laws would apply to Civil Rights Violations - wrongful termination, sex discrimination, etc.
  
- 3.) Deductibles: Options which apply per occurrence are: \$500, \$1000, \$2500, and \$5000 deductibles. Entities may have their choice of deductibles, with higher deductibles resulting in lower coverage cost.
  
- 4.) What and Who is Covered?:
  - a) General liability (including personal injury, civil rights, fiduciary liability, water craft liability, among others).
  - b) Automobile liability.
  - c) Public officials errors and omissions liability.
  - d) Board of Supervisors and district employees are covered.
  - e) Exclusion usual to those of commercial insurance will apply.
  
- 5.) What's Not Covered?
  - a) Workers compensation and employer's liability (negligence of employee).
  - b) Real and personal property owned by covered entities or property of others required to be insured under contract.
  - c) Automobile physical damage (comprehensive and collision); medical payments; and uninsured motorist coverage (pays for damage to others autos but not to covered persons auto).
  - d) Any type of property coverage (office equipment, buildings).
  - e) Any item that would be covered by property insurance, etc.
  - f) LGLP covers and defends liability actions.
  
- 6.) Effective Date of Coverage: Membership runs from July 1 through June 30 of the following year. Coverage is not effective until enrollment forms and payment of the appropriate contribution is received by LGLP.

7.) Program Services: LGLP will provide liability coverages for claims which arise under the Governmental Claims Act and certain Federal statutes. In addition to these coverages, LGLP will provide services which traditionally have been provided by insurers, such as claim handling and loss prevention.

8.) Enrollment Procedure: Contact LGLP to obtain assistance in determining the contribution amount due and submit a check with the applications. Checks should be made payable to:

**Local Government Liability Pool**

6844 Yellowstone Dr.

PO Box 20700

Cheyenne, WY 82003-7015

Phone:(307) 638-1911 or 1-888-433-1911