



3/19/2019

RE: Foxhall Community Association General Liability

The General Liability policy is in place to cover Foxhall Community Association, its officers, association members and property owners as named insured's. This coverage is intended to respond legally on your behalf should a situation arise where bodily injury or property damage occurs on association common area, including parks and trails, in the event the association is found negligent.

As every claim is inherently different and would need to be reviewed accordingly I cannot say everything will be covered. There is not an insurance policy available that covers everything. As I have stated before, this policy is not intended to cover Foxhall sponsored teams, but if kids are playing in the park that is contemplated. I have said in the past if the Association is doing its due diligence, having appropriate signage, and reasonable maintenance then it will help to mitigate any claims. Using the trails comes with certain risks and the individual should be relying on their own health insurance for any injuries. I will say again that the trails, the parks and their usage are endorsed onto the policy and if a claim arises and Foxhall is found negligent the policy would respond.

With relation to the Parks or Playgrounds classification (46671) on your policy, this classification applies to recreational areas. They may be equipped with playground equipment and athletic fields for use by the general public. This also applies to trails as long as they are maintained by the insured.

Thank you,

A handwritten signature in blue ink, appearing to read 'Ben Houk', is written over a blue horizontal line.

Ben Houk
Vice President
360-352-8444 x126
ben@nichinsure.com

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1802 Black Lake Blvd. S.W. Ste. #301 • Olympia, WA 98512-5697 • Phone: 360-352-8444 • Fax: 360-943-9712
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