**Skatepark Insurance Coverage Checklist, LMC Model Form**

*League staff thoughtfully develops models for a city’s consideration. Models should be customized as appropriate for an individual city’s circumstances in consultation with the city’s attorney. Helpful background information on this model may be found in the Information Memo* [*“Parks and Recreation Loss Control Guide”*](https://www.lmc.org/resources/park-and-recreation-loss-control-guide/)*.*

**The following is a checklist of requirements needed to receive and maintain LMCIT coverage.**

* Skaters are required to wear personal protective equipment such as a helmet, flexible wrist guards, elbow and knee pads, and proper shoes.
* Facility rules and safety guidelines are posted in a conspicuous location.
* Periodic security inspections are conducted by city personnel (law enforcement, park and recreation supervisor, etc.) to ensure skatepark rules are being observed.
* Any skatepark feature, including bowls or pyramids, that are 48 inches or higher has a safety guardrail on the back or corner to help prevent falls. The guardrail is designed so use as a skatepark feature is discouraged and no entrapment hazards exist.
* Skaters are not allowed to bring in their own ramps, handrails, or other structures that could be used to perform stunts.
* There is documentation of a formal maintenance program for the skatepark.
* Maintenance/inspection documentation shows that the structural integrity of each feature and the skatepark overall are inspected frequently. All skatepark features are in fixed positions (not portable).
* An accident report is completed.
* Competitions are restricted to only those sponsoring organizations able to provide separate insurance coverage and a contract holding the city harmless and indemnified.

**Additional Loss Control Suggestions:**

* The skating area is completely enclosed by a fence. The fence provides adequate protection for spectators from flying boards, debris and/or falling skaters.
* The facility is adequately lit for the hours of operation.
* The designated skating area(s) must be secured by a lock when the facility is closed.
* Trained supervisors are present at the facility during all hours of operation.
* Each skater (and their parents or guardian if under 18 years of age) signs a waiver of liability before he/she is permitted to use the facility.
* The facility has the following readily available and city employees assigned to the skatepark are trained to use:
* A telephone or radio to access emergency services.
* A complete medical first-aid kit.
* Ice packs and sanitary towels.