

**TOWN OF SALEM**  
**SPECIAL MEETING TO REVIEW INSURANCE REQUIREMENTS**  
**06/13/2024**

**Present:** Supervisor Evera Sue Clary; Town Council: Brenda Levey; Howard Law; Tom McMorris; Town Clerk-Pat Gilchrist; Clerk to Supervisor-Kathy Chambers

**Others Present:** Travis Keys-Highway Sup't.; Jeanne Smith-Georgi; Larry Haber-Economic Dev./Georgi; Sandra Haber-Georgi; Mary Menard-Georgi; Laura Dunham-Georgi; David Klingebiel-Attorney for T/O/S; Melissa Davidson-Insurance Broker; David Bloodgood-NYMIR Risk Mg't. (Former Rep. Henry is retiring)

**Public Present:** Joe Wever; Elmer Cary, III-Both Salem Vol. Fire Dep't.

**Absent:** Councilman Wyeth Coburn

The meeting opened with the Pledge, followed by introductions of all those present.

**Salem Volunteer Fire Dep't.**-Has \$1,000,000 each occurrence-\$2,000,000 aggregate w/\$1,000,000 umbrella. General Liability will always be \$1,000,000/\$2,000,000 aggregate explained by Melissa Davidson, our insurance broker.

**Melissa Davidson-Ins. Broker**-explained that the Town needs adequate protection always. Karen Buckley, from NYMIR, reviews risk transfer for municipalities. When asked about having Waivers signed for CR rentals, small event happenings, or smaller jobs that local contractors could bid on who cannot afford the required insurance, she responded that they were only as good as the paper they were written on; a lawsuit will still happen if someone were to be hurt or injured in some way. Depending on the severity of the injury, the amount awarded could be significant. Also, when volunteers are used, the Town assumes the liability. The Town must provide the volunteer (s) w/equipment needed for whatever job they are performing; volunteers cannot bring in their own equipment. Melissa provided a sample Insurance Agreement for Use of Facilities; a sample Volunteer Application (w/separate sheets entitled "Volunteers At Your Municipality", explaining how to use volunteers, how to keep them safe, are the volunteers covered under the Town's insurance coverage, using younger volunteers & risks posed, etc.) that the Board had ahead of the meeting. Supervisor Clary explained that volunteer hours are used many times to qualify for grants for in-kind services & some waivers are used for volunteers. A booklet entitled "NYMIR Risk Transfer Guide" was also provided that had sample contracts & agreements w/explanations. A "No Smoking" Policy across the board should also be included in an Agreement/Contract. However, the Town's attorney should be consulted before implementation of any contract.

**Special Event Insurance**-could be required for special events, like "Country Night at the Georgi" on 06/27, the Mettowiee Players performance night on July 12, or the Washington County Band performance in Aug., both events being held on the grounds of the Georgi. The coverage should still be the \$1,000,000/ \$2,000,000 w/the Town of Salem named as an add'l. insured. This would only be for a one-day/night covered event but could still cost \$150-\$200. These event are free of charge & nothing is charged to the organization for use of the park. The Rotary Club serves ice cream sundaes at the Washington County Band performance. The person/organization putting on the event should purchase the Special Event Insurance in their name, insuring the town for the \$1,000,000/\$2,000,000 coverage. A special event could also be someone renting the grounds of the Georgi for a wedding, w/a caterer serving alcohol. Need a qualified bartender to serve alcohol; a one-

day permit is needed from the NYS Liquor Authority to serve alcohol; town should not be serving liquor--  
**EVER!!** If any of the above have current insurance coverage in the required amount, then they would not be

**Page 2**

**June 13, 2023 Minutes**

required to purchase Special Event insurance; Town just needs proof from insurance company w/a Certificate of Insurance that says the required coverage is there & naming the Town of Salem as an add'l. insured (this is just an endorsement that can cost extra but may not).

**Contractors working for T/OS**-also need the \$1,000,000-\$2,000,000 aggregate, naming T/O/S as add'l. insured. If working higher than the first floor, the umbrella needs to be \$2 million. Proof of Worker's Comp. is also needed, except for LLC's or Corporations--Melissa indicated liability is on the individual--not the Corp. or LLC. Attorney Klingebiel says the aggregate gets you in trouble if you have a lot of claims exceeding the \$2 million in the policy year.

The Town has a lot to think about regarding insurance & will be discussing it further at the June meeting. A big thank-you to Melissa Davidson, David Bloodgood, & our attorney, David Klingebiel, for agreeing to attend this meeting, each lending their expertise.

**Councilwoman Brenda Levey**-Has suggested that a time lock for the bathroom door could be installed w/ Wi-Fi; Jeanne Smith said she would prefer that not be done. Keypad for Museum door-would have different codes for different people. Looking to see if one of the highway workers could mow the area at Ginny Hayes' from the road to the tree; it's Georgi property & Ginny's husband used to do it. Ask Mark Rode about Arlo.com.

**Motion made by** Councilman Howard Law, seconded by Councilman Tom McMorris, accepting the appointment of Erika Cuevas to replace Sandy Adams as Gardner; Sandy is getting done at the end of this year. Erika will work w/Sandy through the end of the gardening season to familiarize herself w/the job; passed 4-0 (in absence of Council-man Coburn).

**Board of Directors**-will need five people listed to obtain Charter; have them now as Brenda Levey & Larry Haber were named as the add'l. two people @ the Georgi special meeting. Also, the fee to prepare the Quit Claim deed will be \$900.

**Corinna Aldrich-Soil & Water**-has indicated there are invasive species that need to be taken care of.

**Trout Unlimited**-spoke to Brenda & she told them to contact Corinna Aldrich for their questions.

**Washington County Youth Bureau**-Jeanne Smith reported they will be doing work @ Georgi. They will also need insurance in the required amount from now on.

**Motion to Adjourn**-**Motion made by** Councilman Howard Law, seconded by Councilwoman Brenda Levey, to adjourn the special meeting regarding insurance; meeting adjourned @ 7:46 p.m. Passed 4-0

**Next Meeting**-will be the monthly meeting of the Salem Town Board to be held on 06/19/2024, @ Proudfit Hall; 181 Main Street; Salem, NY. Review of Warrants #6 & Abstract #6 for payment will begin @ 5 p.m., business meeting will begin @ 6 p.m.

Respectfully submitted,

Patricia G. Gilchrist-Town Clerk  
Town of Salem