



# Risk Management Tips

## Renting: What You Need to Know

Rental groups can be a profitable source of income for camps. However, renting to outside groups can pose challenges. The following describes documents and procedures that will help make your rental operations a success.

**Contracts:** A signed contract, written by informed legal counsel, should be the first consideration when renting to groups. A contract documents important details of the arrangement before the group arrives, including:

- Each group's responsibilities, such as supervision, medical care, and transportation.
- Services, activities, and supervision your program will provide.
- Rental fees or other compensation.
- The beginning and ending dates and times.

The contract should document what happens if your camp's property is lost or damaged along with the camp's rules and regulations. It should contain appropriate hold-harmless and defense/indemnification language (protection from claims). The contract should also note the unique aspects of anticipated activities, the camp environment and facilities (including hazards that may not be known to visitors), and special needs of the visitors.

Thanks to practicing attorneys Charles R. (Reb) Gregg and Catherine Hansen-Stamp for allowing Markel to use some of their prior writings on third-party contracts.

Reb specializes in outdoor recreation matters and general litigation. He is located in Houston, Texas, and can be reached at 713-982-8415 or [rgregg@gregglaw.net](mailto:rgregg@gregglaw.net).

Catherine advises recreation and adventure program providers on legal liability and risk management. She is located in Golden, Colorado, and can be reached at 303-232-7049 or [reclaw@hansenstampattorney.com](mailto:reclaw@hansenstampattorney.com).

### **Certificate of Insurance/Additional Insured Statement:**

Ask rental groups for a certificate of insurance and to add your camp to their insurance policy as an additional insured. This is particularly important when you will not supervise the group's activities. When groups request to rent your facility without providing their own insurance, verify with your insurance agent that your policy will cover your camp for claims that may arise.

