



DIGITAL TOWN SQUARE



Welcome to an exciting new way to manage risk in your community

Welcome to Newfoundland and Labrador's go-to insurance and risk management resource presented by Cal LeGrow, in partnership with MNL. The Digital Town Square is a one-stop-shop for FAQs, tips, and expert advice to help you protect yourself and your community. You can also contact a member of our team via the Live Chat service below. We are committed to our continued partnership to Municipalities Newfoundland and Labrador.



Whiteboard Series Episode #1



Skateboard Parks



Tip 1: Assess skateboard parks regularly to reduce risk

While skateboard parks might seem like risky, niche municipal investments, they engage youth in the community and can deter public injury and property damage by keeping skateboarders off the streets. Inline skaters and BMX bikers often use these facilities as well.

To keep users safe, perform regular inspections. Make sure the location is well-drained and dry. Lighting needs to be in good shape, and all rails should have end caps. Ramps, surfaces and walkways should be smooth and free of debris.

Competitions should be strictly controlled and subject to entry forms and waivers. Make safety gear mandatory, regardless of skill level. Signs with rules and hours should be prominent, clear, and easy to understand.

Record inspection results and incident reports, and hold onto them for a couple of years. By carefully noting changing conditions and staying on top of your skateboard parks, you'll keep the community happy and lower risk for your municipality.

FAQ's

The information contained in this section is based on the MNL Municipal General Insurance Program provided by Cal LeGrow Insurance. If your municipality isn't yet a member, [click here to learn how to join](#).

• Does our policy cover municipal outdoor recreation facilities like playgrounds and skateboard parks?

If you're looking at physical damage such as fire or vandalism, the locations and structures would need to be listed on the property schedule. However, if someone was injured while using one of your facilities, there is coverage under the general liability section of the policy without any need to have the locations specifically listed. Your policy would respond to investigation and defend a claim brought against your municipality arising from the ownership or operation of such facilities.

• What's the timeline for bringing a claim against a municipality?

• Does our municipal liability cover our walking trails?

• Does the policy cover injuries sustained by individuals while they are volunteering for the municipality?

• Does the policy cover the municipal wharf?



Digital Town Square Team



You've got questions? We've got answers 🙋🏻

We've taken care to answer each and every one of your questions in our Whiteboard Series and FAQ section.

If you have not found an answer to your inquiry in either of these sections of our website, we're on online right now so let us know any questions you may have below 🙋🏻🙋🏻

Write a reply...

Your municipality (required)

Email (required)



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