
RE: Insurance Coverage Questions

From: Wendy Tucker <WTucker@sdrma.org>
Date: Tue 8/12/2025 10:45 AM
To: Brittany Chavez <b.chavez@morongovalleyfire.org>
Cc: Henri Castro <HCastro@sdrma.org>

Hi Brittany,

Thank you for your patience while this was researched. Ultimately, if the district moves forward with creating this walking trail, it increases the liability exposure to the district if someone were to be injured. There may be some immunities that apply in this situation, but we recommend reviewing with the district's legal counsel to confirm if any apply or not and if there is any requirement for signage. There aren't any exclusions in the liability coverage agreement for walking pathways, so that is not dependent on whether any signage or fencing is placed near the path. However, the district should incorporate the pathway in the regular maintenance schedule to ensure that the district is aware of any dangerous conditions, etc.

Please let us know if you have any additional questions. Have a great day!

Wendy Tucker, AU
Chief Underwriting Officer



1112 I Street, Suite 300, Sacramento, CA 95814
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From: Brittany Chavez <b.chavez@morongovalleyfire.org>
Sent: Tuesday, August 12, 2025 8:47 AM
To: Wendy Tucker <WTucker@sdrma.org>
Cc: Henri Castro <HCastro@sdrma.org>
Subject: Re: Insurance Coverage Questions

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Good morning Wendy,

I just wanted to follow up on this item. Are there any updates?

Brittany Chavez
General Manager | Morongo Valley CSD
Morongo Valley Fire Department
11207 Ocotillo Street | Morongo Valley | CA 92256
(760) 363-6454

From: Wendy Tucker <WTucker@sdrma.org>
Sent: Tuesday, July 29, 2025 4:16 PM
To: Brittany Chavez <b.chavez@morongovalleyfire.org>
Cc: Henri Castro <HCastro@sdrma.org>
Subject: RE: Insurance Coverage Questions

Hi Brittany,

Just wanted to let you know that I am reviewing this with our Chief Risk Officer to confirm if any public immunities would apply to the creation of the public walking trail.

With respect to the summer bash activities, there are no exclusions related to dunk tanks or inflatable waterslides however there are some things to consider as far as ensuring the safety of the participants. I am including our bounce house risk management advisory for reference as this would apply to some of the safety requirements for the inflatable waterslide.

Thank you for your patience!

Wendy Tucker, AU
Underwriting/Program Manager



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From: Brittany Chavez <b.chavez@morongovalleyfire.org>
Sent: Thursday, July 24, 2025 9:34 AM
To: Wendy Tucker <WTucker@sdrma.org>
Subject: Re: Insurance Coverage Questions

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We would have our staff overseeing them.

Yes, it would be intended for public use.

Brittany Chavez
General Manager | Morongo Valley CSD
Morongo Valley Fire Department
11207 Ocotillo Street | Morongo Valley | CA 92256
(760) 363-6454

From: Wendy Tucker <WTucker@sdrma.org>
Sent: Wednesday, July 23, 2025 6:07 PM
To: Brittany Chavez <b.chavez@morongovalleyfire.org>
Subject: RE: Insurance Coverage Questions

Hi Brittany,

Thank you for reaching out. Will someone be overseeing the slide or dunk tank from the place that you are renting from?

With respect to the path, will it be intended for public use?

Wendy Tucker, AU

Underwriting/Program Manager



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From: Brittany Chavez <b.chavez@morongovalleyfire.org>
Sent: Wednesday, July 23, 2025 1:31 PM
To: Wendy Tucker <WTucker@sdma.org>
Subject: Insurance Coverage Questions

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Hey Wendy,

I'm reaching out with a couple of questions regarding coverage and liability.

First, we're planning an end of summer "Splash Bash" event for the community and are considering renting a dump tank and / or a waterslide for the day. Can you let me know if those would be covered under our current policy, or if any additional coverage would be required?

Separately, we're looking into utilizing another piece of District owned property to create a basic walking trail. The plan is to use a tractor to clear a simple path that we can maintain going forward. It's currently just open land. I'd like to know what liabilities, if any, the District might take on by developing and opening this for public use. Would we need to install any specific signage, fencing, or other precautions to be covered?

Let me know what additional information you need from us, and thanks in advance for your help.

Best,

General Manager
Morongo Valley CSD | Morongo Valley Fire Department



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