

Re: Fw: [External Email] Re: Winter Wonderland

From: Elizabeth McPherson (emcpherson@mcknightcrossings.org)
To: bret_blackford@yahoo.com
Cc: donaldfitzgerald@att.net; dave-n-amy-weiler@juno.com; bstevens@shandselbert.com;
jkryder@mcknightcrossings.org
Date: Wednesday, July 3, 2024 at 03:44 PM CDT

I talked to Stephen Walters with GLS Insurance (our insurance broker).

He finds it hard to believe that they can't get event insurance for these walkthroughs. Even though they are claiming to be self-insured, Stephen is suspecting they are self-insured on *property* but most likely not self-insured on *liability*. He says it is highly unlikely that the State would allow them operate self-insured on liability.

In this day and age, insurers are experiencing an increase in "slip & fall" claims. We live in a very litigious society. Stephen says he sees it all the time from his vantage point. Given that the Winter Wonderland walkthroughs are held in November and December and when it gets dark, it is not hard to imagine that someone or some persons might legitimately or falsely injure themselves in our parking lot and claim insufficient lighting, uneven pavement, unsafe conditions, or improper clearing of ice & snow. McKnight Crossings would be held liable in these cases, for an event we are not organizing or sponsoring.

If we don't stand firm on requiring the St. Louis County Parks provide their own liability insurance for Winter Wonderland walkthroughs that covers their use of our parking lots, I don't see how we can accommodate their request without putting McKnight Crossings at unnecessary risk for injury lawsuits. It seems a very reasonable request for them to acquire event insurance so any incident on our parking lot is covered by their insurer and not ours.

Stephen says event insurance for the Parks department should not cost too much. He doesn't understand their claim that they can't purchase it, as schools (another public entity) do so all the time. He suspects they just don't want to own the liability.

Thoughts?
--Elizabeth

On Wed, Jul 3, 2024 at 2:25 PM M Bret Blackford <bret_blackford@yahoo.com> wrote:

FYI

Request for 2024-25 Winter Wonderland. Some details below. Still not sure if it makes sense but we can discuss.

--- Bret

----- Forwarded Message -----

From: Martin, Margaret <mkmartin@stlouiscountymo.gov>
To: Sys Admin <bblackford@mcknightcrossings.org>
Cc: mBret Blackford <bret_blackford@yahoo.com>; Johnson, Eric <ejohnson@stlouiscountymo.gov>
Sent: Wednesday, July 3, 2024 at 01:05:00 PM CDT
Subject: RE: [External Email] Re: Winter Wonderland

Hi Bret!

That fee would work. St. Louis County is unable to insure non-government owned facilities. If you purchase the insurance, we would be able to reimburse McKnight Crossings for the premium, though. Let me know if you have any questions.

Thanks,



Maggie Martin

Recreation Events Coordinator, Parks and Recreation

St. Louis County

41 S. Central | St. Louis, MO 63105

o: 314.615.8371

mkmartin@stlouiscountymo.gov

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From: Sys Admin <bblackford@mcknightcrossings.org>
Sent: Wednesday, July 3, 2024 6:16 AM
To: Martin, Margaret <MKMartin@stlouiscountymo.gov>
Cc: mBret Blackford <bret_blackford@yahoo.com>; Sys Admin <bblackford@mcknightcrossings.org>
Subject: [External Email] Re: Winter Wonderland

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Maggie,

We are doing well and I am looking forward to the long 4th of July weekend.

Regarding your question about using the church parking lot, before I approach the leadership about potential dates I need to confirm if The St. Louis County Park Department agrees to the following terms discussed in prior years:

1. St. Louis County Parks Department will purchase event insurance for the dates requested.
2. Payment of \$250.00 per date the parking lot is used. Fee to cover any possible snow removal, trash pickup, etc.

Let me know if you can get approval of the above terms. Once confirmed, I will discuss the requested dates with our leadership group.

--- Bret

Bret Blackford
 McKnight Crossings Church

On Thu, Jun 27, 2024 at 2:31 PM Martin, Margaret <MKMartin@stlouiscountymo.gov> wrote:

Hi Bret!

Hope you are doing well. We are contemplating bringing back the Winter Wonderland Walk on a smaller scale. Would your parking lot be available on Mondays, November 25, and December 2, 9, 16 and 30? We would be open to some compensation for the church. We are just exploring our possibilities right now. Thanks!



Maggie Martin

Recreation Events Coordinator, Parks and Recreation

St. Louis County

41 S. Central | St. Louis, MO 63105

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Opportunity Central

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--
Elizabeth McPherson
Office Administrator

McKnight Crossings Church of Christ