

# PRIMEX<sup>3</sup> LIABILITY BULLETIN

## Liability: Coverage for Responding to COVID-19

In taking action to maintain essential operations and protect their communities during the pandemic, member public entities, officials, employees and official volunteers will be making decisions and implementing measures that balance competing interests and deploy limited resources. They will also be dealing with emergent and rapidly-evolving situations that require immediate action to protect health and safety. Although undertaken in good faith and well-intended, it is conceivable that some decisions and actions may be disputed and result in subsequent third party claims for damages. Areas of concern may be premises liability, errors and omissions, emergency medical services, law enforcement, fire service, corrections, nursing home care, public health, code enforcement, and others. Claims may be founded or unfounded; either way the cost of defense and resolution is real and substantial. It's important during this public health crisis for members to understand they are well-supported by their liability coverage.

Member public entities, public officials, employees and official volunteers will be covered against third party claims for damages alleging bodily injury, death, property damage or civil rights violations, as long as their actions are in good faith and undertaken in the scope and course of their duties. As always, coverage is subject to the monetary limits of the Primex<sup>3</sup> coverage document, and its terms, conditions and exclusions. While it is difficult to envision third party damages claims that would not be defended relative to responding to this pandemic, the remote possibility exists so all claims will be reviewed on their individual merits, per usual protocol. If you are threatened with any liability claim, please report it to us immediately so we can review and take appropriate steps as quickly as possible.

Ty Gagne  
CEO

**Please Note:** All of our COVID-19 related updates and bulletins can be found on our website at [www.nhprimex.org](http://www.nhprimex.org)