



Ohio Revised Code

Section 4175.08 Certificate of insurance.

Effective: March 28, 2017

Legislation: Senate Bill 235 - 131st General Assembly

(A) The owner of a climbing facility shall file with the department of commerce a certificate of insurance evidencing that each climbing facility owned by the owner has liability insurance in effect with an insurer authorized or approved to write such insurance in this state.

(B) The insurance policy required by division (A) of this section shall provide coverage in the following amounts:

(1) Not less than five hundred thousand dollars because of bodily injury or death of one person in each occurrence;

(2) Not less than one million dollars because of bodily injury to or death of two or more persons in each occurrence.

(C) The insurance policy required by division (A) of this section may include a deductible clause, provided that any settlement made by the insurance company with an injured party or the injured party's legal representative shall be paid as though the deductible clause did not apply.

(D) Each policy, by its original terms or an endorsement, shall do both of the following:

(1) Obligate the insurer that the insurer will not cancel the policy without thirty days' written notice and a complete report of the reasons for such cancellation being given to the department;

(2) Obligate the insurer that the insurer will, within twenty-four hours, report to the department if it pays a claim or reserves any amount to pay an anticipated claim that reduces the liability insurance coverage to a limit of less than one million dollars because of bodily injury to or death of two or more persons in each occurrence.

(E) If the insurance policy is canceled during its term or lapses for any reason, including coverage



reduced below the required amount, the owner shall replace the policy with another policy fully complying with the requirements of this section prior to permitting a climber to use the climbing facility.

(F) If the owner fails to file a certificate of insurance for new or replacement insurance, the owner shall cease all operations under the permit immediately upon the cancellation or lapse of the insurance and further obligations shall not be conducted without the specific approval of the department, which shall be given after the owner has complied with this section.