



Town of Arnprior Facility User Liability Insurance Program Guide

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1.0 Introduction

As of January 1, 2017, it is **mandatory** for all rental user groups and individuals to carry liability insurance when renting a Town of Arnprior facility.

The Town of Arnprior offers a number of sport and social facilities for rent, whether it is for an organized event or a pick up hockey game. The Facility User Liability Insurance Program is offered to users of Town facilities (i.e. ice, fields, halls, etc.) who do not carry their own, or adequate insurance when renting a Town facility.

2.0 What is the Facility User Liability Insurance Program?

The Facility User Liability Insurance Program provides individuals and/or groups renting a Town of Arnprior facility to obtain affordable liability insurance protection. The intention of the insurance coverage is to protect facility users from financial exposure resulting from claims that may result during their activity or event.

The facility user liability insurance will be made available at the time of booking the facility. There will be a premium for the type of event, sport or activity. The limit of insurance coverage will be at \$2 million minimum per occurrence.

2.1 Facility Users

The requirement for user groups and individuals to carry liability insurance is specifically for those users renting a Town facility. This program does not apply to use of Town facilities where a facility rental fee is not applied.

2.2 Insurance Program Coverage

Commercial General Liability: provides coverage injuries sustained by a Third Party and/or damage to third party property, caused by the negligence of the facility user.

Tenants Legal Liability: provides coverage for damage to the area of the facility in the care and control of the renter.

Medical Payments: provides coverage for the cost of immediate medical expenses incurred following an accident without the necessity of blame or fault. Fault need not be established in order to access this cover.

Products & Completed Operations: provides insurance coverage for damages that may arise from products sold, once they leave the premises. This coverage requires the facility user/renter to be negligent.

Non-Owned Automobile Liability: provides insurance coverage for bodily injury and property damage caused by a vehicle not owned by the renter/facility user but used on the renter’s behalf or under the renter’s direction.

2.3 Limits of Liability

COVERAGE	DEDUCTIBLE	LIMITS OF LIABILITY
Commercial General Liability-Per Occurrence	Nil	\$2,000,000
Personal and Advertising Injury Liability	Nil	Not Insured
Tenants' Legal Liability-Any one premises	Nil	\$2,000,000
Medical Expenses-Per Person	Nil	\$10,000
Aggregate Limit-Products & Completed Operations Hazard	Nil	\$2,000,000
Non-Owned Automobile Liability	Nil	\$2,000,000

3.0 Insurance Requirements

Groups and individuals responsible for a facility rental are required to produce and maintain, throughout the duration of the Rental Agreement, proof of sufficient liability insurance coverage.

Depending on the type of activity, sport or event, users will be required to have liability insurance coverage of a minimum liability limit of \$2 million. The program encompasses the rental of facility space, sports fields, and rentable parkland.

The Liability Insurance Program provides the opportunity for individuals or groups renting our facilities to either:

1. Provide proof that they already have obtained liability insurance that meets the Liability Insurance Program requirements; **or**
2. Purchase liability insurance during the booking process.

4.0 Procedures

4.1 What if I Have the Required Insurance / Insurance Certificate?

If the user (renter) of the facility has the required liability insurance, proof of insurance naming the Town of Arnprior as an additional insured must be provided by the user group's insurance broker. If a Certificate of Insurance Coverage cannot be presented at the time of booking, coverage will automatically be charged. Charges will be refunded once a Certificate of Insurance is submitted by the user renting the Town facility.

4.2 How to Purchase Insurance

If the facility user does not possess adequate liability insurance coverage it can be purchased through the Facility User Liability Insurance Program at the time of the booking. The cost will be added to your Rental Agreement.

Insurance rates are based on the type of activity and perceived risk categories associated with the activity. The Facility User Rates Schedules are included in **Appendix A**. For special events not listed in the rates schedule, a separate rate referral from the insurer may be required.

Facility users are encouraged to discuss the Facility User Liability Insurance Program with their own personal broker/insurance provider to ensure they are making an informed decision and are comfortable with the product being offered under the Facility User Liability Insurance Program.

4.3 Making a Claim

In the event of a claim the facility user must contact the Insurer as soon as possible to ensure that the claim is recorded in a timely fashion. In the event of accident or injury please contact the respective emergency services to ensure that safety and appropriate medical attention is provided to those involved. In the event of a claim, it is the role of the Insurer to investigate, determine liability, and settle claims under their policy.

Frank Cowan Company

1-800-265-4000

Mulvihill JP & Son Insurance Broker Ltd

613-623-3123

4.4 Contact Information

For information or assistance with facility rentals, contact a Customer Service Representative at the Nick Smith Centre at 613-623-7301 or the Finance Branch, Town Hall at 613-623-4231.

Specific insurance queries regarding the Facility User Liability Insurance Program will be forwarded to the Insurer by Town staff as the Town is not licensed to provide insurance advice.

Appendix A: Facility User Insurance Rate Schedule



Frank Cowan Company Facility User Rates \$2,000,000 Limits of Liability

Rates shown below are for your information only and do not include premium sales tax.						
Non Sporting Events or Occasions						
Anniversaries, arts, art shows and exhibits, auctions, banquets, bazaars, birthday parties, bridge, chess clubs, crafts, dance parties, dance recitals, dinners, engagement parties (e.g. Jack and Jill events), fashion shows, graduations, music recitals or other family celebrations (e.g. christenings, showers, graduations etc.), photo shoots, picnics, religious services, retirement parties, reunions, seasonal markets, seminars, speakers, talent shows, theatre performances, weddings or other ceremonies, workshops/classroom instruction.						
Rates/Premium						
Number of People Attending Event	No Alcohol			Alcohol		
	Hourly Rate**	1-2 Day Event	3-5 Day Event	Hourly Rate**	1-2 Day Event	3-5 Day Event
1-50	\$3.00	\$25	\$50	\$12.00	\$85	\$150
51-100	\$4.00	\$50	\$85	\$20.00	\$130	\$260
101-200	\$6.00	\$75	\$125	\$30.00	\$200	\$400
201-500	\$8.00	\$150	\$200	\$40.00	\$350	\$700
501-1000	\$10.00	\$220	\$300	\$50.00	\$550	Refer
1001-1500	\$15.00	\$300	Refer	Refer	Refer	Refer
1501+	Refer	Refer	Refer	Refer	Refer	Refer
** If hourly Rate exceeds the 1 Day rate, charge the 1 day rate.						
*Event: 1-2 Day Event Rates and 3-5 Day Event Rates are Per Event Rates and Not Per Day Rates.						
E.g. An art event (alcohol) is being held for 2 days. It is estimated 500 people will attend over the 2 day period. The total charge would be: \$350.						
*Events: Annual Weekly Meetings: Charge 5 times the flat charge shown for a 1-2 Day Event for a Total Annual Premium.						
E.g. 50 people rent a facility weekly to play bridge (no alcohol event). The Annual Charge would be: \$25 x 5 = \$125 Total Annual Premium						
*Events: Annual Monthly Meetings: Charge 3 times the flat charge shown for a 1-2 Day Event for a Total Annual Premium.						
E.g. 250 people rent a hall monthly (alcohol event). The Annual Charge would be: \$350 x 3 = \$1,050 Total Annual Premium						
Excluded Activities						
Alpine skiing, bachelorette/stagette parties, bike racing, boxing, climbing walls, contact sports (including hockey, lacrosse, martial arts), cycling, fireworks, gymnastics, horse related, kabaddi, kayaking, kickboxing, motor vehicle activities, rugby, skateboarding, snowboarding, stag/bachelor parties, tackle football, wrestling and organized sports teams/leagues.						

Frank Cowan Company Facility User Rates \$2,000,000 Limits of Liability

Sporting Events or Activities				
Note: Organized Sports Leagues without insurance are a Company Referral				
Low Risk				
Badminton, baton twirling, bowling, curling, dance lessons, horseshoes, lawn bowling, public skating, shuffle board, table tennis, tai chi, tennis				
Medium Risk				
Ball/roller/floor hockey, baseball, basketball, broomball, cheerleading, cricket, dodge ball, dry land training, field hockey, figure skating, fitness classes, frisbee, handball, non-contact sports (martial arts, pick up hockey, pick up lacrosse, touch/flag football), pickle ball, racquet ball, ringette, slo-pitch, soccer, softball, squash, swimming with life guard, synchronized swim, t-ball, track & field, volleyball, yoga				
Rates/Premium				
Number of Participants	Low Risk		Medium Risk	
	Hourly Rate**	1 Day Flat Event*	Hourly Rate**	1 Day Flat Event*
1-25	\$2.50	\$60	\$4.00	\$95
26-50	\$4.00	\$90	\$6.00	\$120
51-100	\$6.00	\$120	\$8.00	\$190
101+	Refer	Refer	Refer	Refer
*Events Over 1 day: Any Single Sporting Event being held for more than 1 consecutive is a Company Referral				
*Events - Annual Weekly and Seasonal Activities: Charge 2 times the flat charge shown for a Total Annual Premium				
E.g. Yoga Classes (medium activity) with 20 people attending weekly. The Annual Charge would be: \$95 x 2 = \$190 Total Annual Premium.				
E.g. A group of people get together weekly to figure skate from September to March (seasonal and medium activity) the total number of people in the group is 30 people. The Annual Charge would be: \$120 x 2 = \$240 Total Annual Premium.				
Excluded Activities				
Alpine skiing, bachelorette/stagette parties, bike racing, boxing, climbing walls, contact sports (including hockey, lacrosse, martial arts), cycling, fireworks, gymnastics, horse related, kabaddi, kayaking, kickboxing, motor vehicle activities, rugby, skateboarding, snowboarding, stag/bachelor parties, tackle football, wrestling and organized sports teams/leagues.				