

Facility Rental User Liability Insurance

The Town of Caledon offers a number of sport and social facilities to rent, whether it is for an organized event or a pick up hockey game. Staff are available to assist you in finding the appropriate venue for your activity.

Many municipalities throughout Canada have introduced a Facility Rental User Liability Insurance Program. The Town of Caledon's Insurance Program is offered to rental users of municipal facilities (i.e. ice, fields, gyms, floors, rooms and picnic areas) who do not carry their own, or adequate insurance when renting a Town facility.

It is **mandatory** for rental users groups and individuals to carry liability insurance when renting a Towns facilities or spaces.

What is the Liability Insurance Program?

The Liability Insurance Program provides individuals and/or groups renting a municipal facility or space with a straightforward and affordable avenue to obtain liability insurance protection to mitigate their financial exposure resulting from claims that may result from the rental agreement.

If the facility user does not already carry the required insurance, it can be purchased through this program at the time of booking. Insurance limits range from \$2 to \$5 million per occurrence. (depending on the specific sport, event or activity)

Click on this [link](#) to purchase insurance coverage through our broker.

The insurance provides coverage to the facility user to defend and/or settle a legal action claiming negligence that resulted in a Bodily Injury or Property Damage to a Third Party. The liability protection also extends to protect negligent acts falling within the wordings for the following coverage:

- **Tenant's Legal Liability:** provides coverage for damage to the rented or permitted premises or the area of the premises that is being rented as a result of a negligent act.
- **Participants to Participants Liability:** provides for legal defence and settlements or awards for damages caused by a participant to another participant during the event or activity. Defence for the participant accused of the negligent act is excluded if they have been found guilty of a criminal act, however it will not affect coverage for the organization or others under the policy if they were not party to the bodily injury.
- **Non-Owned Automobile Liability:** provides insurance coverage for non-owned vehicles that are rented for less than 30 days in the named insured, and also provides protection to the facility user's participants and volunteers, who may use their private vehicles to conduct business on behalf of the facility users.
- **Liquor Liability Coverage (for Alcohol events only):** provides coverage for claims resulting from the serving of alcohol.

- **Blanket Vendor Liability:** When required liability coverage can be purchased to extend the event organizer's insurance protection to all vendors providing products, services, or a presence at the event. A "Vendor" is defined as any person, partnership, and/or business entity (either for profit or not for profit), providing any goods, services, or presence before, during, or at the end of an event, regardless of the dollar value.

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. Facility Users (renters whom are individuals, partnerships, groups, or entities) will be required to have liability insurance coverage. 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. Purchase liability insurance during the booking process; **or**
2. Provide proof that they already have obtained liability insurance that meets the Town's Liability Insurance requirements for Facility Users.

Insurance limits range from \$2 million to \$5 million depending on the activity. High risk sports such as ice hockey will require coverage of \$5 million. Lower risk events and activities such as baseball, badminton or social events will require coverage of \$2 million.

What if I have questions on the Coverage?

Commonly asked questions as well as the Municipality's insurance broker contact information is available by clicking here: [Facility Rental User Insurance FAQs](#)

How to Purchase Insurance?

If the facility user does not possess adequate liability insurance coverage, it can be purchased on-line through this [link](#) prior to or at the time of the booking. The link allows for the purchase of coverage immediately and will issue a certificate upon payment. For those requiring coverage for any large "Public Event" that is over the automatic approval of the link, coverage can be arranged through our broker upon completing the application, and the insurance premium will be collected by the broker. Please click on the link below for the appropriate application form:

1. [Event Application Form](#)
2. [Parade Application Form](#)

What if I have the Required Insurance?

If the facility user has the required liability insurance, the renters' insurance broker must complete the mandatory [Certificate of Insurance Coverage Form](#). Only proof of insurance coverage on the Town's mandatory form will be accepted.

When shall the Certificate of Insurance be submitted to the Town?

The Town's representative will confirm with the renter when the mandatory certificate form is required to be filed with the Town. In most cases the following should be used as a guideline;

- A.** Thirty (30) days prior for large events; and
- B.** Fourteen (14) days prior to the booking, and in some cases.

Broker contact Information

ALL INSURANCE QUESTIONS MUST BE DIRECTED TO THE FOLLOWING INSURANCE BROKER;

Armour Insurance Brokers Ltd.

30 Topflight Drive, Suite #1, Mississauga, ON L5S 0A8

Phone:905-452-5127

Toll Free: 1-877-452-5127

Direct Contacts:

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