

Facility User Liability Insurance Information

Common Questions? [See our Facility User Liability Insurance FAQs](#)

Facility User Liability Insurance

Looking to rent one of the Town of Caledon's many public parks and facilities?

- Town staff are available to help you find the appropriate venue for your activity. Call 311 or 905-584-2272 x. 7327 for their expert assistance.
- Anyone renting a Town facility or space **must** confirm that they have **Liability Insurance** to cover their activities.
- If you do not already have your own adequate coverage, you can **purchase specific protection** through the Facility User Liability Insurance Program's [Online Portal](#).

Insurance Requirements

Insurance coverage is **mandatory** to rent any municipal spaces, sports fields or parkland.

All facility users must EITHER:

- **Option A** - Purchase liability insurance during the booking process; **or**
- **Option B** - Provide proof that they already have obtained liability insurance that meets the Town of Caledon's liability insurance requirements for facility users

Insurance limit requirements vary depending on the activity.

- High risk sports such as ice hockey will require coverage of \$5 million
- Lower risk activities such as baseball, badminton or social events will require coverage of \$2 million. For coverage requirements please see the [Facility Permit Insurance Requirements document](#).

Option A - How to Purchase Insurance:

Purchase insurance coverage through the [Online Portal](#) by creating an account. The facility user and the Town of Caledon will be provided a certificate of insurance immediately upon payment.

For coverage of large "Public Events" that is over the automatic approval of the online portal, coverage can be arranged through our broker upon completing the application forms (if applicable)

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

Option B – How to Provide Proof of Own Insurance:

Your Insurance advisor (broker or agent) must complete the mandatory [Certificate of Insurance Coverage Form](#). The following coverages must be included:

- Third Party Bodily Injury and Property Damage
- Products & Completed Operations
- Cross Liability / Severability of Interests Clause
- Employee &/or Volunteers added as an Additional Insureds

If applicable,

- **Event includes Alcohol**
 - Liquor Liability
- **Event includes Vendors**
 - Independent Blanket Vendor Coverage
- **Event includes Sports Activity**
 - Bodily Injury to Participant
 - Participant to Participant

The Town's representative will confirm with you if the mandatory Certificate of Insurance form must be filed with the Town. The following can be used as a general guideline;

- Thirty (30) days prior for large events; and
- Fourteen (14) days prior to the booking

The Fine Print: What's included in the Town's Facility User Liability Insurance Program?

The Program provides you with straight forward and affordable access to insurance protection against the potential financial risks stemming from your activities in the rented municipal space.

Specifics of the coverage include:

- **Defense and settlement of legal actions** alleging negligence which has caused Bodily Injury or Property Damage to a Third Party
- **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:** Damages caused by a participant to another participant during the event or activity. Defense 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 who were not party to act
- **Non-Owned Automobile Liability:** Auto liability for vehicles that you rent for less than 30 days in connection with the event. Liability is also provided to participants and volunteers, who may use their private vehicles for the event
- **Liquor Liability Coverage (for Alcohol events only):** Cover for claims resulting from the serving of alcohol
- **Blanket Vendor Liability:** If needed, as an event organizer you can extend the coverage to all vendors participating at the event. (A "Vendor" is defined as any person, partnership,

and/or business entity (whether for profit or not for profit), providing any goods, services, or presence before, during, or at the end of an event)

Broker Contact Information

Further questions about the Town's Facility User Liability Insurance Program must be directed to:

Firstbrook Cassie & Anderson Limited

1867 Yonge St. # 300, Toronto ON M4W 1Y5

Phone: 416-486-1421

Toll Free: 1-800-267-0281

Direct Contacts:

- Adriana Coluccio
 - Phone #: 416-486-1421 x. 243
 - Email: facilities@fcainsurance.com