



Mandatory Insurance for all Facility Users

The City's Insurance and Risk Management section is responsible to employ risk management practices that mitigate and control risk exposures to the City's citizens, employees and assets. Municipalities face various risks when permitting facilities to third parties and as such require mandatory insurance for all facility users.

For facility users, the price of insurance can be prohibitive, resulting in either a lack of insurance or inadequate coverage. In recognition of the requirements for insurance and related challenges, the City has sought an insurance program specific to facility permit holders. Facility users can access insurance coverage at the time of booking, without having to rely on their personal insurance policies or having to purchase an insurance product elsewhere. The program provides liability coverage in an amount of no less than \$2 million and adds the *City of Vaughan* as an additional insured. The program is designed to provide insurance to individuals and groups that desire to permit the City facilities and require insurance.

Facility Users Group Insurance Program is meant to ensure that the City and users of City facilities are adequately protected with appropriate insurance coverage. This coverage requirement was established for all new rental bookings beginning January 15, 2014.