

Facility Rental User Insurance

The City of Vaughan offers a number of facilities for rental for the purposes of sport, events and activities whether it is for an organized event or a pick up hockey game. The rental of City facilities requires that users have insurance liability coverage to protect them and the City against any financial impact of claims associated with the use of the rental.

As of January 15, 2014 it is mandatory for rental users, groups and individuals to carry liability insurance when renting a City facility, therefore, the City of Vaughan has implemented a Facility Rental User Liability Insurance Program. This program will be offered to those renting City of Vaughan facilities (i.e. ice, fields, gyms, floors, rooms and picnic areas)

What is a Facility User Group Insurance Program?

The Facility User Group Insurance Program provides individuals and/or groups renting a City of Vaughan 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 group 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. (This may change dependent on the specific sport, event or activity and is at the discretion of the insurer and the City's policies.)

Insurance program coverages and limits

Bodily Injury and Property Damage: provides coverage of legal liability for a covered accident that involves injury to another person or damage to third party property.

Products and Completed Operations: coverage protects the insured in the event of claims caused by products they have sold, distributed, produced, or handled. Coverage applies only to products that have been sold and are no longer in the insured's possession, or operations that have been finished by the insured.

Personal Injury: covers against a negligent act or omission that leads to libel, invasion of privacy or slander against 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.

Non- Owned Automobile Liability: provides insurance coverage for vehicles not owned, leased or rented by any of the named insureds and 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.

Medical payment: coverage of associated medical costs to third parties as a result of the insured and/or their event and activities.

Limits of Liability:	\$	2,000,000	Bodily Injury and Property Damage per occurrence
	\$	2,000,000	Products and Completed Operations – annual aggregate
	\$	2,000,000	Personal Injury
	\$	250,000	Tenants Legal Liability
	\$	2,000,000	Non-Owned Automobile
	\$	10,000	Medical payment per person (third parties)

Special Provisions: Participant Liability
Cross Liability and Severability of Interest
Host Liquor Liability (when premium paid)
Incident Medical Malpractice

Exclusions: Fireworks Exclusion
Cyber / Data Exclusion
Fungi & Fungal Exclusion
Total Asbestos Exclusion
War & Terrorism Exclusion
Molestation Exclusion

Deductible: \$ 500

Insurance rates are based on the type of activity and perceived risk categories associated with the activity. There are certain activities that are excluded unless referred and approved by the underwriters of the policy. For rates specific to your activity, sport or event, please contact Recreation & Culture Dept. 905-832-8500.

Insurance Requirements

As of January 15, 2014 groups and individuals responsible for a facility rental will be required to produce and maintain, throughout the duration of the rental agreement, a liability insurance certificate.

Depending on the type of activity, sport or event, clients will be required to have liability insurance coverage. The program encompasses the rental of City owned facility space.

The limit of insurance coverage will be at \$2 million minimum per occurrence. (This may change dependent on the specific sport, event or activity.)

How to Purchase Insurance

The purchase of the Facility User Group Insurance will be made available at the time of booking the facility rental. The cost will be added to the Rental Agreement.

What if there is a claim?

In the event of a claim the user must contact the Insurance and Risk Management section of the City Clerk's Office, at 905-832-8585, and complete and submit the Jones Brown's [Incident/Loss form](#) at risk.management@vaughan.ca, 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 please allow the insurer to provide their service by their response to the third party making the claim. It is recommended that insureds of the Facility User Group Insurance program do not admit liability or make any commitments. It is the role of the insurer to investigate, determine liability, and settle claims under their policy.