# The Corporation of the Town of Arnprior

# By-law Number 6642-16

A by-law to establish a Facility User Liability Insurance Program for user groups and individuals renting Town Facilities.

**Whereas** Section 8 of the Municipal Act, 2001, S.O. 2001, c.25, as amended, provides broad authority on municipalities to enable municipalities to govern their affairs as considered appropriate and to enhance the municipality's ability to respond to municipal issues:

**And Whereas** the Council of the Corporation of the Town of Arnprior deems it desirable to establish a Facility User liability Insurance Program;

**Therefore** the Council of the Town of Arnprior enacts as follows:

- That for all user groups and individuals renting a Town of Arnprior facility, it is mandatory to carry sufficient liability insurance and have the Town of Arnprior added as an additional insured; and
- 2. That all user groups and individuals renting a Town of Arnprior facility are required to produce proof of sufficient liability insurance coverage at the time of booking the facility; and
- **3. That** the Facility User Liability Insurance Program, provided by the Town's municipal insurer, is offered to user groups and individuals renting Town facilities who do not carry adequate insurance; and
- **4. That** the Director of Corporate Services/Treasurer and/or Manager of Financial Services is authorized to implement and update the Facility User Liability Insurance Program Guide, attached as Appendix A, for revisions, including rates from the insurer; and
- **5.** That any By-laws and/or resolutions inconsistent with the provisions herein are repealed; and
- **6.** That this By-law shall come into force and effect on January 1, 2017.

Enacted an P/is8R/714th day of November, 2016.

David Reid, Mayor

Maureen Spratt Clerk



# Town of Arnprior Facility User Liability Insurance Program Guide

# Contents

1.0 Introduction	3
2.0 What is the Facility User Liability Insurance Program?	.3
2.1 Facility Users	3
2.2 Insurance Program Coverage	3
2.3 Limits of Liability	4
3.0 Insurance Requirements	4
4.0 Procedures	S
4.1 What if I Have the Required Insurance / Insurance Certificate?	.5
4.2 How to Purchase Insurance	.5
4.3 Making a Claim	S
4.4 Contact Information	6
Appendix A: Facility User Insurance Rate Schedule	.7

# 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 <u>renting</u> a Town facility. This program does not apply to use of Town facilities where a facility rental fee is not applied.

# 2.2 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	0E0UCT1BLE	LIMITS OF LIABILITY
Commercial Genenil Uab,hty-Per Occurrence	Nil	\$2,000,000
Personal and Advertising Injury Uabliliy	NII	No: I11sured
Tenants' Legal liability-Anyone premises	NJ	!2.000,00-u !
Medical Expenses-Per Person	NII	\$10,000
Aggregate Limit-Products & Complet.ed Operations Hazard	NII	\$2,000,000
Non-Owned Automobile Llap1lity	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 in 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

acility User

# 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

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

Rates shown be Jow are tOr your inf-ormation only an (f do-Oot if 1 clude-premllin 1 Sales t.ax-.

## Non Sporting Events or Occasions

Anniversaries: .irts .irtshows andexhibits auctions. b.inquets; ba.za.:irs, birthday°.part1es, bridge: chess clubs, C"rilitts, dance part1es; c1iince recitals dinners, eng.:1gement p;inies (e.g., J.:ick and Jill events), t.ish1on shows, graduations, music recitals or other f.lmily cetebr-1tions (e.g. ctmstenings, showers, graduations etc.), photo shoots, picnics, religious services, retrrement parues, reunions, secisonal marl<ets, semln:irs, specikers, 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	3-4	Day <sub>50</sub> Event	Hourly Rate•	1-2 Day Event	3.5 Day Event
1-50 51-100	S4.00	S50	1	SSS	s2 <u>0</u> .00	S130	\$150 5260
101 200	\$6 00	\$75		S125	\$30 00	S200	\$400
201-500	\$8 00	\$150	i	\$200	S40 00	\$350	\$700
501.1000 1001-1500	\$10 <b>00</b> \$15.00	\$220 \$300	į	S300 Refer	\$50 00 Refer	\$550 Refer	Refer Refer
1501+	Refer	Refer	1	Refer	Refer	Refer	Refer
<ul> <li>If hourly R;ite exceeds the 1 D.tv rate. charge the 1 d;iv rate.</li> </ul>							

'Event: 1-2 Day Event R.ites and 3-S Day Event Rates are Per Event R.ites illId Not Per Day Rate5.

E.g. An art event (afcOl'IOI) 1s tie,ng hetcl for 2 aays. ti 1s estinmleCl 500 people will attend over the 2 day penod. Tile total cti,ugc: would t>e S350

events. Apply 1.1 Meets in Meetings, Charge 2 times the first charge shown for a 1-3 have event for a Total Apply in Leading

E{}.50 people rent a !acilrtvweektv to play bridge {no alcohol event}. Toe Annual CharQe wouldlle: \$25 x 5 = \$125 Total Annual Prem.um

events: Annual Monthly-MeetJngs:Ct1arge 3 <u>times</u> the <u>flat ch:irge-shownfor a 172</u> CQY<u>Event foraTot:i-</u>lAnnuaf <u>Premlum</u>.

# E.g. 200 people rent a mail monthly (alcohol event). The Annual Charge would be. \$350 x 3 = \$1,050 Total Annual Premium

### **Excluded Activities**

Alpine skiing, bachetorettelstagette parties, bike racing, boxing, climbing walls, contact sports {Indilding hockey. lacrosse:, rnar11al alls}, cyclin£1, fireworks, gymnasllcs, horse related, kabadd1, kayaking, k1ckboxmg, motor vehtcie activittes, rugby, skateboardmg\_snowboarding, stag/bachelor parties, tackle football. wrestling and organized sports te.:imslleaaues.

FCCL-0116 Suilt with integrity, leading through innovation.



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

# Spo i: ting Events or Activities

Note: Organized Sp!)rtSLeagues without insur nce are a Company Referral

### ow Risk

Badminton, baton t\V1r1lno, 001,,,fino curhno, dance lessons horseshoes, lav.n oowtmo, PlitJllc sKallnn, shutlle bOard tallle tennis, tm ctn, 1enrus

### Medium Risk

Ba!Urollerifloor hoc.Key, basellall. basl<etl)all, broomllall, ch rleading. cncket. dodge ball. dry lano training. field hodley, t1gure sKahng, fitness classes. fnst)ee. Mndt.>all. non-contact sports (martial arts, pick up hockey. pick up lacrosse. touch/flag football), pickle ball, racquet ball. nngette, slo-prtch. soccer, softball. squash. swunm1ng with !!!i! guard. syncilronrzea swim. I-ball, traek & f1el<1, volleyball. yoga

# Rates/Premium

Number of Participants		Risk	Mediun	n Risk
- · ·J-25	_ <u>!fourh</u> ' Rate \$250	I.lli!Y.f,!s"lt <u>Event·</u> _	<u>Hourly</u> R '' S4 00	1J)ov Flat Evel} t' \$95
26-50	S400	S90	\$600	SI20
51-100	5600	9120	58.00	5190
101+	Refer	Refer	Refer	Refer

## OV!r 1 day: ft. //t Single Spol1i'l.9.!! >t be11!9held for more Ulan 1 consecutive • -a compani'. Referral

'Events • Annual Weekly and Seasonal Activities: Chilrge 2 times the flat eh,; irge shown for ii Total Annual Premium

Ea. Yooa Classes /medium acIMM with 20 oeoole attendma weeklv. The Annual Charoe would be: \$95 x 2 = \$190 Total Annual Premium

E.g. A group of people get together weekly to figure skate from Septemoer to March (seasonal and medium activity) the total number or people in tille group ,s 30 people. The Annual Ct1arae would Oo:S120 x 2 = \$240 Total Annual Premium

### **Excluded Activities**

Alpine skiing, bac.helorette/stagette parties, bike racing, boxmg, climbing waits, contact sports (including hockey, lacrosse, martial arts), cycling, fireworks, gymnastics, horse related, kabadd1, kayaking, kickbolcing. motor vehicle actlv1tles. rugby, skateboarding. snowboarding, stag/bachelor parties, tackle footboll wresthno and or.iarnzed sports teams/leaoues.