

**USER GROUP GENERAL 'LIABILITY' INSURANCE PROGRAM
FOR SPECIAL EVENTS AND SPORTS ACTIVITIES**

Name of User Group	Type of Activity	# of Participants	Dates of Use	Premium Charged (Includes 8% PST)

Facility/Premises Description	Staff Contact Name	Telephone Number

Policy Number: AS 3622

Who is Eligible?

Groups and individuals using facilities/premises owned or leased by the **City of Ottawa and third party owned facilities/premises where the City of Ottawa has a reciprocal or unified booking agreement with the owner.** The Insurance Company must approve activities. **Some restrictions may apply.**

Why Liability Insurance?

Because of your operations, or actions, you are open for possible suit from Third Parties. You may not be liable, but you will need to be defended in court. A liability policy pays for this defense as well as any costs found against you. Legal fees can be very expensive and this can be an affordable way to have them covered. This Policy covers your legal liability for bodily injury to or damage to property of others such as spectators, passers-by, property owners and others resulting from your activity.

In addition, your legal liability for injury to participants is covered in most cases (a few sports disciplines may not be eligible).

WHO IS COVERED?

The Permit Holder and participating members which may include Executives, Managers, Coaches, Trainers, Officials and Volunteers while acting within the scope of their duties on your behalf

ELIGIBILITY

The program is designed principally for sport and recreation groups at local levels who **do not** belong to a Provincial/National Association.

'LIABILITY' COVERAGE PROVIDED

This Policy covers your legal liability for bodily injury to or damage to property of others such as spectators, passers-by, property owners and others resulting from your activity. In addition, your legal liability for injury to participants is covered. (A few sports disciplines may not be eligible see exclusions).

*USER GROUPS ARE COVERED ONLY WHILE USING CITY OF OTTAWA FACILITIES/PREMISES AND THIRD PARTY OWNED FACILITIES/PREMISES WHERE THE CITY OF OTTAWA HAS A RECIPROCAL OR UNIFIED BOOKING AGREEMENT WITH THE OWNER.

COVERAGE DETAILS

\$1,000,000 per occurrence
All Claims Subject to a \$500 deductible

Including the following extensions

- **Premises Property and Operations** This provides coverage for the insured who is responsible in the scope of their operations for premises and property to which they have control over. It also includes coverage for their own operations (activities).
- **Blanket Tenants Legal Liability \$250,000** - Provides coverage for your legal responsibility for damage to premises that you rent in the course of your activities up to \$250,000
- **Occurrence Basis Property Damage-** This is just a broader type of coverage. Occurrence happens over a period of time, whereas, an accident wording is sudden and accidental
- **'Liability' for injury to participants** - In many standard liability insurance policies participants are excluded, but in the broad form coverage with ALL SPORT, 'liability' coverage for participants is included. This 'liability' policy does not include sport accident coverage for participants if they are injured.
- **Voluntary Medical Payments** - Reimburses others (third parties) such as spectators, passers-by, property owners & others) for their medical expenses if they are injured as a result of your activities up to \$1,000. This coverage **DOES NOT** apply to an insured.
- **Personal Injury** - Coverage against Libel, Slander
- **Cross Liability Clause** - This clause allows for additional insureds to sue, if necessary within the policy.

EXCLUDED ACTIVITIES:

It is understood and agreed that the insurance provided by this policy shall not apply to the following activities:-

- **Alpine Skiing**
- **Boxing**
- **Canoeing and Kayaking**
- **Climbing Walls**
- **Contact Hockey, Roller Hockey and Ball Hockey**
- **Outdoor Rink Operations**
- **Contact Ringette and Sledge Hockey**
- **Cycling**
- **Fencing - Sword**
- **Fireworks (unless under the direction of a licensed pyrotechnician)**
- **Gymnastics**
- **Horse-related activities**
- **Kick-boxing**
- **Lacrosse**
- **Rugby**
- **Scuba Diving**
- **Contact martial arts and self defense**
- **Skateboarding/Skateboard Parks**
- **Snowboarding**
- **Tackle Football**
- **Freediving**

CONTACT SPORT EXCLUSION

It is further understood and agreed that this policy shall not apply to any liability for bodily injury to or death of any person while practicing for or participating in any contact sport.

"Contact sport" shall be any contact or exhibition of an athletic or sports nature when the rules and/or regulations permit bodily contact with another participant.

EXCLUSIONS:

DATA EXCLUSION
TERRORISM EXCLUSION
ASBESTOS EXCLUSION
FUNGI EXCLUSION
ABUSE OR MOLESTATION EXCLUSION
➤ NON-ACCUMULATION OF LIMITS

The description of coverage contained herein is not complete, and reference must be made to the actual terms and conditions of the applicable policy forms

AVIVA Insurance Company of Canada

PARTY ALCOHOL LIABILITY INSURANCE POLICY APPLICATION

SELF SERVE APPLICATION

2 Norfolk Street S, Unit 1, Simcoe, ON N3Y 2V9
Tel (519) 428-7716 • Toll Free 1-800-265-8098 • Fax (519) 428-5661
www.palcanada.com

Name and Address of Permit holder (Person Responsible) Postal Code: Phone Number:	Type of Function SOME RESTRICTIONS MAY APPLY	Name and Address of Insured (Organization / Association) (Individual(s))
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Date of Function: _____ Number of People at Function _____ Please Phone For a Quote.

A COPY OF YOUR LIQUOR PERMIT MUST ACOMPANY THIS APPLICATION!!!!!!

Location of Function _____
Name of hall _____

**Policy Period Starts One Hour Before Event (Function). Maximum Policy Period 24 Hours.
(Not to exceed the length of time specified on the permit.)**

Date From: _____ A.M. To: _____ A.M.
P.M. P.M.

	COVERAGES	LIMIT OF LIABILITY	DEDUCTIBLE
Inclusive	a. Commercial General Liability Including Liquor Extension and Premises.	\$ <input type="text"/> ,000,000.00	\$ 500.00
Limit	b. Non-owned auto coverage c. Tenant Legal Liability \$500,000.00 Limit		

{ Bodily injury each Occurrence
property damage each accident
Aggregate

INDICATE IN ABOVE BOX 1 MILLION OR 2 MILLION LIABILITY COVERAGE FOR YOUR EVENT

PLEASE PHONE FOR A QUOTE \$ _____.

PAYMENT OPTIONS: VISA MASTERCARD MONEY ORDER CERTIFIED CHEQUE

CARD NO.: _____ EXPIRY: _____
NAME OF CARD HOLDER: _____
ADDRESS: _____ PHONE NO.: _____

Policy MUST be paid prior to function. Confirmation will not be faxed to anyone; we will give the certificate number over the telephone if requested. We require two weeks to process any certificates that must be received back in the mail to the applicant.
AUGUST 2002



INSURANCE BROKERS LTD

CONSENT FORM

By this consent, I, _____ ("the Client") hereby confirm that I wish to acquire or renew a policy or policies of insurance. I acknowledge that PAL INSURANCE BROKERS LTD. ("the Broker") will be assisting me in relation to insurance products.

I acknowledge that I have read the information set out on this form, and I hereby consent to the Broker's collection, use and disclosure of my personal information in the manner and for the purposes set out below.

1. PERSONAL INFORMATION

In order to acquire or renew an insurance product for a client, a broker needs to collect personal information about the client. *The Broker will only collect, use and disclose such personal information in such a manner that a reasonable person would consider appropriate in the circumstances.*

2. COLLECTION

Depending on the type of insurance policy to be issued, the Broker may collect the following information:

- > basic information such as name, address, telephone and fax numbers, e-mail address, birthdate and marital status
- > claims history and credit and past payment records
- > financial information
- > medical information
- > driver's record
- > employment information
- > others deemed reasonable

3. PURPOSES

Information collected under section 2 ("Collection") may be used for the following purposes:

- > to enable the Broker to acquire or renew an insurance policy
- > to assist the Client and assess his/her ongoing needs for insurance
- > to assess the Client's need for and to offer other products, such as financial products
- > to ensure that Client information is accurate and up-to-date
- > to protect the Broker and/or insurer against inaccuracy
- > others deemed reasonable

4. DISCLOSURE

The Broker may disclose Client personal information to the following third parties:

- > insurance companies
- > other brokers
- > credit organizations
- > professionals working on behalf of the broker or insurer such as adjusters and lawyers
- > financial institutions
- > medical professionals
- > employer of the insured (commercial policies only)
- > others deemed reasonable

5. THIRD PARTY INFORMATION

The Broker may obtain Client personal information from the following third parties:

- > insurance companies
- > other brokers
- > credit organizations
- > motor vehicle and driver licensing authorities
- > financial institutions
- > medical professionals
- > others deemed reasonable

6. WITHDRAWAL OF CONSENT

The Client may refuse to consent to the collection, use or disclosure of personal information. The Client may also withdraw a previously given consent at any time. However, depending on the type of insurance policy to be issued, a refusal to provide consent or a future withdrawal of consent may result in the Broker's inability to acquire/renew insurance and/or in the cancellation of a policy.

7. ACCURACY

The Client must provide the Broker with accurate and up-to-date personal information. The Client's failure to do so will inhibit or prevent the Broker from properly advising or representing the Client. The Client must immediately inform the Broker of any new or changed information.

PRIVACY OFFICER

The Broker is committed to applying relevant laws and principles regarding privacy and confidentiality of personal information. For more information on the Broker's privacy policy and procedures, please contact the "Privacy Officer" privacy@palcanada.com

Client: _____ Witness: _____
(Signature) (Signature)

Dated: _____ Print Name: _____

PREMIUM PRICING CHART
USER GROUP LIABILITY INSURANCE PROGRAM
 (Taxes are included)

Revised: November 22, 2006 Appendix 'G'

	# of participants	1 hr	1/2 day	1 day meeting	2 day meeting	3 Day meeting	5 day meeting	Annual weekly meetings	Annual monthly meetings
Meetings	1-25	1.08	2.16	3.24	5.40	6.48	9.72	32.40	19.66
	26-100	2.17	4.32	6.70	10.80	12.96	19.55	64.80	38.88
	101-250	3.35	6.59	9.83	15.12	19.44	29.16	97.20	58.32
	251-500	5.51	10.91	16.20	27	32.51	48.60	162	97.31
	# of participants	1 day event	2 day event	3 day event	5 day event	Annual weekly meetings	Annual monthly meetings		
Programs/activities - No Alcohol	1-25	16.20	27	32.51				54.43	43.31
	26-100	32.40	48.60	64.80				135	108.76
	101-250	54.32	81.54	108.65				216.43	162.86
Events - No Alcohol	1-25	27	43.20	54.22				105.86	
	26-100	54	81.22	108.43				211.45	
	101-250	81	108.32	162.86				316.20	
	251-500	108	162.22	216.11				421.62	
Events/programs with Alcohol	1-25	54.11	81.32	108.54				162.76	
	26-100	108.11	162.32	216.22				324.43	
	101-250	162	243	324.11				486	
	251-500	216	324	432				648	
Beer Garden with alcohol	1-100	81.11	124.20	162.54				243.32	
	101-250	108.22	162.43	216.32				324.54	
	251-500	162.11	243.11	324.22				486.11	