

## SUMMARY OF INSURANCE COVERAGE

**CITY OF OTTAWA  
FACILITY USER GROUP INSURANCE PROGRAM  
POLICY # AL3622**

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### **Who is Eligible?**

Any person or organization that does not have access to an insurance program. Depending on the type of activity, sport or event, facility users will have the opportunity to purchase insurance coverage through the Facility User Group Insurance Program, based on the pre-determined activities and rates, subject to the limitations and exclusions outlined in the policy wording. For sport and recreation groups, at local levels who **do not belong to a Provincial/National Association** would also be eligible for coverage. Insurance Coverage **ONLY applies to the activity & dates disclosed on the permit application.** The Insurance Company must approve activities. **Some restrictions may apply.**

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### **LIABILITY INSURANCE**

#### **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 defence 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 insures the legal liability for bodily injury or damage to property of others resulting from your INSURED activity. The Liability Policy ***DOES NOT*** provide Benefits for Medical Expenses incurred as a result of an injury sustained by an insured member, while participating in a sanctioned insured activity.

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#### **Who is covered?**

Your employees or your volunteers including executives, managers, coaches, trainers, officials and participants while acting within the scope of their duties on your behalf.

**Note:** A sub-contractor, vendor or exhibitor **IS NOT** considered an employee and therefore not covered under your policy.

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#### **Limit of Coverage**

**\$1,000,000** Commercial General Liability/per occurrence

Deductible: **\$500** applicable to all claims

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#### **Additional Insured**

**The City of Ottawa & Affiliated Community Centre Associations, Societies & Management Companies, Conseil des écoles catholiques de langue française du Centre-Est, Conseil des écoles publiques de l'Est de l'Ontario, Ottawa Catholic School Board, Ottawa Carleton District School Board, Capital Sports Management Inc., Ottawa Community Ice Partners** are added as additional insureds, but solely with respect to the liability, which arises out of the activities of the named insured.

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## YOUR POLICY INCLUDES THE FOLLOWING COVERAGES

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- **Participant Liability** - in many standard liability insurance policies participants are excluded, but in the broad form coverage with ALL SPORT, this coverage is included. This coverage protects the insured from bodily injury or property damage in the event that an injured athletic participant files a lawsuit.
- **Voluntary Medical Payments** - Reimburses others (*third party*) for their medical expenses if they are injured as a result of your activities up to \$1,000.
- **Blanket Tenants Legal Liability** - Provides coverage for your legal responsibility for damage to premises that you rent in the course of your activities up to \$250,000.
- **Personal Injury** - Coverage against libel, slander.
- **Advertisers Liability** - Will protect the insured in the course of advertising your goods, products or services.
- **Incidental Medical Malpractice** - Protection for rendering first aid to an injured person by a non-medical professional in the course of your activities.
- **Cross Liability Clause** - This clause allows for additional insured's to sue, if necessary within the policy.
- **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).
- **Products and Completed Operations** - This is simply a broader form of liability coverage normally associated with manufacturers and business.
- **Blanket Contractual** - This provides coverage for the insured when he/she signs a contract, which stipulates the legal responsibility of the insured.
- **Occurrence Basis Property Damage** - Again, this is just a broader type of coverage. Occurrence happens over a period of time, whereas, an accident wording is sudden and accidental.
- **Exclusions** - Data Exclusion, Terrorism Exclusion, Asbestos Exclusion, Fungi Exclusion, Abuse or Molestation Exclusion, Excluded Activities Endorsement
- **Excluded Activities:** Alpine Skiing, Boxing, Canoeing, Climbing Walls, Contact Ball Hockey, Contact Hockey, Contact Martial Arts, Contact Ringette, Contact Roller Hockey, Contact Self-defense, Contact Sledge Hockey, Cycling, Fencing, Fireworks (unless under the direction of a Fireworks Supervisor), Freediving, Gymnastics, Horse Related, Kayaking, Kickboxing, Lacrosse (unless non-contact pickup), Minor Hockey (18 & under) (unless non-contact pickup), Rugby, Scuba Diving, Skateboarding/Skateboard Parks, Snowboarding, Tackle Football.

*This is a summary of the insurance policy stated above  
As of the date of issuance and provided to the addressees for information purposes only.  
The actual policy is subject to wordings, limitations, exclusions and warranties that form part of the policy.*

**Insurance Broker: Pearson Dunn Insurance Inc.**  
**Insurance Company: All Sport Insurance Marketing Ltd/ Lloyd's Insurance Company of Canada**

## SUMMARY OF INSURANCE COVERAGE

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### CITY OF OTTAWA FACILITY USER GROUP INSURANCE PROGRAM POLICY # AL3622

<b>OFFICE USE ONLY</b>	
<b>Applicant Name:</b>	
<b>Type of Activity:</b>	
<b>No. of Participants:</b>	
<b>Effective Dates:</b>	
<b>Facility:</b>	
<b>Staff Contact:</b>	
<b>Premium Charged:</b>	

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

Revised: January 1, 2011

Appendix 'G'

	# of participants	1 hr	½ 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
	501 - 1000	8.64	15.12	21.68	37.80	43.20	59.40	243	162
	# of participants			1 day event	2 day event	3 day event	5 day event	Annual weekly	Annual monthly
Programs/activities – <b>No Alcohol</b>	1-25			16.20	27	32.51	43.42	54.43	43.31
	26-100			32.40	48.60	64.80	108.86	135	108.76
	101-250			54.32	81.54	108.65	162.97	216.43	162.86
Events - <b>No Alcohol</b>	1-25			27	43.20	54.22	81.43	105.86	
	26-100			54	81.22	108.43	162.65	211.45	
	101-250			81	108.32	162.86	243.23	316.20	
	251-500			108	162.22	216.11	324.32	421.62	
Events/programs with <b>Alcohol</b>	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 <b>alcohol</b>	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		

	# of participants			1 day event	2 day event/ tournament	3 day event / tournament	Annual Season	Weekly rate for camps	
Class I Sports and recreational activities <b>(excluding hockey)</b>	1-25			16.20	27	32.51	54.11	1.62 per participant, minimum \$81/ week	
	26-100			32.40	48.60	64.80	135	1.62 per participant, minimum \$81/ week	
	101-250			54	81	108.11	216	1.62 per participant, minimum \$81/ week	
	Over 250			Refer	Refer	Refer	Refer	1.62 per participant, minimum \$81/ week	
	# of participants			1 day event	2 day event/ tournament	3 day event / tournament	Annual Season	Weekly rate for camps	
Class II Sports and recreational activities <b>(excluding hockey)</b>	1-25			32.40	54	64.91	108	1.62 per participant, minimum \$81/ week	
	26-100			64.80	97.20	129.60	216	1.62 per participant, minimum \$81/ week	
	101-250			108.11	162	216.11	324	1.62 per participant, minimum \$81/ week	
	Over 250			Refer	Refer	Refer	Refer	1.62 per participant, minimum \$81/ week	

