



Facility User Liability Insurance Program

The Town of Quispamsis offers a number of facilities for rent for the purposes of sport, events and activities. The rental of Town facilities requires that users have insurance liability coverage to protect them and the Town against any financial impact of claims associated with the use of the rental.

Effective September 29, 2018 it is mandatory for rental users, groups and individuals to carry liability insurance when renting a Town facility, therefore, the Town of Quispamsis has implemented a Facility User Liability Insurance Program.

Why Facility User Liability Insurance?

No matter how careful we are accidents happen. As the organizer of an event or sporting activity, you can be sued by anyone who claims to have been injured or suffered property damage resulting from your activities. You may not be responsible (liable), but you will need to be defended in court. A liability policy pays for this defense, as well as compensatory damages. Transferring your risk to a liability insurance policy provides you the opportunity to enjoy your activity with peace of mind.

What is a Facility User Liability Insurance Program?

The Facility User Liability Insurance Program provides individuals and/or groups renting a Town facility or space, with straightforward and 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 insurance will be made available at the time of booking the facility or space. The limit of insurance coverage will be \$5 million per occurrence (this may change dependent on the specific sport, event or activity).

Insurance 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:

- Coverage A – Bodily Injury & Property Damage: \$5,000,000 any one Occurrence
- Coverage A – Products & Completed Operations Aggregate: \$5,000,000
- Coverage B – Personal Injury and Advertising Liability: \$2,000,000
- Coverage C – Medical Payments – Per Person: \$10,000
- Coverage C – Medical Payments – Per Accident: \$50,000
- Coverage D – Tenant's Legal Liability: \$5,000,000
- Incidental Medical Malpractice Liability: \$5,000,000
- Non-owned Automobile Liability: \$2,000,000
- Fire Fighting Expense Liability: \$1,000,000
- SEF 94 – Legal Liability for Damage to Hired Automobiles: \$50,000

Deductible: \$1,000 per occurrence but only with respect to Property Damage Liability, Tenants Legal Liability and SEF 94 – Legal Liability for Damage to Hired Automobiles

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. Rates specific to your activity, sport or event, will be discussed at the time of booking.

Insurance Requirements

As of September 29, 2018 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 Town owned facility space. The limit of insurance coverage will be at \$5 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 Liability Insurance will be made available at the time of booking the facility rental. The cost will be added to the Rental Agreement based on current Facility User Rates.



What if there is a claim?

In the event of an incident the user must contact the Town and complete and submit an Incident/Loss form to kbrandon@quispamsis.ca as soon as possible to ensure that the incident 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.