

User facility liability insurance program



Municipal-owned facilities are commonly the host of many local community events. As such, municipalities face liability exposure each time their venues are used by third-party renters. Although most events will be held without incident, it only takes one unfortunate claim to generate a loss large enough to test coverage under the municipality's master liability policy. The preferred way of addressing this type of risk is for the party organizing the event to be insured through an event policy covering the third-party renter as the named insured and the municipality as an additional insured. Municipalities choosing to transfer risk in this way minimize their direct risk of costly bodily injury or property damage claims.

As an industry expert in event liability risk transfer, Marsh Canada Limited (Marsh) administers the Annual Low Risk Event Liability Program to help meet the unique risk coverage needs of municipal-owned facilities across Canada.

Benefits

- **Offsets liability** — Transfers the risk to the party in control and protects the main municipal liability policy.
- **Offsets deductible** — Lower deductible than all municipal policies and deductible can be transferred to renter through rental agreement.
- **Simplified premium payment** — Options available include bi-annual, annual, or no reporting.
- **Administrative costs** — Little to no administrative costs to implement program.
- **Claims protection** — Claims remain under the UFL Insurance Program and are not related to your municipal liability policy.
- **Broad coverage that conforms** — Ability to help ensure the insurance offered meets the requirements of the municipality and the needs of the renter.
- **Affordable** — Simple rating matrix provided.

Eligibility

Some examples of event categories eligible for insurance include, but are not limited to:

Events

- Anniversaries
- Arts
- Art shows and exhibits
- Auctions
- Banquets
- Bazaars
- Birthday parties
- Bridge
- Chess clubs
- Crafts
- Dance parties
- Dance recitals
- Concerts
- Dinners
- Engagement parties (e.g. Jack and Jill events)
- Fashion shows
- Graduations
- Meetings
- Music recitals or other family celebrations (e.g. christenings, showers, graduations etc.)
- Photo shoots
- Picnics
- Religious services
- Retirement parties
- Reunions
- Seasonal markets

- Seminars
- Speakers
- Talent shows
- Theatre performances
- Weddings or other ceremonies.
- Workshops/classroom instruction

Sporting activities

- Badminton
- Ball/roller/floor hockey
- Baseball
- Basketball
- Baton twirling
- Bowling
- Broomball
- Cheerleading
- Cricket
- Curling
- Dance lessons
- Dodge ball
- Dry land training
- Field hockey
- Figure skating
- Fitness classes
- Frisbee
- Handball
- Horseshoes
- Lawn bowling
- Non-contact sports (e.g. pick up hockey, pick up lacrosse, touch/flag football)

- Pickle ball
- Public skating
- Racquet ball
- Ringette
- Shuffle board
- Slo-pitch
- Soccer
- Softball
- Squash
- Swimming with lifeguard
- Synchronized swim
- Table tennis
- Tai chi
- T-ball
- Tennis
- Track and field
- Volleyball
- Yoga

Exclusions include, but may not be limited to: Alpine skiing, bike racing, boxing, climbing walls, contact sports (including hockey, lacrosse, martial arts), cycling, fireworks, gymnastics, horse related activity, kabaddi, kayaking, kickboxing, motor vehicle activities, rugby, skateboarding, snowboarding, tackle football, wrestling, training camps, athletic schools, festivals, fairs, deep frying at concessions/kiosks/ vendors, professional performers or members of the Actors Guild, (warranty) swimming with pool slide over 7 feet in height must have minimum 3 lifeguards on site, corporations and any organized sports teams/leagues/tournaments.

Coverage highlights

The Annual Low-Risk Event Liability Program features a third party liability limit of up to \$5,000,000 (with a \$1,000 deductible) and provides an extensive range of broad coverages that can be tailored to meet each event's specific risks and exposures including:

- **Vendor extension** — Provides coverage to vendors for products sold in the regular course of business during an event.
- **Liquor liability** — Protects you from liability that may arise at an event where alcohol is being served.
- **Incidental medical malpractice** — Includes coverage for bodily injury out of the rendering or failure to render medical, surgical, dental, x-ray, or nursing services or treatment or the furnishing of food or beverages in connection therewith – when the individual is not engaged in the business or occupation of providing any of the services described.
- **Broad definition of “named insured”** — Includes the organization and any Director, Executive Officer, Employee, Committee Member, Office Holder, Manager, Coach, or Trainer.
- **Professional liability** — Arising from the actions of coaches, instructors, or trainers (paid or unpaid).

For any events that fall outside of the Annual Low Risk Event Liability Program — these individuals/groups can obtain competitive coverage through our web portal: www.marsh.ca/enfp

For further information or to speak to a Marsh representative, please contact us at +1 888 755 5247 or via email at events.service@marsh.com

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