



## FACILITY USER GROUP INSURANCE FAQ

School Boards are committed to community use of schools. Obtaining individual coverage in the insurance marketplace can be cost prohibitive. In our efforts to minimize costs associated with this use, we have implemented an insurance program which allows facility users, who do not have access to a liability insurance program, to obtain coverage in an affordable, simple format.

### ***What is General Liability Insurance?***

General Liability Insurance is designed to protect a person against any legal responsibility arising out of a negligent act or failure to act as a prudent person would have acted, which results in bodily injury or property damage to another party. Any individual involved in your activity can claim damages as a result of an injury. Even though you may not be negligent in your actions, defence costs alone can be financially devastating. This policy will provide protection for both legal defence costs and any compensatory damages that may be awarded, subject to the limits and conditions of the policy. Transferring your risk to an insurance policy provides you the opportunity to run your activity with peace of mind.

### ***Who needs coverage?***

Any user of school board premises should have liability insurance. Those groups who do not have access to liability insurance from other sources and have been issued a permit by your School Board permit office are able to request liability insurance through this Facility User Group Program. This program is not designed to replace insurance coverage afforded to groups by any Provincial or National Sport Association.

### ***How do we apply for coverage?***

Please contact the School Board permit office in your area.

### ***What activities are covered?***

Activities specifically disclosed or listed on your permit application are covered for the time and date referenced on this permit only. If there are any changes in your activity you must advise the office where your permit was obtained. Coverage is only in effect for the term of the permit while using the facilities of the School Board.

### ***Coverage***

**Third Party\* Limit of Liability:** \$5,000,000 per occurrence

**Deductible:** \$500 per occurrence

**\*This is not a medical expense policy for persons while taking part in athletics and is limited to “Third Party” liability claims.**



## SPECIAL PROVISIONS

There are extensions of coverage over and above what is provided by the Bodily Injury and Property Damage as previously outlined. These extensions are provided due to the nature of the activities association with community use of schools. To help you better understand, we have provided definitions below.

### ***Host Liquor Liability***

If the board permits this type of activity, the liability coverage will extend to protect you in the event of an injury where the serving of alcohol is involved. In order for the policy to respond, liquor must be disclosed to the permit office. Failure to disclose this information is considered misrepresentation or non-disclosure and policy will not respond.

### ***Participant Liability***

This policy is NOT an accident or medical expense policy for Bodily Injury to a permit holder or to a person while taking part in the activity of the permit. Participant liability is limited to Third Party Liability Claims and extends liability to protect a participant in the permit or the permit holder in the event that the insured is sued by a third party for alleged negligence.

### ***Personal Injury Liability***

This extension is provided to protect you in the event of oral or written publication of material that slanders or libels a person or organization, excluding any advertising material.

### ***Tenants Legal Liability***

This extension provides coverage for property damage to premises rented to you or occupied by you. There is no coverage for property damage caused by normal and expected use of the premises.

**If you have further questions on this program, please contact the School Board permit office.**

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*The information contained herein is a summary for your convenience, and if for information purposes only. This document in no way constitutes a legal contract and does not bind any of the described coverage. It is intended only to provide basic details of coverage that are fully described in Master Policy No. SR008859. In all cases the actual policy terms, conditions, limitations and exclusions will govern the coverage in the event of a loss.*