

Outline of Facility User Group Insurance Program

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 insurance.

A Facility User Group Insurance Program has been implemented for the Lakehead District School Board on behalf of those groups who do not have access to liability insurance from other sources, and who have been issued a permit by the Lakehead District School board. This program is not designed to replace insurance coverage afforded to groups by any Provincial or National Sport Association.

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.

Outline of Coverage and Limits

As a permit holder, you have a responsibility to provide a safe environment for those participating in your activity. This policy provides protection for your legal liability for bodily injury or damages to property of third parties, including spectators and participants. This summary is intended to provide basic details of the coverage that are fully described in Master Policy No. SG00207.

<i>Limits of Liability:</i>	\$ 5,000,000	Bodily Injury and Property Damage per occurrence (no annual aggregate)
	\$ 5,000,000	Products and Completed Operations
	\$ 5,000,000	Personal Injury
	\$ 1,000,000	Tenants Legal Liability
	\$ 5,000,000	Non-Owned Automobile
	\$ 1,000	per person/\$10,000 per accident Medical Expense

<i>Special Provisions:</i>	❖ Participant Liability
	❖ Additional insured to include all insured's affiliated leagues, clubs, and or teams, their members, officers, directors, coaches, managers, officials, players, auxiliary workers, employees and volunteers

Exclusions: Fireworks, Cyber/Data, Fungi & Fungal, Total Asbestos, War & Terrorism and Molestation.

Excluded Activities: Full Contact Martial Arts, Kickboxing, Boxing, Skateboarding, BMX Biking, Ice Climbing, Rugby, Contact Football, Trampoline and Downhill Skiing.

Outline of Coverage and Limits

Reimbursement (Deductible): \$500

If your event is cancelled prior to the start of your permit date, a full refund will be granted.

If your event is cancelled after the start of your permit date, no refund will be granted.

What to do in the event of a claim:

In the unfortunate event of a claim, or an incident you feel may rise to claim, please contact:

Tammy Hicks, Client Services and Business Development Manager

Ontario School Boards' Insurance Exchange

91 Westmount Road, GUELPH, ON N1H 5J2

800.668.6724 claims@osbie.on.ca

FACILITY USER GROUP RATING SCHEDULE

Exclusive rating for members of OSBIE:

LOW RISK SPORTS INCLUDING EVENTS UP TO 500 PEOPLE:

BADMINTON, BATON TWIRLING, INDOOR MINI GOLF, SHUFFLE BOARD, LAWN BOWLING, HORSE SHOES, CURLING, TABLE TENNIS, TAI CHI, YOGA/FITNESS, PICKLEBALL:

1 day in length:	\$	10.00
1-3 days in length:	\$	15.00
Seasonal (up to 3 months):	\$	25.00
Seasonal (up to 6 months):	\$	40.00
Seasonal (6-12 months):	\$	75.00

MEDIUM/HIGH RISK SPORTS INCLUDING EVENTS UP TO 500 PEOPLE:

TENNIS, VOLLEYBALL, BASEBALL, BASKETBALL, SOCCER, SOFTBALL, TRACK & FIELD, SWIMMING, FIGURE SKATING, CRICKET, RACQUET BALL, SQUASH, TOUCH FOOTBALL, FLAG FOOTBALL, SKATING, T-BALL, FIELD HOCKEY, DRY LAND TRAINING, PICKLEBALL, ULTIMATE FRISBEE, DANCING, DANCE PRACTICE, DODGE BALL, BROOMBALL ICE HOCKEY (NON-CONTACT), BALL HOCKEY (NON-CONTACT), LACROSSE, FLOOR HOCKEY, ROLLER HOCKEY (NON CONTACT), SOFT TOUCH MARTIAL ARTS, TOURNAMENTS:

1 day in length:	\$	25.00
1-3 days in length:	\$	40.00
Seasonal (up to 3 months):	\$	50.00
Seasonal (up to 6 months):	\$	75.00
Seasonal (6-12 months):	\$	150.00

SPECIAL EVENTS – UP TO 500 PEOPLE:

DANCES, WEDDINGS, PARTIES, ETC. (NO RAVES OR ALL NIGHT PARTIES) CHILD / ADULT BIRTHDAY PARTIES, BABY & BRIDAL SHOWERS, BAPTISMS, FUNERALS, THEATRE PERFORMANCES, MUSIC AND DANCE RECITALS, CRAFT SHOWS/CHURCH GROUPS/VENDOR FAIRS:

1 day in length:	\$	30.00
1-3 days in length:	\$	45.00

REGULAR EVENTS – UP TO 500 PEOPLE:

MEETINGS, COOKING CLASSES, MUSIC LESSONS, SEMINARS, WORKSHOPS, CHESS CLUBS, BINGO, WEIGHT LOSS CLINICS, LANGUAGE SCHOOLS AND CHURCH SERVICES:

Up to 250 people:	\$2.50 per meeting or \$20.00 charge for 1-2 meetings monthly per year
Up to 250 people:	\$2.50 per meeting or \$40.00 charge for 3-4 meetings monthly per year
Up to 250 people:	\$2.50 per meeting or \$80.00 charge for 2-3 meetings weekly per year
251 to 500 people:	\$5.00 per meeting or \$40.00 charge for 1-2 meetings monthly per year

(*Over 500 people please contact OSBIE for rate)

ALL RATES SUBJECT TO 8% R.S.T.

(ANY EVENTS OVER 1,100 PEOPLE IN ATTENDANCE PLEASE REFER)

Excluded Activities: FULL CONTACT MARTIAL ARTS, KICKBOXING, BOXING, SKATE BOARDING, BMX BIKING, ICE CLIMBING, RUGBY, FOOTBALL (CONTACT), DOWNHILL SKIING, ARCHERY, FENCING, TRAMPOLINE, DRONES, GYMNASTICS, ANY OVERNIGHT CAMPS, ROLLER DERBY

FACILITY USER GROUP INSURANCE APPLICATION

Insurance coverage applies **ONLY** for the activity disclosed in the *Facility Use Permit* and is subject to the list of pre-determined activities, exclusions and rating schedule outlined in “Outline of Facility User Group Insurance Program” and “Facility User Group Rating Schedule”. Coverage applies **ONLY** while using a facility owned and operated by the Lakehead District School Board and with an approved permit.

Insured under this policy:

The permit holder, all affiliated leagues, clubs and or teams, their members, officers, directors, coaches, managers, official players, auxiliary workers, employees and volunteers while acting under the direction of the permit holder.

Additional Insured – Lakehead District School Board

POLICY NUMBER	SG00207				
PERMIT NUMBER					
PERMIT HOLDER (GROUP/INDIVIDUAL)					
DATE(S) OF PERMIT					
TIME OF PERMIT					
SCHOOL(S) RENTED					
ROOM(S) RENTED					
ACTIVITY				# PARTICIPANTS	
PREMIUM	\$	PLUS 8% TAX	\$	TOTAL	\$
METHOD OF PAYMENT	NOTE: Please make cheques payable to: <input type="checkbox"/> CASH <input type="checkbox"/> CHEQUE <input type="checkbox"/> DEBIT <input type="checkbox"/> CREDIT Lakehead District School Board				
SIGNATURE OF APPLICANT					ASN: 3-150-02-01-0574

Outline of Insurance Coverage:

As a permit holder, you have a responsibility to provide a safe environment for those participating in your activity. This policy provides protection for your legal liability for bodily injury or damages to property or third parties, including spectators and participants. This policy provides coverage for both defence costs, to defend the action and any compensatory awards that might be granted by the courts, up to the limits and conditions of the policy. Details of the coverage are fully described in Master Policy No. SG00207.

This summary does not in and of itself provide coverage and it is subject to the terms and conditions which are set forth in the policy.