

## 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 an 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 group who does not have access to an insurance program such as a Provincial Sport Association, National Sport Association, Service Club etc.

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

Please contact the School Board permit office in your area.

### *What activities are covered?*

Activities which are disclosed 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 while using the facilities of the School Board.

## 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*

This endorsement extends the liability coverage to protect you in the event of an injury where the serving of alcohol is involved.

### *Participant Liability*

For sports related activities, injury to participants is usually excluded under a general liability policy. This program extends the liability to protect you in the event a participant in your activity is injured and claims 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 that is expected or intended by the insured.

### *Incidental Medical Malpractice*

This extension provides coverage for the failing to render, or rendering of medical services, or the furnishing or dispensing of drugs or supplies. Any individual engaged in the business or occupation of providing these services is not covered under this extension.

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

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*The information contained herein is for information purposes only and 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. LL07068*