



FAQ - Facility User Insurance (Community Use)

Additional Questions

- For portal or insurance support: support@instantriskcoverage.com
 - For school board information updates: info@osbie.ca
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1. Will events where cannabis is served or consumed be covered under the new Facility User Insurance portal?

As was the case previously, coverage for events incorporating cannabis is not available.

2. Are events that have inflatables covered under the new Facility User Insurance portal?

As was the case previously, coverage for events incorporating inflatables is not available.

3. Who receives the Certificate of Insurance (COI)?

The permit holder will receive the COI and a copy will be sent to OSBIE as well as the community use school board permit office (per the email OSBIE has on file).

4. If we have a question or update to the school board's email that receives a copy of the COI, whom do we contact?

Please direct to OSBIE at info@osbie.ca.

5. Can you process an insurance request with multiple school locations for one activity?

Yes, there is an option to select, "Do you have multiple locations where your event is taking place?"

6. Can you include various dates and times for an activity?

Yes, select the option to add additional dates and times.

7. Do the facilities that are not offered need to be removed?

Locations on the portal are the standard school board property listings that are insured. Permit holders can select the location based on the listing from their permit. It is not necessary to remove locations that do not offer community use.

8. What if we do not offer items listed in the activity list?

It is not necessary to remove items from the activity list that are not offered. Permit holders can select from the list based on the approved permit.

9. Can school boards adjust the coverage limits offered?

Coverage limits offered are standard at \$2M and \$5M. If a school board requires a \$5M option only, then please communicate this directly to the user groups during the rental agreement process.

10. What if the information the permit holder selects is not consistent with what is on the permit?

Once the school board permit office reviews the copy of the COI that is provided and locates the error, they can notify the permit holder. The permit holder can contact the insurance provider, Instant Risk Coverage (IRC) to have it updated.

11. Does the permit holder notify IRC if a permit is cancelled or is it the school board's responsibility?

It is the permit holder's responsibility to apply, update and cancel their insurance with IRC directly.

12. If an incident happens at the school facility, who is responsible for reporting it?

Permit holders who have purchased insurance through IRC would report the incident through the portal.

13. How are permit extensions handled?

Permit holders can modify their original application through the portal and can contact IRC for support if needed.

14. What is the process if a group needs to relocate to a different school at the last minute?

The permit holder needs to notify IRC.

15. If a group is going to play two different activities (i.e. badminton and volleyball) do they need two policies?

Yes, as there are different risks associated with different activities. Users can contact IRC for 24/7 support to walk through the best option.

16. How far in advance can a group purchase insurance?

Up to 365 days in advance.

17. What are the payment options on the portal?

Permit holders can pay for insurance purchased on the portal via Apple Pay, Google Pay, all major credit cards, debit cards, Klarna and Afterpay.

18. Can permit holders get a quote without creating an account?

No, they will need to follow the simple process to register for a login for the portal.

19. Where do we direct rate and coverage questions from permit holders?

Direct permit holders to IRC at support@instantriskcoverage.com.

20. What happens to existing insurance coverage purchased with the previous insurer?

It will continue through to the policy expiry date.

21. Do I still need to submit usage reports?

By early June, OSBIE will request the final usage report submission for any Community User Group Insurance issued so far this year (January 1 to May 31, 2025, period). Going forward, board permit offices will no longer be required to submit the information as it will be provided through the portal.

22. Who completes the portal application form?

Permit holders who need coverage and do not have access from other sources.

23. If changes are needed to school names on the portal, what is the process to update them?

OSBIE should receive notice of any school location name changes to update the school board's property listing. Please contact info@osbie.ca, and then we will notify IRC accordingly for the portal update.

24. What if the activity does not fit into the options provided?

As the insurance provider, IRC is in the best position to support all policy-related questions. Please contact them at support@instantriskcoverage.com

25. How quickly is the application processed?

A wonderful benefit of the portal is that an application can be completed 24/7, from any location with online access, and is processed almost instantly.

26. Are the board permit offices still collecting premiums?

Payments will be made directly by the permit holder, and they will immediately receive a Certificate of Insurance. This eliminates the need for board permit offices to collect premiums.

27. Did rates increase?

The rates provided are in line with the current market, as past rates have also been. As the insurance provider, please contact IRC for more information on rates at support@instantriskcoverage.com.

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