

## WHAT ARE THE BENEFITS OF A USER GROUP PROGRAM?

- ✓ Protects the School Board's insurance program by transferring risk
- ✓ Provides an insurance program to users of your facilities in an affordable, simple format who might not otherwise have access to such a program.



We are pleased to introduce a new Facility User Group Program specifically designed for members of the Ontario School Boards' Insurance Exchange. We know how important affordable use of schools is to your community and have worked to develop an affordable, simple plan.

## FACILITY USER GROUP PROGRAM

Facility owners are exposed to liability risks associated with renting out their facility to outside users. Should an incident occur, as a result of the conduct of the group, the facility owner could be exposed to a liability claim. A lawsuit brought by the injured party would name the outside user, but would also name the facility owner. What if the user does not have insurance? What if they have insurance but it is not adequate? In these situations the facility owner could end up paying for the entire loss.

Transfer of risk can occur by way of a User Group Agreement which includes a hold harmless agreement, and a request for a certificate of insurance naming the facility owner as additional insured. For some users this certificate can be easily provided, especially by those who are members of larger organizations. What about those who are not part of an existing insurance program? What about those who can't afford the cost because they are purely recreational "pickup" sport leagues or they just want to use the facility for their child's birthday party or a wedding?

*This is where a user group program can assist.*



## THE PROGRAM

A Facility User Group Insurance Program is issued in the name of the School Boards' "User Groups" while renting your facilities who are not otherwise insured. *Coverage only applies for the activity disclosed on the permit and is subject to the list of pre-determined activities and rating schedule.* All groups are subject to the limitations and exclusions outlined in the policy documents.

<b><i>Named Insured:</i></b>	Members of Ontario School Boards' Insurance Exchange, on behalf of users being individuals or groups not otherwise insured, renting school board facilities, reported by the school boards and endorsed hereon.
<b><i>Additional Insured:</i></b>	The School Board
<b><i>Limits of Liability:</i></b>	<p>\$ 5,000,000 Bodily Injury and Property Damage per occurrence – No Annual Aggregate</p> <p>\$ 5,000,000 Products and Completed Operations – Annual Aggregate</p> <p>\$ 5,000,000 Personal Injury</p> <p>\$ 1,000,000 Tenants Legal Liability</p> <p>\$ 5,000,000 Non-Owned Automobile</p> <p>\$ 1,000 per person/\$10,000 per accident Medical Expense</p>
<b><i>Special Provisions:</i></b>	<ul style="list-style-type: none"><li>❖ Host Liquor Liability</li><li>❖ Participant Liability</li><li>❖ 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</li></ul>
<b><i>Exclusions:</i></b>	<ul style="list-style-type: none"><li>❖ Fireworks Exclusion</li><li>❖ Cyber/Data Exclusion</li><li>❖ Fungi &amp; Fungal Exclusion</li><li>❖ Total Asbestos Exclusion</li><li>❖ War &amp; Terrorism Exclusion</li><li>❖ Molestation Exclusion</li></ul>
<b><i>Reimbursement (Deductible):</i></b>	\$ 1,000