

## Outline of Facility User Group Insurance Program

A Facility User Group Insurance Program has been implemented for the \_\_\_\_\_ 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 \_\_\_\_\_. This program is not designed to replace insurance coverage afforded to groups by any Provincial or National Sport Association.

Coverage only applies for the activity disclosed in the permit and is subject to the list of pre-determined activities, exclusions and rating schedule. Coverage applies ONLY while using a facility owned and operated by the \_\_\_\_\_.

**Policy Number: SR008859**

**Permit Number:**

**Permit Holder (Insured):**

**Dates of Permit:**

**Facility Rented:**

**Activity:**

**Premium:**

**Tax: 8%**

**Total:**

***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. It is intended only to provide basic details of coverage that are fully described in Master Policy No. SR008859***

### ***Who is an Insured under this policy?***

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

Additional Insured: \_\_\_\_\_ **(Board)**

### **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 of 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.

## (cont'd ...) Outline of Facility User Group Insurance Program

**Limits of Liability:** \$ 5,000,000 per occurrence – No Annual Aggregate

**This policy is a liability policy and not an accident or medical policy. Policy is limited to third party liability claims. A claimant must prove that their injuries were caused by the permit holder(s) or a permit participant's negligence for this policy to respond.**

**Exclusions:**

- ❖ Fireworks Exclusion
- ❖ Cyber/Data Exclusion
- ❖ Fungi & Fungal Exclusion
- ❖ Total Asbestos Exclusion
- ❖ War & Terrorism Exclusion
- ❖ Sexual Abuse and Molestation Exclusion
- ❖ Intent to Injure Exclusion

**Deductible:** \$ 500 per occurrence

### **Excluded Activities:**

Full Contact Martial Arts, Kickboxing, Boxing, Skateboarding, BMX Biking, Ice Climbing, Contact Football, Downhill Skiing, Rugby, Fencing, Archery, Trampoline, Gymnastics, Drones, Overnight Camps, Roller Derby

### **Cancellation:**

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 and send User Group Incident to Member Services at OSBIE:

[supplementarylines@osbie.on.ca](mailto:supplementarylines@osbie.on.ca)