

FACILITY USER GROUP & EVENTS PROGRAM – SUMMARY OF COVERAGE

The following is a brief outline of the coverage included under the “Facility User Program”. This summary is for information purposes only. Coverage under this program is governed by the full and complete policy wording issued by the Insurer. In the event of any discrepancies, as well as any interpretation of coverage, the complete policy will take precedence.

Named Insureds:

Those individuals and/or company named on the rental agreement, including any Director, Executive Officer, Employee, Committee Member, Office Holder, Manager, Coach or Trainer, but only with respect to the Activity specified under the City of Brampton’s rental agreement, and only if coverage has been purchased and paid for within the rental agreement.

First Named Insured:

The City of Brampton but only with respect to the Activity of the Facility User specified within the Rental Agreement.

Effective Time and Expiry of Coverage:

Coverage is only in effect on the dates and times indicated within the Rental Agreement.

Limits of Coverage:

Refer to the Certificate, which can be downloaded from the City’s web-site at: www.brampton.ca

Limits are subject to the amount of cover you have purchased, as well as any sub-limits and/or aggregates contained within the policy.

Location of Coverage:

Coverage is afforded for specific Area(s) indicated within the Rental Agreement and only for those location(s) owned, occupied, or rented by the City of Brampton.

Scope of Coverage:

- Broad Form Property Damage to Third Parties’ Property
- Bodily Injury to Third Parties
- Participant Liability provided, except with respect to the following activities: Alpine Skiing, Boxing, Climbing Walls, Contact Martial Arts, Cycling, Equestrian, Gymnastics, Hockey (Contact), Hockey Schools (Contact), Kickboxing, Minor Hockey (Under 18), Rugby (Contact), Skateboarding / Skateboard Parks, Snowboarding, Tackle Football, Weightlifting, and other high risk contact activities at the insurer’s discretion.
- Personal Injury including Advertising Liability

- Cross Liability Clause – policy will respond to legal actions that fall within the scope of coverage when one named insured / additional insured sues another.
- Broad Form Tenants' Legal Liability.
- Blanket Contractual Liability
- Professional Liability arising from the actions of coaches, instructors, trainers (paid and/or unpaid)
- Liquor Liability (if purchased through the rental agreement).
- Broad Form Vendor Coverage (if purchased through the rental agreement).
- Incidental Medical Malpractice Liability
- Intentional Injury, but only to protect Persons and/or Property
- Non-owned Automobile Coverage, SEF 94 (\$50,000 limit, deductible \$1,000)
- Medical Payments to Injured Persons
- Defence Expenses in addition to the limits of Insurance

Deductible / Self-Insured Retention:

\$1,000 per occurrence, but only with respect to Property Damage Liability, Tenants' Legal Liability, and Legal Liability for Damage to Hired/Rented Automobiles (which is the responsibility of the person and/or organization named on the rental agreement)

Any Inquiries regarding the coverage should be directed to the broker.