



EVENT INSURANCE APPLICATION (NON-SPORT)

- 1. Name of User: _____
- 2. Mailing Address: _____
- 3. Contact Name: _____
- 4. Phone No.: _____ Email Address: _____
- 4. Describe Event/Activity: _____
- 5. Food/Drink Provided – by whom: _____
- 6. Parish and Location: _____
- 7. Effective Date: _____ AM _____ PM
Expiry Date: _____ AM _____ PM

8. Please provide the following information about daily activities and estimated attendance:

Main Activity	Attendance	Other	Total
Description _____			

9. Rating Calculation: # of Days:..... X Event Rate: = Premium \$ _____

Premium: \$..... X 1.08 (provincial Sales Tax) = Total Amount Due: \$ _____

10. Will there be liquor served at any of the activities? Yes ___ No ___ if yes, please complete mandatory Liquor Liability application.

11. Describe any safety measures/risk management plans, i.e., parking, traffic, security, supervision, first aid, evacuation.

Authorized Signature: _____ Position: _____

Please Print Name: _____ Date: _____

In the event of a claim please contact PBL Insurance Ltd. at 613-746-4383 Karolyn Cassidy at ext. 404 or Chris Wilson at ext. 414 or Robert Fournier at ext. 410.

SPECIAL OCCASION HOST LIQUOR LIABILITY APPLICATION

1. Name of Applicant/Permit Holder: _____

2. Mailing Address: _____

3. Contact Name: _____ Phone No. _____
Email Address: _____
4. Describe Event and Location: _____

- Parish Name: _____
5. Policy Period starts one hour before event (function).
From - Date: _____ Time: _____ A.M. P.M.
To - Date: _____ Time: _____ A.M. P.M.
6. Who is designated to handle the following:
(A) Impaired patrons who arrive at your function _____
(B) Patrons who have become visibly impaired at your function _____
(C) Patrons who fight _____
(D) Patrons who become disruptive and abusive _____
(E) Patrons who are obviously impaired who leave your function (Alone) _____
7. If third party responsible for liquor, confirm there is a legal liability policy in force and a certificate issued with the applicant named as additional insured. _____
8. What is your experience producing this type of event. _____

9. Liquor License Board Permit No. and Capacity applied for (# of patrons): _____

2 million host limit
1 – 250 people, premium: \$100.00 plus 8% PST
Over 250 people: Contact PBL Insurance Ltd. for premium
Coverage for more than one day add 25% of premium per day

Please note that this is an application only. It does not constitute an insurance policy. Insurance shall become effective only when confirmed by PBL Insurance Ltd. Quotations will be based upon the information provided and applicant warrants information provided.

Authorized Signature: _____ Position: _____

Please Print Name _____ Date: _____

In the event of a claim please contact PBL Insurance Ltd. at 613-746-4383: Karolyn Cassidy at ext. 404 or Chris Wilson at ext. 414 or Robert Fournier at ext. 410.

CLARIFICATION ABOUT THIRD PARTY LIABILITY INSURANCE

This to clear up some misconceptions about Third Party Liability insurance coverage. The plan, offered through PBL Insurance Ltd., is to enable those people and organizations not connected to our parishes, who use or rent parish facilities, to have liability protection. The parish and its parishioners are fully covered for all church activities and church-sponsored events through the diocesan Ecclesiastical Insurance policy, up to a maximum of \$10 million. Coverage does not extend to others when they are not part of a church-sponsored activity. The church cannot be responsible for the actions of these groups or people if something untoward happens to them, or if they cause damage to the property. Ecclesiastical Insurance will only pay out on claims where it can be proved that the parish was negligent.

The Third Party Insurance program is offered as a service to those who do not already have such insurance. Very often groups, such as Girl Guides, do have blanket insurance coverage, and even individuals are usually covered by their homeowner or tenant policies through the ^{PERSONAL} ~~liability clause~~ ^{COVERAGE}. If so, they would not have to purchase the PBL Insurance coverage. However, they should be able to provide proof of coverage for \$2 million.

Questions have been raised about whether receptions held at the church, especially after funerals and weddings, need to be specifically insured under a Third Party Liability policy. Since funerals and weddings are an integral part of the church's life, and a regular part of its "operations," these events are covered under the diocesan plan. The receptions are typically an extension of these events. However, where alcoholic beverages are being served, it is imperative that the parish advise PBL Insurance directly of the details of the function, in order for the Insurance provider to obtain a specific insurance premium for the event. In the case of the rental of the church premises to a parishioner for a non-parish event when alcoholic beverages are served, either sold or at no cost, the parishioner must provide a liability certificate for the event for \$2 million, or purchase Third Party Liability insurance as mentioned above, since not only the parish and diocese could be named in a lawsuit, but also the organizer of the event. This applies as well in the case of an outside organization or individual renting the premises for an event either with or without alcoholic beverages being served, which are either sold or at no cost. Remember too, that where alcohol is sold, a permit must be obtained from the licensing authority which is then prominently displayed at the event. Under the current Ontario liquor laws, at all licensed events serving staff must have successfully completed the Smart Serve Responsible Alcohol Beverage Service Training Program.

The following should be helpful in summarizing the various situations.

Insurance guidelines for renting/using parish premises

1	Use of the property for a parish function/event when no alcoholic beverage is served.	<i>Covered by diocesan policy</i>
2	Use of the property for a parish function/event when alcoholic beverages are served at no cost.	<i>Covered by diocesan policy</i>
3	Use of the property for a parish function/event when alcoholic beverages are sold.	<i>The parish must advise PBL Insurance directly of the details of the function, in order for the Insurance provider to obtain a specific insurance premium for the event ** (see below)</i>
4	Rental of the property to a parishioner for a non-parish function/event when no alcoholic beverage is served.	<i>Not covered. Parishioner must provide a liability certificate for the event, or purchase Third Party Liability insurance.</i>
5	Rental of the property to a parishioner for a non-parish function/event when alcoholic beverages are served, either sold or at no cost.	<i>Not covered. Parishioner must provide a liability certificate for the event, or purchase Third Party Liability insurance.</i>
6	Rental of the property to an outside organization or individual for any function/event either with or without alcoholic beverages being served, which are either sold or at no cost.	<i>Not covered. Organization/individual must provide a liability certificate for the event, or purchase Third Party Liability insurance.</i>
7.		

** The contact person for PBL Insurance Limited is Bob Fournier at 613-746-4383 Ext.410 or rfournier@pblinsurance.com If he is unavailable, contact Theresa-Arsenault at Ext. 419 or at tarsenault@pblinsurance.com

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If you have any questions about the purchase of Third Party Liability insurance, please contact these individuals, who administer not only this program but all the diocesan insurance policies.

→ Applications for Third Party Liability Events cannot be accepted beyond the expiry date of the policy.