

USER GROUP PROGRAM

THE ANGLICAN DIOCESE OF OTTAWA

1. If permit holder does not have insurance they can purchase the insurance through the The Anglican Diocese of Ottawa User Group Program. **Rating Schedule attached.**
2. Once a premium is given, payment is received and the following information is recorded for the Insurance Company's records.
 - a) Name of User Group:
 - b) Type of Activity:
 - c) Number of Participants:
 - d) Dates of Use:
 - e) Premium Charged:
3. A copy of the **Insurance Outline & Frequently Asked Questions** sheet (attached) are then given to the insured.
4. A spreadsheet is kept with the information outlined above and sent to the Pearson Dunn office quarterly. (**sample of excel spreadsheet attached**).
5. Any questions about rating or any other questions should be directed to **Tracey Rizzi** (905) 575-6809 ext 114 trizzi@pearson-dunn.com or **Rosemarie Dunn**, (905) 575-6809 ext 133 rdunn@pearson-dunn.com.



Name of User Group:

Dates of Use:

Type of Activity:

Premium Charged:

Number of Participants:

**The Anglican Diocese of Ottawa
User Group Program – Coverage Outline
Policy #AS3757**

Who is Eligible?

Any group using the facilities of **The Anglican Diocese of Ottawa**. The Insurance Company must approve activities. **Some restrictions may apply.**

WHY LIABILITY INSURANCE?

Because of your operations, or actions, you are open for possible suit from Third Parties. You may not be liable, but you will need to be defended in court. A liability policy pays for this defense as well as any costs found against you. Legal fees can be very expensive and this can be an affordable way to have them covered. This Policy covers your legal liability for bodily injury to or damage to property of others such as spectators, passers-by, property owners and others resulting from your activity.

In addition, your legal liability for injury to participants is covered in most cases (a few sports disciplines may not be eligible).

WHO IS COVERED?

The Permit Holder and participating members which may include Executives, Managers, Coaches, Trainers, Officials and Volunteers while acting within the scope of their duties on your behalf.

GENERAL LIABILITY

This Policy covers your legal liability for bodily injury to or damage to property of others such as spectators, passers-by, property owners and others resulting from your activity. In addition, your legal liability for injury to participants is covered. (A few sports disciplines may not be eligible see exclusions).

***USER GROUPS ARE COVERED ONLY WHILE USING PARISH FACILITIES OF THE ANGLICAN DIOCESE OF OTTAWA .**

**\$2,000,000 per occurrence
All Claims Subject to a \$500 deductible**

Including the following extensions

- **Premises Property and Operations** This provides coverage for the insured who is responsible in the scope of their operations for premises and property to which they have control over. It also includes coverage for their own operations (activities).

- **Blanket Tenants Legal Liability \$250,000** -Provides coverage for your legal responsibility for damage to premises that you rent in the course of your activities up to \$250,000
- **Occurrence Basis Property Damage-** This is just a broader type of coverage. Occurrence happens over a period of time, whereas, an accident wording is sudden and accidental
- **Liability for injury to participants** In many standard liability insurance policies participants are excluded, but in the broad form coverage with ALL SPORT, this coverage is included
- **Voluntary Medical Payments -** Reimburses others (third party) for their medical expenses if they are injured as a result of your activities up to \$1,000
- **Personal Injury -** Coverage against Libel, Slander
- **Cross Liability Clause -** This clause allows for additional insureds to sue, if necessary within the policy.

EXCLUDED ACTIVITIES:

- **Minor Hockey(18 & under)**
- **Contact Hockey**
- **Alpine Skiing**
- **Snowboarding/Skateboard Parks**
- **Boxing**
- **Kick-boxing**
- **Rugby**
- **Skateboarding/Skateboard Parks**
- **Tackle Football**
- **Horse-related activities**
- **Fireworks (unless under the direction of a licensed pyrotechnician)**
- **Gymnastics**
- **Cycling**
- **Lacrosse**
- **Climbing Walls**
- **Contact Martial Arts**

EXCLUSIONS

- **DATA EXCLUSION**
- **TERRORISM EXCLUSION**
- **ASBESTOS EXCLUSION**
- **FUNGI EXCLUSION**
- **ABUSE OR MOLESTATION EXCLUSION**
- **NON-ACCUMULATION OF LIMITS**

This document serves as **Proof of Liability Coverage ONLY - when a Premium has been paid.**

The description of coverage contained herein is not complete, and reference must be made to the actual terms and conditions of the applicable policy forms

Underwritten by **AVIVA Insurance Company of Canada**

*Rates effective June, 2006

*Internal Use Only

The Anglican Diocese of Ottawa - User Group Rating Schedule
\$2,000,000 Commercial General Liability Policy #AS3757

Sport Activities

Low Risk Activities: Badminton, Bowling, Curling, Dance Lessons, Horseshoes, Tennis
 Medium Risk Activities: Baseball, Basketball, Field Hockey, Ball/Floor Hockey, Handball, Racquetball, Soccer, Softball, Squash, Swimming with Lifeguard, Non-Contact Touch / Flag Football, Track & Field, Volleyball
Refer to All Sport for all other sports
 Excluded Activities: Alpine Skiing, Boxing, Climbing Walls, Contact Hockey, Cycling, Fireworks, Gymnastics, Horse Related, Kickboxing, Lacrosse, Minor Hockey (18 & under), Rugby, Skateboarding/Skateboard Parks, Snowboarding, Tackle Football, Contact Martial Arts

ALL PREMIUMS INCLUDE 8% TAX

Type of Event	# of Participants	Example Premium		
		Low	Medium	High
One Day Sporting Events	1-25	\$27	\$54	Refer
	26-100	\$54	\$108	Refer
	101-250	\$81	\$162	Refer
All Season Sporting Activities	1-25	\$81	\$162	Refer
	26-100	\$162	\$324	Refer
	101-250	\$243	\$486	Refer
	over 250	Refer	Refer	Refer
Applicable to Sports Tournaments	Beer Gardens			
	1-100	\$108/day		
	101-250	\$162/day		
	251-500	\$216/day		
	over 500	refer		

Meetings & Events

Type of Event	# Participants	Example Premium	
Meetings	1-25	\$16.20	
	26-100	\$27	
	101-250	\$54	
	251-500	\$108	
	over 500	Refer	
	Weekly Meetings	10 times regular rate	
	Monthly Meetings	6 times regular rate	
	# Participants	No Alcohol	With Alcohol Including beer garden
Events	1-25	\$27	\$108
	26-100	\$54	\$189
	101-250	\$108	\$243
	251-500	\$162	\$297
	501-1000	\$270	Refer
	over 1000	Refer	Refer
Three Day Meetings/Events		Twice Daily Rate	
Five Day Meetings/Events		Triple Daily Rate	

CANCELLATION PROCEDURES:

- (1) If Facility User Cancels prior to start date: Full Refund
- (1) If Facility User Cancels 2 weeks from start date: 50% Refund
- (2) If Facility User Cancels after 2 weeks – No Refund – Premium Fully Earned

No one likes to think of accidents happening at events, but unfortunately they do occur. *All Sport Insurance Marketing Ltd.* has an insurance product designed to meet the needs of local non-profit organizations using the **Anglican Diocese of Ottawa Parish Facilities**. It is called the *User Group Policy*. Below is a list of frequently asked questions about the User Group Policy.

- ***Why does my group need liability insurance?***
 - No matter how careful you are, accidents happen. Your group could be sued by anyone who claims injury or damages resulting from activities of your organization. Even if you are eventually found to be blameless, litigation expenses could severely strain your resources. Liability insurance will defend you and pay for damages that may be awarded against you. Insurance protection will provide you with peace of mind that things will be handled for you.
 - ***Who is covered?***
 - All **members** of your organization including Executives, Managers, Coaches, Trainers, Officials, Employees, and Volunteers while acting within the scope of their duties on your behalf only while using the parish facilities for which you have obtained a permit.
 - ***What is covered?***
 - The policy covers your legal liability for bodily injury to or damage to property of others such as spectators, passers-by, property owners and others resulting from your activity. In addition, your legal liability for injury to participants is covered.
 - ***We are part of a provincial / national sporting organization; do we need this User Group coverage too?***
 - Check with your association before purchasing a User Group Policy. The association may or may not have a policy in place that covers your group.
 - ***What activities are covered?***
 - Sanctioned or authorized events within your sport discipline, including related training authorized by you. The Insurance Company must approve of the activities.
 - ***How do we apply for coverage?***
 - Contact the **Parish** where your activities are to take place. They will help you apply for coverage.
 - ***Isn't liability insurance expensive?***
 - It can be. However, All Sport has evaluated the risk associated with different types of activities, events and sports, to ensure you the best possible rate. Premiums are charged according to your specific group.
 - ***What do we do in the event of a claim?***
 - As the policy is providing liability coverage, in the event of a serious injury, or a legal action, please contact the **Parish** immediately.
 - ***Who do we call if we have questions on our policy?***
 - Contact the **Parish** that set up the User Group Policy for you. If they are unsure of the answer they will make inquiries on your behalf.
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