



SUMMARY OF COVERAGES FACILITY USER INSURANCE PROGRAM

Named Insureds:

Those individuals and/or company named on the rental agreement, including Officers, Employees, Volunteers, Officials, Coaches, Members and/or Participants, but only with respect to the Activity specified under the rental agreement.

Additional Insured:

Those indicated on the application or identified during applying for insurance through the portal. They including property owners, property managers, municipalities, police services, etc.,

Limits of Coverage:

\$2,000,000 or \$5,000,000. Per occurrence / \$5,000,000. Per Loss / \$5,000,000 Aggregate

Scope of Coverage:

- Broad Form Property Damage to Third Parties Property
- Bodily Injury to Third Parties
- Bodily Injury to Participants, as well as bodily injury actions from one participant to another participant, excluding any criminal act. (Bodily injury will include Sport Participants, if the Sport Activity is declared on the application).
- Personal Injury including Advertising Liability, False Arrest, Libel & Slander
- 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 – to the full limit purchased
- Contractual Liability
- Contingent Employers Liability
- Liquor Liability (if declared on the application)
- Broad Form Blanket Vendor Coverage (if purchased through the application process)
- Incidental Medical Malpractice
- Use of force to protect persons or property
- Non-owned Automobile Coverage, SEF 94 (\$25,000/\$50,000/\$100,000 limit) depending on what you request. The All Perils coverage is subject to a \$1,500 deductible, SEF 96, SEF 99
- Volunteer Medical Payments \$25,000 per person
- Defense Expenses in addition to the limits of Insurance

Self-Insured Retention:

\$1,500 per occurrence for both Bodily Injury and Property Damage (which is the responsibility of the person and/or organization named on the rental agreement).