



Outline of Facility User Group Insurance Program

A Facility User Group Insurance Program has been implemented for the Bruce-Grey Catholic District School Board 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 Bruce-Grey Catholic District School Board. 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 Bruce-Grey Catholic District School Board.

Policy Number LL07068

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. LL07068

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: Bruce-Grey Catholic District School 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.

Coverage and Limits (for a further description of coverage, please refer to the Frequently Asked Questions included in this document below).

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|-----------------------------|--------------|--|
| Limits of Liability: | \$ 5,000,000 | Bodily Injury and Property Damage per occurrence – No Annual Aggregate |
| | \$ 5,000,000 | Products and Completed Operations |
| | \$ 5,000,000 | Personal Injury |
| | \$ 1,000,000 | Tenants Legal Liability |
| | \$ 5,000,000 | Non-Owned Automobile |
| | \$ 1,000 | per person/\$10,000 per accident Medical Expense |

Special Provisions:

- ❖ Participant Liability
- ❖ Additional insured to include all insured's affiliated leagues, clubs, and or teams, their members, officers, directors, coaches, managers, officials, players, auxiliary workers, employees and volunteers

Exclusions:

- ❖ Fireworks Exclusion
- ❖ Cyber/Data Exclusion
- ❖ Fungi & Fungal Exclusion
- ❖ Total Asbestos Exclusion
- ❖ War & Terrorism Exclusion
- ❖ Molestation Exclusion

Reimbursement (Deductible): \$ 1,000

Excluded Activities unless referred and approved by the underwriters:

Full Contact Martial Arts, Kickboxing, Boxing, Skateboarding, BMX Biking, Ice Climbing, Rugby, Football (Contact), Downhill Skiing, Rugby,

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:

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