



DISTRICT SCHOOL BOARD ONTARIO NORTH EAST

Outline of Facility User Group Insurance Program

A Facility User Group Insurance Program has been implemented for the District School Board Ontario North East (DSBONE) 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 DSBONE. 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 District School Board Ontario North East.

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: The District School Board Ontario North East

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 document below).

- 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
 - ❖ Host Liquor Liability

- 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:

Traci Decaro, B.A., CIP, CRM
Marketing and Member Services Coordinator
Ontario School Boards' Insurance Exchange
91 Westmount Rd., GUELPH, ON N1H 5J2
800.668.6724



DISTRICT SCHOOL BOARD ONTARIO NORTH EAST (DSBONE) Facility User Group Insurance FAQ

The District School Board Ontario North East is committed to community use of schools. Obtaining individual coverage in the insurance marketplace can be cost prohibitive. In our efforts to minimize costs associated with this use, we have implemented an insurance program which allows facility users, who do not have access to an insurance program, to obtain coverage in an affordable, simple format.

What is General Liability Insurance?

General Liability Insurance is designed to protect a person against any legal responsibility arising out of a negligent act or failure to act as a prudent person would have acted, which results in bodily injury or property damage to another party. Any individual involved in your activity can claim damages as a result of an injury. Even though you may not be negligent in your actions, defence costs alone can be financially devastating. This policy will provide protection for both legal defence costs and any compensatory damages that may be awarded, subject to the limits and conditions of the policy. Transferring your risk to an insurance policy provides you the opportunity to run your activity with peace of mind.

Who needs coverage?

Any group who does not have access to an insurance program such as a Provincial Sport Association, National Sport Association, Service Club etc.

How do we apply for coverage?

Please contact the District School Board Ontario North East permit office in your area.

What activities are covered?

Activities which are disclosed on your permit application are covered for the time and date referenced on this permit only. If there are any changes in your activity you must advise the office where your permit was obtained. Coverage is only in effect while using the facilities of the District School Board Ontario North East.



SPECIAL PROVISIONS

There are extensions of coverage over and above what is provided by the Bodily Injury and Property Damage as previously outlined. These extensions are provided due to the nature of the activities association with community use of schools. To help you better understand, we have provided definitions below.

Host Liquor Liability

This endorsement extends the liability coverage to protect you in the event of an injury where the serving of alcohol is involved.

Participant Liability

For sports related activities, injury to participants is usually excluded under a general liability policy. This program extends the liability to protect you in the event a participant in your activity is injured and claims negligence.

Personal Injury Liability

This extension is provided to protect you in the event of oral or written publication of material that slanders or libels a person or organization, excluding any advertising material.

Tenants Legal Liability

This extension provides coverage for property damage to premises rented to you or occupied by you. There is no coverage for property damage that is expected or intended by the insured.

Incidental Medical Malpractice

This extension provides coverage for the failing to render, or rendering of medical services, or the furnishing or dispensing of drugs or supplies. Any individual engaged in the business or occupation of providing these services is not covered under this extension.

If you have further questions on this program, please contact the DSBONE permit office.

The information contained herein is for information purposes only and in no way constitutes a legal contract and does not bind any of the described coverage. It is intended only to provide basic details of coverage that are fully described in Master Policy No. LL07068