



**USER GROUP GENERAL ‘LIABILITY’ INSURANCE PROGRAM
FOR SPECIAL EVENTS AND SPORTS ACTIVITIES**

Name of User Group	Type of Activity	# of Participants	Dates of Use	Premium Charged (Includes 8% PST)

Facility/Premises Description	Staff Contact Name	Telephone Number

Policy Number: AS 3622

Who is Eligible?

Groups and individuals using facilities/premises owned or leased by the **City of Ottawa and third party owned facilities/premises where the City of Ottawa has a reciprocal or unified booking agreement with the owner.** 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

ELIGIBILITY

The program is designed principally for sport and recreation groups at local levels who **do not** belong to a Provincial/National Association.

‘LIABILITY’ COVERAGE PROVIDED

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 CITY OF OTTAWA FACILITIES/PREMISES AND THIRD PARTY OWNED FACILITIES/PREMISES WHERE THE CITY OF OTTAWA HAS A RECIPROCAL OR UNIFIED BOOKING AGREEMENT WITH THE OWNER.**

COVERAGE DETAILS

\$1,000,000 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, 'liability' coverage for participants is included. This 'liability' policy does **not** include sport accident coverage for participants if they are injured.
- **Voluntary Medical Payments** - Reimburses others (third parties) such as spectators, passers-by, property owners & others) for their medical expenses if they are injured as a result of your activities up to \$1,000. This coverage **DOES NOT** apply to an insured.
- **Personal Injury** - Coverage against Libel, Slander
- **Cross Liability Clause** - This clause allows for additional insureds to sue, if necessary within the policy.

EXCLUDED ACTIVITIES:

It is understood and agreed that the insurance provided by this policy shall not apply to the following activities:-

- **Alpine Skiing**
- **Boxing**
- **Canoeing and Kayaking**
- **Climbing Walls**
- **Contact Hockey, Roller Hockey and Ball Hockey**
- **Outdoor Rink Operations**
- **Contact Ringette and Sledge Hockey**
- **Cycling**
- **Fencing - Sword**
- **Fireworks (unless under the direction of a licensed pyrotechnician)**
- **Gymnastics**
- **Horse-related activities**
- **Kick-boxing**
- **Lacrosse**
- **Rugby**
- **Scuba Diving**
- **Contact martial arts and self defense**
- **Skateboarding/Skateboard Parks**
- **Snowboarding**
- **Tackle Football**
- **Freediving**

CONTACT SPORT EXCLUSION

It is further understood and agreed that this policy shall not apply to any liability for bodily injury to or death of any person while practicing for or participating in any contact sport.

“Contact sport” shall be any contact or exhibition of an athletic or sports nature when the rules and/or regulations permit bodily contact with another participant.

EXCLUSIONS:

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



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

AVIVA Insurance Company of Canada