

October 16, 2018

Parishes of the Anglican Diocese of Ontario

Re: **User Group Insurance Program**

Dear Parishioner,

We are pleased to provide you with the negotiated renewal for the Anglican Diocese of Ontario User Group Insurance Program for the period of **November 1, 2018 to November 1, 2019**.

The plan, offered through PBL Insurance Ltd, is to enable individuals and organizations not connected to your parish to have liability insurance when renting a parish facility. Parish sanctioned events will not be required to purchase this insurance. Very often, groups such as the Girl Guides, will have a blanket insurance policy and will not be required to purchase insurance through our program. However, we recommend the Parish obtain an evidence of insurance from each group and it should include a limit of liability no less than \$2 million dollars.

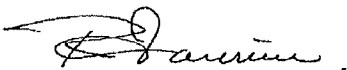
Enclosed in this folder, you will find the following important documentation:

- Event Insurance Application (non-sport) and on the reverse side, Special Occasion Host Liquor Liability Application. This document can be copied as needed and we can provide an electronic copy for your convenience;
- Facility User/Renter Insurance Program rates currently in effect;
- Anglican Diocese of Ontario – User Group Insurance Program Important Information;
- Should you be unsure about the rate to be quoted, please contact our office to discuss.

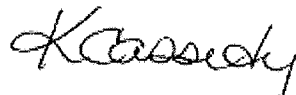
We believe the enclosed documents will make facilitate the facility rental process easier for your parish.

We trust the above and enclosed is satisfactory. Should you require any additional information, please contact either individual below.

Regards,



Robert Fournier, CIP
Senior Account Manager
T: (613) 746-4383 ext 410
E: rfournier@pblinsurance.com



Karolyn Cassidy, CIP
Account Manager
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ANGLICAN DIOCESE OF ONTARIO
USER GROUP INSURANCE PROGRAM IMPORTANT INFORMATION

INCLUDING NON-SPORT EVENTS AND HOST LIQUOR LIABILITY

It is our pleasure to offer this program to all Parishes within the Diocese of Ontario for another year. To assist our office in administering this program efficiently, it is important the following items be adhered to:

- Policy is effective from **November 1, 2018 to November 1, 2019**. Applications cannot go beyond the November 1, 2019 expiry.

- Applications must include:
 - The **signature Individual or Group representative** renting the facility – not the office administrator;
 - The **Name of the Parish** and the **mailing address**;
 - The **correct cost for the insurance**. Applications with incorrect rates will result in the application being returned to the individual/parish. Coverage will not be granted for the event. **If you are unsure of the rate to charge, please contact our office**;

- **We cannot exceed 6 months of coverage per application** – therefore, if a group rents annually, they must complete 2 applications and payment must be provided at that time (post-dated payment can be provided for the second application);

- **For events involving alcohol:** There is an additional fee for liquor and is determined by the number of guests disclosed on the **Special Occasions Permit**. The cost for Liquor Liability coverage is located on the application.

Note: All applications must be submitted to the insurer for approval. Ensure to include a copy of the **Special Occasions Permit** with the application.

Applications must be submitted prior to the event – Applications received after the event date will be returned to the Parish and there will be no coverage for the individual or group renting the facility.

Please ensure a window of 10 business days between submission and event date (where possible).

Urgent applications can be emailed to kcassidy@pblinsurance.com or faxed to (613) 746-5568;



INFORMATION ONLY

Facility User/Renter Insurance Program
Commercial General Liability Limit:
\$2,000,000 Per Occurrence/ \$2,000,000 Aggregate

Rates are for individuals/groups not otherwise insured
 Subject to signed and completed application on file with facility

Business entities, churches, leagues - are excluded and do not qualify

****IF HOST LIQUOR LIABILITY COVERAGE IS REQUIRED, PLEASE SUBMIT COMPLETED
 HOST LIQUOR LIABILITY APPLICATION FOR APPROVAL PRIOR TO THE EVENT****

WEDDINGS (One Day Permit)	
NUMBER OF PEOPLE/ATTENDEES	RATE
UP TO 250	\$60
251 TO 500	\$115
501+	Refer to company
DANCES (One Day Permit)	
NUMBER OF PEOPLE/ATTENDEES	RATE
UP TO 250	\$150
251 TO 500	\$250
501+	Refer to company
BIRTHDAY PARTIES - KIDS (One Day Permit)	
NUMBER OF PEOPLE/ATTENDEES	RATE
UP TO 25	\$30
25+	Refer to company
BIRTHDAY PARTIES - ADULTS (One Day Permit)	
NUMBER OF PEOPLE/ATTENDEES	RATE
UP TO 250	\$60
251+	Refer to company
MEETINGS/SEMINARS - ROOM RENTALS (One Day Permit)	
NUMBER OF PEOPLE/ATTENDEES	RATE
UP TO 100	\$1.50
101 TO 250	\$3.00
251 TO 500	\$6.00

THEATRE/PERFORMANCES – PRACTICES & EVENTS (One Day Permit)

RECITALS, TALENT SHOWS, FASHION SHOWS, PLAYS, MUSICALS, MAGIC SHOWS, FILM, DANCE
RECITALS, MIME, OPERA, AUDITIONS

NUMBER OF PEOPLE/ATTENDEES	RATE
UP TO 100	\$35
100 TO 250	\$60
250 TO 500	\$115
501+	Refer to company

NON-SPORTING EVENTS

WORKSHOPS, CHESS CLUBS, BINGO, KENO, BRIDGE, ART SHOWS & EXHIBITS, ART & CRAFTS,
BAZAARS, PHOTO SHOOTS, RELIGIOUS SERVICES, AUCTIONS, CLASSROOM INSTRUCTIONS,
WEIGHT LOSS CLINICS, MUSIC LESSONS, DRAMA LESSONS, BAND PRACTICE

NUMBER OF PEOPLE	RATE
UP TO 25	\$25 (One Day) \$50 (Up to 1 Month) \$75 (Up to 3 Months) \$100 (Up to 6 Months) \$150 (Up to 9 Months – **Non sport events only**)
25 TO 100	\$50 (One Day) \$75 (Up to 1 Month) \$100 (Up to 3 Months) \$125 (Up to 6 months) \$175 (Up to 9 months – **Non sport events only**)
100 TO 250	\$75 (One Day) \$100 (Up to 1 Month) \$125 (Up to 3 Months) \$150 (Up to 6 months) \$200 (Up to 9 months – **Non sport events only**)
250+	Refer to company

DINNERS PARTIES, LUNCHEONS, BANQUETS (One Day Permit)

BIRTHDAYS, RECEPTIONS, ENGAGEMENTS, SHOWERS, ANNIVERSARIES, CHRISTENINGS, HOLIDAY
FUNCTIONS, FAMILY CELEBRATIONS, COMMUNITY SOCIAL, REUNIONS, FUNDRAISING, GRADUATION
DIPLOMA CEREMONIES

NUMBER OF PEOPLE	RATE – No overnight
UP TO 250	\$60
251 - 500	\$115
501+	Refer to company

PLEASE NOTE: FOR OTHER EVENTS NOT LISTED ABOVE, PLEASE REFER TO INSURANCE COMPANY FOR APPROVAL & RATING.

LIQUOR LIABILITY COVERAGE APPLICATION MUST BE SUBMITTED PRIOR TO THE EVENT TAKING PLACE FOR APPROVAL AND RATING

FESTIVALS, PARADES, BEER GARDENS ARE EXCLUDED - Apply for quotes and approval

**SPORTING EVENTS
(EXCLUDES LEAGUES)**

LOW RISK

BADMINTON, TABLE TENNIS, CURLING, HORSE SHOES, BATON TWIRLING, INDOOR MINI GOLF, SHUFFLE BOARD, VOLLEYBALL, YOGA, AEROBICS, TAI-CHI, DANCE FITNESS

MEDIUM RISK

BASEBALL, BASKETBALL, SOCCER, SOFTBALL, TRACK & FIELD, SWIMMING(WITH LIFE-GUARD), FIGURE SKATING, SPEED SKATING, POWER SKATING, CRICKET, RACQUET BALL, SQUASH, TENNIS, CRICKET, LAWN BOWLING, SKATING, T-BALL, FIELD HOCKEY(NON-CONTACT), DRY LAND TRAINING, PICKLEBALL, FRISBEE, DODGE BALL, BROOMBALL,CHEER LEADING, HAND BALL

HIGH RISK

ICE HOCKEY (NON-CONTACT), BALL/FLOOR HOCKEY (NON-CONTACT), LACROSSE (NON-CONTACT), SOFT TOUCH MARTIAL ARTS, ROLLER HOCKEY (NON-CONTACT), FOOTBALL (NON-CONTACT), RINGETTE, SLEDGE HOCKEY

*****Please note: For other activities not listed above, refer to insurance company for approval and rating***

ONE DAY SPORT ACTIVITIES

USE THE DEFINITIONS OF LOW, MEDIUM & HIGH RISK AS STATED ABOVE

# OF PARTICIPANTS	LOW	MEDIUM	HIGH
1-25	\$25	\$50	Refer to company
26-100	\$50	\$100	Refer to company
101-250	\$75	\$150	Refer to company
251 +	Refer to company		

TWO OR THREE DAY SPORT ACTIVITIES

USE THE DEFINITIONS OF LOW, MEDIUM & HIGH RISK AS STATED ABOVE

# OF PARTICIPANTS	LOW	MEDIUM	HIGH
1-25	\$50	\$100	Refer to company
26-100	\$75	\$150	Refer to company
101-250	\$100	\$200	Refer to company
251 +	Refer to company		

ONE MONTH SPORT ACTIVITIES			
USE THE DEFINITIONS OF LOW, MEDIUM & HIGH RISK AS STATED ABOVE			
# OF PARTICIPANTS	LOW	MEDIUM	HIGH
1-25	\$60	\$125	Refer to company
26-100	\$90	\$175	Refer to company
101-250	\$120	\$250	Refer to company
251 +	Refer to company		
1/2 SEASON SPORT ACTIVITIES - MAXIMUM 3 MONTHS			
USE THE DEFINITIONS OF LOW, MEDIUM & HIGH RISK AS STATED ABOVE			
# OF PARTICIPANTS	LOW	MEDIUM	HIGH
1-25	\$75	\$150	Refer to company
26-100	\$110	\$200	Refer to company
101-250	\$135	\$275	Refer to company
251 +	Refer to company		
ALL SEASON SPORT ACTIVITIES - MAXIMUM 6 MONTHS			
USE THE DEFINITIONS OF LOW, MEDIUM & HIGH RISK AS STATED ABOVE			
# OF PARTICIPANTS	LOW	MEDIUM	HIGH
1-25	\$100	\$200	Refer to company
26-100	\$125	\$250	Refer to company
101-250	\$150	\$300	Refer to company
251 +	Refer to company		

EXCLUSIONS:

1. ABSOLUTE EXCLUDED ACTIVITIES

ALL CONTACT SPORTS INCLUDING MARTIAL ARTS, KICK BOXING, SKATEBOARDING, BMX BIKING, BIKE RACING, BOXING, CLIMBING WALLS, CYCLING, FIREWORKS/PYROTECHNICS, GYMNASTICS, TRAMPOLINE, RUGBY, TACKLE FOOTBALL, WRESTLING, MOTOR VEHICLE ACTIVITIES, OTHER EXTREME SPORTS

2. HOCKEY SCHOOLS

3. HOCKEY AND PLEASURE SKATING CANNOT TAKE PLACE AT THE SAME TIME ON THE SAME ICE

4. NO MINORS AND ADULTS PLAYING SPORTS TOGETHER

5. AMUSEMENT PARKS/DEVICES

6. CARNIVALS/BEER GARDEN/PARADES

7. ACTIVITIES/EVENTS WITH ALCOHOL - Submit application for special underwriting consideration and acceptance

8. GRADUATION DINNER & DANCE

May 2017/dh



EVENT INSURANCE APPLICATION (NON-SPORT)

- 1. Name of User: _____
- 2. Mailing Address: _____
- 3. Contact Name: _____
- 4. Phone No.: _____ Email Address: _____
- 4. Describe Event/Activity: _____
- 5. Food/Drink Provided – by whom: _____
- 6. Parish and Location: _____
- 7. Effective Date: _____ AM _____ PM
 Expiry Date: _____ AM _____ PM

8. Please provide the following information about daily activities and estimated attendance:

	Main Activity	Attendance	Other	Total
Description	_____	_____	_____	_____

9. Cost: # of Days: _____ X Event Rate: _____ = \$ _____ (Premium)

Premium: \$ _____ X 1.08 (PST) = Total Amount Due: \$ _____

10. Will there be liquor served at any of the activities? Yes ___ No ___ if yes, please complete mandatory Liquor Liability application.

11. Describe any safety measures/risk management plans, i.e., parking, traffic, security, supervision, first aid, evacuation.

User Signature: _____ Position: _____

Please Print Name: _____ Date: _____

In the event of a claim please contact PBL Insurance Ltd. at 613-746-4383 Karolyn Cassidy at ext. 404 or Robert Fournier at ext. 410

SPECIAL OCCASION HOST LIQUOR LIABILITY APPLICATION

1. Name of Applicant/Permit Holder: _____

2. Mailing Address: _____

3. Contact Name: _____ Phone No. _____
Email Address: _____

4. Describe Event and Location: _____

Parish Name: _____

5. Policy Period starts one hour before event (function).

From - Date: _____ Time: _____ A.M. P.M.
To - Date: _____ Time: _____ A.M. P.M.

6. Who is designated to handle the following:

- (A) Impaired patrons who arrive at your function _____
- (B) Patrons who have become visibly impaired at your function _____
- (C) Patrons who fight _____
- (D) Patrons who become disruptive and abusive _____
- (E) Patrons who are obviously impaired who leave your function (Alone) _____

7. If third party responsible for liquor, confirm there is a legal liability policy in force and a certificate issued with the applicant named as additional insured. _____

8. What is your experience producing this type of event. _____

9. Liquor License Board Permit No. and Capacity applied for (# of patrons): _____

Rate:	Coverage for more than one day add 25% of premium per day
1 – 250 people: \$100.00 plus PST	
251 + people: Contact PBL Insurance Ltd. for premium	
	Rate: _____ X 1.08 (PST) = _____

Please note that this is an application only. It does not constitute an insurance policy. Insurance shall become effective only when confirmed by PBL Insurance Ltd. Quotations will be based upon the information provided and applicant warrants information provided.

Applicant Signature: _____ **Position:** _____

Please Print Name _____ **Date:** _____

In the event of a claim please contact PBL Insurance Ltd. at 613-746-4383: Karolyn Cassidy at ext. 404 or Robert Fournier at ext. 410.