



THE CORPORATION OF THE TOWNSHIP OF MUSKOKA LAKES  
**TOWNSHIP COUNCIL POLICY**

**FACILITY USE INSURANCE  
 POLICY**

<b>AUTHORITY:</b> Township Council	<b>APPROVED:</b> <b>Res. No:</b> <b>Date:</b>	<b>C-5-09/03/10</b> <b>March 9, 2010</b>	<b>REVISED:</b> <b>Res. No:</b> <b>Date:</b>	<b>C-4-27/06/11</b> <b>June 27, 2011</b>
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**PURPOSE:**

The Township's facilities are public facilities made available to the citizens of the Township and are to be used in the best interest of the users and the community. Events, programs and activities held in or at Township facilities contribute to the fabric and life of the community. Volunteers and groups offering such events, programs and activities are fundamental in making the Township of Muskoka Lakes a great place to live. The Township has the responsibility to manage and operate its facilities with adequate risk management practices to protect these resources. The purpose of this policy is to establish guidelines for the provision of insurance coverage by individuals and groups for use of Township facilities.

**POLICY: That the Township of Muskoka Lakes establish and review annually a Facility Use Insurance Policy and provide for the practical implementation of the policy.**

**OBJECTIVE**

- To ensure event insurance coverage is in place during public use of Township of Muskoka Lakes facilities.
- To ensure insurance coverage is available and affordable to the users of the Township of Muskoka Lakes facilities.
- To facilitate insurance coverage for qualifying users.

**GENERAL CONDITIONS**

- 1) Insurance coverage and proof of such coverage is required for permitted/booked use of any Township of Muskoka Lakes parks, sports facilities, Community Centre facilities or grounds.
- 2) The Township shall not be responsible for any personal injury, sustained by any facility renter, permit holder, agreement holder, their users, invited guests or attendees. All risks of injury are assumed by the facility renter who shall hold the Township harmless and indemnified therefrom, unless the result of any act or default of the Township.
- 3) Liability Insurance in the amount of a minimum of two million (\$ 2,000,000) dollars is required. Coverage shall insure against claims for personal injury, death or property damage including the property of the Township occurring under, on, in or about the said facility. Proof of such insurance shall state the nature of the event and shall name the Corporation of the Township of Muskoka Lakes as additional insured.



- 4) Insurance coverage and proof of such coverage shall be forwarded to the Township of Muskoka Lakes prior to the commencement of facility use. Failure to provide proof of insurance coverage will result in cancellation of the facility use booking.

### **ALCOHOL RELATED EVENTS**

- 1) A Special Occasion Permit (SOP) is required at any time where alcohol will be available during facility use.
- 2) Liability insurance specifically inclusive for alcohol is required in the amount of a minimum of two million (\$ 2,000,000) dollars. Proof of insurance shall state the nature of the event and shall name the Corporation of the Township of Muskoka Lakes as additional insured

### **EXCLUSIONS**

- 1) Many general insurance policies exclude such items as fireworks, petting zoos, use of animals, or high risk type activities. Additional or special coverage may be required in the instance of excluded activities. It is up to the facility user to ensure adequate coverage for the full nature of the planned event is obtained.

### **OPTIONS FOR INSURANCE COVERAGE**

- 1) Where a group, organization or individual is affiliated with a parent group/organization, that user may obtain insurance coverage for their facility use from the parent group/organization where such parent group/organization possesses insurance coverage. A certificate from the insurance carrier is required outlining the nature and duration of facility use and naming the Corporation of the Township of Muskoka Lakes as additional insured. There is usually no charge to the user to obtain such an insurance certificate.
- 2) In some cases personal rentals where an individual is using a facility for an event or function, insurance for their use may be covered under their home insurance policy. Individuals must consult with their insurance broker to verify coverage and provide proof of coverage to the Township of Muskoka Lakes.
- 3) A group or organization or individual may elect to approach an insurance broker or company to obtain insurance coverage. A certificate from the insurance carrier is required outlining the nature and duration of facility use and naming the Corporation of the Township of Muskoka Lakes as additional insured.
- 4) A group, organization or individual may elect to obtain insurance through the Municipal User Program with All Sport Insurance Marketing Inc. and Firstbrook, Cassie, & Anderson. The user may obtain such coverage directly through the Township of Muskoka Lakes.

### **ASSISTANCE FOR QUALIFYING GROUPS, ORGANIZATIONS, INDIVIDUALS**

- 1) The Township of Muskoka Lakes will assist qualifying groups, organizations and individuals with premium payment for policies obtained through the Municipal User Program.
- 2) Qualifying groups, organizations or individuals receiving assistance with premium payment must verify that their use does not and will not contravene any local, provincial or federal legislation. Cancellation of assistance will result with any illegal or fraudulent actions.



## **ASSISTANCE FOR QUALIFYING GROUPS, ORGANIZATIONS, INDIVIDUALS (continued)**

### **Examples of Qualifying Groups, Organizations, Individuals or Use**

- 1) Any function where alcohol will be available exempts qualification for insurance premium assistance, except those putting on a function/event to benefit an individual(s) in need of charitable services.
- 2) Qualifying groups, organizations or individuals as outlined below must
  - a) be taxpayers of the Township of Muskoka Lakes
  - or
  - b) be providing a benefit to the taxpayers of the Township of Muskoka Lakes.
  - Funeral receptions/teas
  - Events/functions put on to benefit an individual(s) in need of charitable services
  - Not-for-profit or break-even Community programs
  - Not-for-profit or break-even social/get-together events
  - Not-for-profit Community meetings

### **Examples of Non-Qualifying Organizations or Use**

- Professional associations  
(except those putting on a function/event to benefit an individual(s) in need of charitable services}
- Unions and employee groups  
(except those putting on a function/event to benefit an individual(s) in need of charitable services}
- Groups or organizations who possess insurance from an affiliation with a parent group/organization
- Government agencies or bodies
- Political parties or candidates
- Political lobby groups/individuals
- Groups/individuals attempting to persuade the public to adopt a particular view on a political issue
- Advocacy, self-help and other groups/individuals solely dedicated to the political, personal and financial advancement of their members
- Groups/individuals attempting to bring about or oppose changes in the law or government policy
- Groups/individuals promoting a political doctrine
- Advocacy, sponsorship or promotional groups/individuals  
(except those putting on a function/event to benefit an individual/s in need of charitable services)
- For-profit adult hobby/arts/music/social groups/individuals
- For-profit, members-only or private sports/social clubs/groups
- For-profit adult sports teams and leagues
- Any use for personal, business or organizational profit  
(except those putting on a function/event to benefit an individual(s) in need of charitable services)
- Any alcohol related function

### **POLICY REVIEW**

This policy will be reviewed by the Township in consultation with the Community Centre Boards annually.

**CROSS REFERENCES:** Committee of the Whole Resolution # COW-5-17/02/10, Confirming By-law number 2010-40; Committee of the Whole Resolution # COW-19-07/06/11, Confirming By-law # 2011-76

