

# Memo

**To:** All Parishes  
**From:** Kim Waltmann, Insurance Administrator  
**CC:**  
**Date:** 2023-03-20  
**Re:** 2023 User Group Insurance Renewal

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Please find attached the New Package for 2023 User Group Insurance Policy. You may use these sheets as your master and make as many copies as you need. Please continue to fill out the User Group Program sheet and send a copy of this with a cheque made out to “**The Diocese of Niagara**” to my attention. You may save them up and send them to me once a month to save on postage if you like. The Renter receives a copy of the Summary of Insurance Coverage. The Rate sheet is for your use only. If you have any questions please contact me at the Diocesan offices 905-527-1316 ext. 540 or email me at [kim.waltmann@niagaraanglican.ca](mailto:kim.waltmann@niagaraanglican.ca).



ANGLICAN  
DIOCESE OF  
NIAGARA

## USER GROUP PROGRAM

### THE SYNOD OF THE DIOCESE OF NIAGARA

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Name of Parish: \_\_\_\_\_ City: \_\_\_\_\_

1. If the renter does not have their own insurance coverage, they can purchase the insurance through the Synod of the Diocese of Niagara User Group Program. **Rate Schedule attached**

2. Fill out the following information for each rental:

a) Name of User Group: \_\_\_\_\_

b) Type of Activity: \_\_\_\_\_

c) Number of Participants: \_\_\_\_\_

d) Date(s) of use: \_\_\_\_\_

Will alcohol be available? \_\_\_\_ Yes \_\_\_\_ No If yes a liquor license and Smart servers are required and are the responsibility of the renter.

e) Premium charged: \_\_\_\_\_

3. The user receives a copy of the **Summary of Insurance Coverage**; this is the actual policy, after payment is received by you. The cheque should be made out to **"The Diocese of Niagara"**.

4. Please send the cheque or payment with a copy of this info sheet to Kim Waltmann at the Diocese of Niagara, 252 James Street, North, Hamilton, ON L8R 2L3.

5. Please contact Kim Waltmann at [kim.waltmann@niagaraanglican.ca](mailto:kim.waltmann@niagaraanglican.ca) or 905-527-1316 ext 540 with any questions.

Cathedral Place  
252 James St. N  
Hamilton, ON  
L8R 2L3

Tel: 905-527-1316  
[niagaraanglican.ca](http://niagaraanglican.ca)

**CALLED TO LIFE**  
**COMPELLED TO LOVE**



## FACILITY USER GROUP INSURANCE PROGRAM SUMMARY OF INSURANCE COVERAGE (6400100)

<b>Insured:</b> <b>Policy No.:</b> <b>Insurance Company:</b>	Synod of The Diocese of Niagara "User Groups" (as on file) GameDay Insurance Inc. Underwritten by Aviva Insurance Company of Canada
The Insurance coverage under this <b>Master Policy</b> is valid only to those users and/or renters who have <b>PURCHASED and PAID</b> for coverage under this program and only for those dates reported in their <b>Rental Agreement on file with the Synod of The Diocese of Niagara</b>	

Insurance as described herein has been arranged on behalf of the Insured named herein under the following policy; and as more fully described in said policy and any endorsements attached thereto.

COVERAGE	LIMITS OF LIABILITY
Commercial General Liability-Per Occurrence	\$2,000,000
Participant Liability	\$2,000,000
Tenants' Legal Liability-Any one premises	\$2,000,000
Medical Expense-Non participant third party	\$10,000
Aggregate Limit-Products & Completed Operations Hazard	\$2,000,000
Bodily Injury/Property Damage	\$500 / \$500
<b>**Host Liquor Liability Coverage Included when Liquor Liability Premium has been paid. **</b>	

Insured's include your employees, volunteers, executives, managers, coaches, trainers and participants while acting within the scope of their duties on your behalf.

**Note:** A sub-contractor, vendor or exhibitor is **not** considered an employee and therefore not covered under your policy.

Additional Insured: Synod of The Diocese of Niagara are added as an additional insured but only with respect to liability arising out of the operations performed by the Synod of The Diocese of Niagara "User Groups" (as per list on file).

### ENDORSEMENT

Incidental Medical Malpractice Liability, Additional Insured, Additional Insured-Blanket Basis, Employers Liability Extension, Abuse Exclusion, Contagious Disease Exclusion, Cyber Exclusion-Liability, Electronic Data Exclusion Amendment, Sanctions Exclusion End., Excluded Activities.

**Excluded Activities:** - Alpine Skiing, Bouncy Castles, Boxing, BUBBLE SOCCER, Climbing Walls, Contact Hockey, Contact Martial Arts, Cycling, Dunk Tanks, Fireworks (unless under the direction of a Fireworks Supervisor), Gymnastics, Horse Related, Kickboxing, Lacrosse (unless non-contact pickup), Minor Hockey (18 & under) (unless non-contact pickup), Rugby, Skateboarding/Skateboard Parks, Snowboarding, Tackle Football

### IMPORTANT NOTES

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. The typical types of claims filed against you include spectator slip/trip/fall injuries and injuries to sports participants. **The Liability Policy DOES NOT provide Benefits for Medical Expenses incurred as a result of an injury sustained by an insured member, while participating in a sanctioned insured activity.** The Liability Policy **PROTECTS YOU IN THE EVENT OF A LAWSUIT** against claims of bodily injury or property damage. Insurance coverage **ONLY** applies to the activity and dates disclosed on the permit application

This is only a summary of the insurance provided under the Policy and constitutes a statement of the facts as of the date of issuance. These facts are so represented only to the addressee. This document does not list all policy wordings, limitations, exclusions and warranties that form part of the policy. The actual wording of the policy governs in all situations.





## FACILITY USER GROUP RATING SCHEDULE

**\$2,000,000 COMMERCIAL GENERAL LIABILITY/PER OCCURRENCE**

**DEDUCTIBLE: \$500**

Type of Event	# of Participants	Premium		
		Low	Medium	High
Hourly Rate for Sports-occasional use Maximum Coverage – up to 1 Day *Excludes Adult Non-Contact Hockey, see Adult Non-Contact Hockey rates listed below	1-50	\$ 0.76	\$ 1.51	Refer
	51-100	\$ 1.51	\$ 3.02	Refer
	101-250	\$ 2.27	\$ 6.05	Refer
One Day Sporting Events/Tournaments	1-50	\$ 27.00	\$ 54.00	Refer
	51-100	\$ 37.80	\$ 81.00	Refer
	101-250	\$ 54.00	\$108.00	
Two or Three day Sporting Events/Tournaments	1-50	\$ 54.00	\$ 81.00	Refer
	51-100	\$ 75.60	\$108.00	Refer
	101-250	\$ 91.80	\$135.00	Refer
Events/Tournaments over 250 participants or more than three days	Refer for a Quote			
All Season Sporting Activities – Flat Rate Maximum Coverage - up to one year	1-50	\$ 81.00	\$108.00	Refer
	51-100	\$108.00	\$135.00	Refer
	101-250	\$135.00	\$162.00	Refer
	over 250	Refer	Refer	Refer
Occasional Pool Use Only-Hourly Rate (if applicable)	Recreational Pool Activities	\$5.40 / hour		
Adult Non-Contact Hockey				
Hourly Rate/occasional use	Pickup Hockey Per Team	\$5.40 / hour		
Seasonal Rate/seasonal use Maximum Coverage – up to one year	Pickup Hockey Max. 30 players	\$135.00 <u>per group</u> per season		
	League Hockey	\$243.00 <u>per team</u> per season		
Tournaments		Up to 8 teams \$270.00 9-16 teams \$405.00 Refer larger tournaments		
Beer Gardens Separate Coverage for Host Liquor Liability * Rate is in addition to Sport Tournament Rate	Beer Gardens			
	1-100	\$108/day		
	101-250	\$162/day		
	251-500	\$216/day		
	over 500	refer		

**\*All non-Canadian User Groups must be referred your Broker \***

**ALL PREMIUMS INCLUDE 8% Tax**



Type of Event	# Participants	Premium	
Meetings – Flat rate	1 – 250 251 – 500	\$2.70 per meeting – max 1 day \$5.40 per meeting – max 1 day	
Events – Flat Rate	1- 100 101-250 251-500 501-1000 over 1000	No Alcohol	With Alcohol Including Beer Garden
		\$ 54.00	\$135.00
		\$108.00	\$243.00
		\$162.00	\$297.00
		\$270.00	Refer
Special Events – Flat Rate Applicable to the following events only Family Showers, Family Christenings, Family Dinners, Retirements, Picnics	1-100	No Alcohol	With Alcohol
		\$27.00	\$54.00
2-3 Day Meetings/Events		Twice Daily Rate	
4-5 Day Meetings/Events		Triple Daily Rate	
Annual Monthly Meetings – weekly or monthly		Five Times Meeting Rate	
Children’s Birthday Parties Birthday Party/Meeting Room Birthday Party/Meeting Room/Sports (includes gym/pool/arena use)	UNLIMITED	\$2.16/hour \$4.32/hour	
Camp Programs – Including Multi-Sport Coverage applicable Per Camp Session (Maximum 2 weeks)	Up to 100 Over 101	\$108.00/flat rate \$2.16/per participant	



## STANDARD FACILITY USER GROUP RATES (6400000)

### MEETINGS/WORKSHOPS

(Without alcohol – if alcohol refer to event rates)

- ☐ Arts, crafts, bridge, religious services, speakers, workshops/ classroom instruction i.e. Computers and language (refer other types)

### EVENTS

(With or without alcohol)

- ☐ Anniversaries, art shows and exhibits, auctions, banquet, bazaars, adult birthday parties, dance parties, dinners, exhibits, family celebrations to include; christenings, showers, stags, weddings, etc., fashion shows, festival/concert, garage sale for local neighbourhood ONLY at municipal facility, graduation, photo shoots, picnics, theatre performances, music and dance recitals/ performances, retirement, dance and talent shows, reunions
- ☐ Note: For events such as festivals where there is an organizer and vendors, the user group coverage provides coverage for the organizer. As the vendors are separate legal entities they require their own coverage

## SPORT ACTIVITIES

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### LOW RISK ACTIVITIES:

- ☐ Badminton, Bowling, Curling, Dance Lessons, Horseshoes, Shuffle Board, Table Tennis, Tennis, Tai Chi, Public Skating, Bocce Ball.

### MEDIUM RISK ACTIVITIES:

- ☐ Baseball, Basketball, Broomball, Cricket, Dodge ball, Field Hockey, Ball/Roller/Floor Hockey, Handball, Racquetball, Soccer, Softball, Slo-pitch, Squash, Swimming with Lifeguard, T-ball, Non-contact Touch/Flag Football, Synchronized Swimming, Fitness Classes, Track & Field, Ultimate Frisbee, Volleyball, Yoga, Figure Skating, Non-Contact Martial Arts, Non-Contact Pick-up Lacrosse, \*Non-Contact Minor Pick-up Hockey, Ringette
- ☐ Note: The non-contact minor pick-up hockey rate category is meant to accommodate one-offs i.e. parents taking a group of children out for a game of shinny. We do not cover minor hockey league games or practices

### EXCLUDED ACTIVITIES:

- ☐ Alpine Skiing, Bouncy Castles, Boxing, BUBBLE SOCCER, Climbing Walls, Contact Hockey, Contact Martial Arts, Cycling, Dunk Tanks, Fireworks (unless under the direction of a Fireworks Supervisor), Gymnastics, Horse Related, Kickboxing, Lacrosse (unless non-contact pickup), Minor Hockey (18 & under) (unless non-contact pickup), Rugby, Skateboarding/Skateboard Parks, Snowboarding, Tackle Football

Refer to your broker for all other sports.