

Memo

To: All Parishes
From: Kim Waltmann, Insurance Administrator
CC:
Date: 2022-05-18
Re: 2022 User Group Insurance Renewal

Please find attached the New Package for 2022 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.



ANGLICAN
DIOCESE OF
NIAGARA

USER GROUP PROGRAM

THE SYNOD OF THE DIOCESE OF NIAGARA

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 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

CALLED TO LIFE
COMPELLED TO LOVE



Broker: Arthur J. Gallagher Canada Limited
435 McNeilly Road, Suite 203
Stoney Creek, ON L8E 5E3

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 51-100 101-250	\$ 0.76 \$ 1.51 \$ 2.27	\$ 1.51 \$ 3.02 \$ 6.05	Refer Refer Refer
One Day Sporting Events/Tournaments	1-50 51-100 101-250	\$ 27.00 \$ 37.80 \$ 54.00	\$ 54.00 \$ 81.00 \$108.00	Refer Refer
Two or Three day Sporting Events/Tournaments	1-50 51-100 101-250	\$ 54.00 \$ 75.60 \$ 91.80	\$ 81.00 \$108.00 \$135.00	Refer Refer 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 51-100 101-250 over 250	\$ 81.00 \$108.00 \$135.00 Refer	\$108.00 \$135.00 \$162.00 Refer	Refer 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 1-100 101-250 251-500 over 500	\$108/ day \$162/ day \$216/ day refer		

*All non-Canadian User Groups must be referred to Arthur J. Gallagher Canada Limited *

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	
<u>Children's Birthday Parties</u> Birthday Party/Meeting Room Birthday Party/Meeting Room/Sports (includes gym/pool/arena use)	UNLIMITED	\$2.16/hour \$4.32/hour	
<u>Camp Programs - Including Multi-Sport</u> Coverage applicable Per Camp Session (Maximum 2 weeks)	Up to 100 Over 101	\$108.00/flat rate \$2.16/per participant	



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

**Insured:
Policy No.:
Insurance Company:**

Synod of The Diocese of Niagara "User Groups" (as on file)
GAME00484-011
GameDay Insurance Inc. Underwritten by Aviva Insurance Company of Canada

The Insurance coverage under this **Master Policy** is valid only to those users and/or renters who have **PURCHASED and PAID** for coverage under this program and only for those dates reported in their **Rental Agreement on file with the Synod of The Diocese of Niagara**

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 & Legal Expense Deductible	\$500 / \$500
**Host Liquor Liability Coverage Included when Liquor Liability Premium has been paid. **	

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.



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

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 Arthur J. Gallagher Canada Limited for all other sports.

**THIS ENDORSEMENT CHANGES THE POLICY.
PLEASE READ IT CAREFULLY.**

CONTAGIOUS DISEASE EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

This exclusion forms a part of the insurance policy to which it is attached (the "Policy") and is applicable to all liability coverages and endorsements contained in the Policy.

1. Notwithstanding any provision to the contrary within this Policy, this Policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Contagious Disease or the fear or threat (whether actual or perceived) of a Contagious Disease.
2. For the purposes of this exclusion, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Contagious Disease.
3. As used herein, a Contagious Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - 3.3. the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.

All other terms and conditions of the Policy shall remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY.
PLEASE READ IT CAREFULLY.

EXCLUSION (5210701-1)

This endorsement modifies insurance provided under the following:

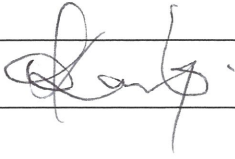
COMMERCIAL GENERAL LIABILITY COVERAGE FORM

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

Policy Number: GAME00484-011

Signature of Insured



Date

May 16, 2022