

Facility User Insurance Program – Summary of Coverage

The Corporation of the City of Mississauga

The following is a brief outline of the coverage included under Mississauga's facility user program. The summary is for information purposes only. **Coverage under this program is governed by the full and complete policy wording issued by the Insurer.** In the event of any discrepancies, as well as any interpretation of coverage and exclusions, the complete policy will take precedence.

Named insureds

Those individuals and/or company named on the rental agreement, including officers, employees, volunteers, officials, coaches, members and/or participants, but only with respect to the activity specified under the City of Mississauga's rental agreement, and only if coverage has been purchased and paid for within the rental agreement.

Additional insured

The City of Mississauga but only with respect to the activity of the facility user specified within the rental agreement.

Effective time and expiry of coverage

Coverage is only in effect on the date and time indicated within the rental agreement.

Limits of coverage

Refer to the certificate(s) which can be downloaded from the city's website. Limits are subject to the amount of limit you have purchased; \$2,000,000 or \$5,000,000.

Location of coverage

Coverage is afforded for those specific area(s) named within the rental agreement and only for those location(s) owned, occupied, or rented by the City of Mississauga.

Scope of coverage

- Broad form property damage to third parties' property
- Bodily injury to third parties
- Products and completed operations
- Bodily Injury to participants (bodily injury will include sport participants, if the sport activity is declared on the rental agreement and the appropriate premium has been paid for with the rental fees)
- Personal injury including advertising liability, false arrest, libel and slander
- Cross liability clause – policy will respond to legal actions that fall within the scope of coverage when one named insured/additional insured sues another.
- Tenants' legal liability
- Contractual liability
- Contingent employers' liability

- Liquor liability (if purchased through the rental agreement)
- Incidental medical malpractice
- Non-owned automobile coverage, SEF 94 (\$50,000 limit, deductible \$1,000), SEF 96, SEF 99
- Volunteer medical payments

Deductible

\$1,000 tenants' legal liability

Any inquiries with regard to the coverage should be directed to Aon:

Jeffrey McIntosh CIP CRM

Assistant Vice President – Public Sector, Commercial Risk Solutions

jeff.mcintosh@aon.ca

Please refer to the “facility user rating guide” for cost of insurance.