



Town of Whitby Policy

Policy Title:	Facility Rental User Liability Insurance Policy
Policy Number:	OPS 220
Reference:	Council Resolution #297-11
Date Originated:	October 31, 2011
Date Revised:	Not applicable
Review Date:	As required
Approval:	Council
Point of Contact:	Sr. Manager, Recreation

Policy Statement

The Corporation of the Town of Whitby permits facilities to individuals and organizations. In order to minimize risk to the facility rental user and to the municipality, the Community Services Department offers a Facility Rental Liability Insurance Program.

The Facility Rental User Liability Insurance Program would provide the opportunity for individuals or groups renting facilities to either:

1. Purchase liability insurance during the booking process; or
2. Provide proof that they already have obtained liability insurance that would meet the Facility Rental User Liability Insurance Program and Policy requirements.

Purpose

The purpose of this policy is to:

- Provide individuals and/or groups renting a facility or space with a straightforward and affordable avenue to obtain liability insurance protection to mitigate their financial exposure resulting from claims that may result from a facility rental;
- Protect the municipality from any future claims by ensuring all individuals renting municipal facilities have adequate insurance coverage;
- Provide guideline on the procedure that is to be followed to ensure that all individuals and organizations renting municipal facilities have adequate insurance coverage.

Scope

This policy applies to all municipally owned community centres, including those managed by the Town of Whitby and those managed by an appointed Committee or

Board of Council; and any future municipal building that is managed by the Town of Whitby and may be rented out to a third party for intermittent use. This policy applies to all Whitby or non-Whitby residents, community groups, organizations, businesses/enterprises that permit a Town facility for an event, activity, program or function.

Index

1	Procedure	2
2	Responsibilities	2

1 Procedure

- 1.1** Through an Insurance Provider, the Town of Whitby has developed a program that will be administered by staff and will allow customers to secure affordable insurance at the same time they process their permit, allowing for a one-stop shopping experience.
- 1.2** All individuals permitting Town of Whitby facilities are required to provide a minimum of \$2 million liability insurance naming the Town as additionally insured; a \$5 or \$10 million policy may be required at the discretion of the Director or designate. If a facility user has obtained insurance coverage through another source, proof of the coverage must be provided at the time of finalizing the permit, naming the Town of Whitby as additionally insured.
- 1.3** If the facility user does not provide their own proof of insurance at the time of booking, they are required to purchase insurance through the Facility User Liability Insurance Program. This premium is added to the facility permit and included in the rental payment to the Town of Whitby. A copy of the insurance coverage must be kept with the signed facility permit and maintained as per records management.
- 1.4** Collected insurance premiums are paid to the insurance provided as per a pre-determined schedule.

2 Responsibilities

- 2.1** It is the responsibility of all staff who administers the rental of Town facilities to abide by the policy and procedures outlined herein. It is also the responsibility of all Committees or Boards of Council permitting Town facilities to adhere to the policy and procedures outlined herein.
- 2.2** It is the responsibility of the Commissioner of Community Services to monitor the effectiveness of the Facility Rental User Liability Insurance Program and bring any recommendations or changes to this policy to Council for their approval.

This Policy is hereby approved by Council Resolution #297-11 on this 31st day of October, 2011.