



**OSBIE**

ONTARIO SCHOOL BOARDS'  
INSURANCE EXCHANGE

## **OSBIE Community User Group Insurance Program**

School Boards are committed to community use of schools. Obtaining individual coverage in the insurance marketplace can be cost prohibitive. In our efforts to minimize costs associated with this use, we have implemented an insurance program which allows facility users, who do not have access to a liability insurance program, to obtain coverage in an affordable, simple format.

### **What is General Liability Insurance?**

General Liability Insurance is designed to protect a person against any legal responsibility arising out of a negligent act or failure to act as a prudent person would have acted, which results in bodily injury or property damage to another party. Any individual involved in your activity can claim damages as a result of an injury. Even though you may not be negligent in your actions, defence costs alone can be financially devastating. This policy will provide protection for both legal defence costs and any compensatory damages that may be awarded, subject to the limits and conditions of the policy. Transferring your risk to an insurance policy provides you the opportunity to run your activity with peace of mind.

### **Who needs coverage?**

Any user of school board premises should have liability insurance. Those groups who do not have access to liability insurance from other sources and have been issued a permit by your School Board permit office are able to request liability insurance through this Facility User Group Program. This program is not designed to replace insurance coverage afforded to groups by any Provincial or National Sport Association.

### **Coverage applies**

For those activities that are listed on the permit for the dates and times, and school location listed at the school board facilities only, (while inside or outside of the school board facilities).

They are for those activities that take place outside of school hours on evenings and weekends.

The policy is limited to third party liability claims. The claimant must prove their injuries were caused by the permit holder(s) or a permit participants negligence in order for this policy to respond.

**Policy number: SR008859**

The OSBIE Community User Group Insurance Program is a **Liability policy**, not an accident or medical policy.

***There is no COVID-19 coverage, under this program.***

**Policy Limit**

\$5 million, and subject to a \$500 deductible

Program policy continuous until cancelled (*for board*)

**Special Provisions**

There are extensions of coverage over and above what is provided by the Bodily Injury and Property Damage as previously outlined. These extensions are provided due to the nature of the activities association with community use of schools. To help you better understand, we have provided definitions below.

**Host Liquor Liability (if offered & premium charged)**

If the board permits this type of activity, the liability coverage will extend to protect you in the event of an injury where the serving of alcohol is involved. In order for the policy to respond, liquor must be disclosed to the permit office and appropriate rates charged. Failure to disclose this information is considered misrepresentation or non-disclosure and policy will not respond.

**Participant Liability**

This policy is NOT an accident or medical expense policy for Bodily Injury to a permit holder or to a person while taking part in the activity of the permit. Participant liability is limited to Third Party Liability Claims and extends liability to protect a participant in the permit or the permit holder in the event that the insured is sued by a third party for alleged negligence.

**Personal Injury Liability**

This extension is provided to protect you in the event of oral or written publication of material that slanders or libels a person or organization, excluding any advertising material.

## **Tenants Legal Liability**

This extension provides coverage for property damage to premises rented to you or occupied by you. There is no coverage for property damage caused by normal and expected use of the premises.

## **Usage Reports**

OSBIE collects usage report submissions from the board twice a year. We invoice the board directly.

- January 1<sup>st</sup> to June 30<sup>th</sup> - usage report submission  
(Reminder email sent to board in May, and invoice follows in July).
- July 1<sup>st</sup> to December 31<sup>st</sup> - usage report submission  
(Reminder email sent in November, and invoice follows in January).

## **Cancellation Policy**

If event is cancelled prior to start date of permit date a full refund will be approved.

## **User Group Program Incident/Loss Report form:**

Form to be completed and signed by permit holder and submitted to board permit office to return to [jolenep@osbie.on.ca](mailto:jolenep@osbie.on.ca) or [supplementarylines@osbie.on.ca](mailto:supplementarylines@osbie.on.ca)

*The information contained herein is a summary for your convenience, and is for information purposes only. This document in no way constitutes a legal contract and does not bind any of the described coverage. It is intended only to provide basic details of coverage that are fully described in the **Master Policy**. In all cases the actual policy terms, conditions, limitations, and exclusions will govern the coverage in the event of a loss.*