

CLASS Business Unit:	Community Use of Schools
Operating Procedure:	Insurance Requirements
Reference:	CUS-PRO-006-2010
Adopted:	April 18, 2017
Revised:	June 14, 2023

1.0 Insurance

It is **mandatory** for all rental groups to carry liability insurance when renting a school facility. Applicants may provide proof of liability insurance OR they may purchase insurance via the Rental Office during the application process.

Applications will not be approved until adequate proof of insurance has been provided or payment has been received for insurance purchased via the Rental Office.

1.1 Provision of Proof of Insurance

If the applicant is providing proof of insurance the policy must cover the activities of the Authorized User and the activities of any other person for whom the party is responsible, and the certificate must include the following:

- **Name of organization insured and mailing address** – must be the same as the name indicated on the rental application.
- **Broker's name and mailing address** – the Broker who wrote the insurance policy.
- **Policy number & policy term** – if the certificate indicates an Effective Date and Expiry date then the policy applies to dates within that time frame however if specific dates of coverage are indicated then the certificate only applies to those dates.
- **Insurance coverage** – the comprehensive general liability insurance must be for an amount not less than 2 million dollars (\$2,000,000). Certificates with no aggregate are preferred.
- **Additional Insured** – the certificate must name the Lambton Kent District School Board and the St. Clair Catholic District School Board as 'Additional Insured'.
- **Description of Operations** – If the certificate lists a specific school, activity or date(s) then the policy only applies to those items.
- **Certificate Holder** – the organization requesting a copy of the Certificate of Insurance which is Chatham-Kent Lambton Administrative School Services.

- **Cancellation** – must include a statement that the Certificate Holder will be notified of any cancellation within 30 days.
- **Authorized Signature** – must include the signature of the authorized insurance representative.

1.2 User Group Insurance program

The User Group Insurance program provides applicants with a straightforward and affordable avenue to obtain liability insurance protection if they are renting school facilities and do not have access to liability insurance from other sources.

Applicants can request to purchase insurance through this program during the application process.

Insurance provider

The Ontario School Boards Insurance Exchange (OSBIE) is a school board owned, non-profit insurance program.

Insurance Rates

Insurance rates as set by OSBIE are based on the type of activity and perceived risk categories associated with the activity. The OSBIE Rate Sheet is posted on the Insurance Requirements page of the CLASS website –

<https://cklass.ca/services/community-use-of-schools/insurance-requirements/>

Who is insured under the policy?

- The permit holder, affiliated leagues, clubs or teams, their members, officers, directors, coaches, managers, officials, players, auxiliary works, employees, and volunteers while acting under the direction of the permit holder are insured under the policy.
- Additional insured: Lambton Kent District School Board and the St. Clair Catholic District School Board.

Outline of Insurance Policy

- \$5 million comprehensive general liability insurance.
- Legal liability for coverage for bodily injury or damage to property to third parties, including spectators, participants, and property owners.
- Coverage for both defense costs, to defend the action and any compensatory awards that might be granted by the courts, up to the limits and conditions of the policy.