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

Insured:	Thames Valley District School Board "User Groups" "User Groups" (as on file)
Policy No.:	SLU00050 (2026 - 2027)
Insurance Company:	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 Thames Valley District School Board "User Groups"**

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	$250,000
Medical Expense–Non participant third party	$10,000
Aggregate Limit-Products & Completed Operations Hazard	$2,000,000
Bodily Injury/Property Damage 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: Thames Valley District School Board "User Groups" are added as an additional insured but only with respect to liability arising out of the operations performed by the Thames Valley District School Board "User Groups" "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-Liability Exclusion, Electronic Data Exclusion Amendment, Sanctions Exclusion, Excluded Activities.

Excluded Activities: - Alpine Skiing, Boxing, Bouncy Castles, 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 o f 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, Boxing, Bouncy Castles, 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.

The User Group Policy is not for use by the Program Holder.

Broker: **Arthur J. Gallagher Canada Limited**
435 McNeilly Road, Suite 103
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 per group per season		
	League Hockey	$243.00 per team 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		**No Alcohol**	**With Alcohol Including Beer Garden**
	1- 100 101-250 251-500 501-1000 over 1000	$ 54.00 $108.00 $162.00 $270.00 Refer	$135.00 $243.00 $297.00 Refer Refer
Special Events – Flat Rate **Applicable to the following events only** Family Showers, Family Christenings, Family Dinners, Retirements, Picnics		**No Alcohol**	**With Alcohol**
	1-100	$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	
Children's Birthday Parties Birthday Party/Meeting Room Birthday Party/Meeting Room/Sports (includes gym/pool/arena use)	UNLIMITED	$2.16/hour $4.32/hour	
Camp Programs – Including Multi-Sport Coverage applicable Per Camp Session (Maximum 2 weeks)	Up to 100 Over 101	$108.00/flat rate $2.16/per participant	
Vendors Vendor of clothing and clothing accessories, crafts, artwork, furniture, and antiques (excluding guns and weapons) Vendor of food, non-alcoholic beverages (excluding power/energy drinks), candles, jewelry, body lotions, skin care and soaps	Up to 3 Day Event Up to 3 Day Event	$28.00 / Day $108.00 / Flat	
School Fundraisers Including Vendors	1 Day Event 1-500 Participants Up to 3 Day Event 1-500 Participants	$32.40 / Day $48.60 / Flat	