

## Third-Party User Group Insurance (provided by Markel Insurance)

The Third Party User Group Insurance programme is intended to provide liability protection to groups or individuals who rent church premises, and who are not affiliated with the parish, and do not have liability insurance of their own.

The parish is protected from liability under the diocesan insurance policy for claims arising from parish activities or events. When an unaffiliated individual or group rents space in a church, the Third Party User Group Insurance coverage provides protection for liability claims with respect to property damage or personal injury arising from the renter's activities.

Typical third-party User Groups include:

- Craft classes
- Drama, Bridge, Cribbage, chess, etc
- Art, Sewing, Health and Cooking Classes Weddings
- Banquets
- Generally all regular meetings

Specific activities excluded:

Alpine skiing, Boxing, Climbing walls, Contact hockey, Contact martial arts, Cycling, Fireworks, Gymnastics, Horse related activities, Kickboxing, Lacrosse, Minor hockey (18 and under), Rugby, Skateboarding/ Skateboard Parks, Snowboarding, Tackle football, Trampoline & Trampoline Parks

### **Designated Operations or Entities Exclusion: Fitness Classes/Instruction, Tai Chi, Yoga, Zumba**

The bulk of the User Groups listed above do not, generally, carry any insurance. In the event that any of these groups are found legally liable for causing any bodily injury or property damage while using your church facilities, there is the risk that a claim could be made against the parish for the injury or damage even if it is the responsibility of the User Group. This coverage transfers the risk to the User Group and is, therefore, critical when individuals or groups are using your facilities.

Some groups such as Scouts or Guides may carry their own insurance and should be asked to supply proof of insurance instead of applying for the All Sport coverage.

Note: Alcoholics Anonymous Central Office provides no-cost liability insurance to AA groups. You should refer AA groups to the Central Office (780-424-5900) to obtain an insurance certificate.

The User Group Insurance is not available to Day-cares, Montessori schools, nurseries, other churches or congregations. Nor is it available to groups engaged in excluded activities listed above. These groups should carry their own insurance. Proof of insurance must be obtained when contracting with such groups.

## Procedure for obtaining insurance coverage

When contracting with an excluded group, or with a group which is not excluded but states that it has insurance, please ask that they supply a certificate of insurance prior to signing the rental agreement. Send a copy of this certificate to the Synod Office and retain a copy on file.

For all other renters, please:

1. Complete the form provided for Third-Party Liability Insurance and collect the insurance fee along with any rental fee.
2. Make a copy of the application form for your files.
3. **Send application form, with the payment for the correct fee, directly to the Synod Office for their review.**
4. Synod Office to send application to Lloyd Sadd Insurance Brokers Ltd. for review.
5. Await a reply from Lloyd Sadd Insurance Brokers Ltd. for confirmation of insurance.

**\*\*\* It is imperative that the application is received and reviewed by Lloyd Sadd Insurance Brokers for confirmation of coverage prior to the event to take place.**

**Current fees are (as of Dec 31, 2023):**

### **Sport Activities:**

Loss Risk Activities: Badminton, Bowling, Curling, Dance Lessons, Horseshoes, Pickleball, Tennis

Medium Risk Activities: Baseball, Basketball, Field Hockey, Floor Hockey, Handball, Racquetball, Soccer, Softball, Squash, Swimming with Lifeguard, Non-contact Touch/ Flag Football, Track & Field, Volleyball

**Please refer to Lloyd Sadd Insurance for all other sports**

Specific activities excluded: Alpine skiing, Boxing, Climbing walls, Contact hockey, Contact martial arts, Cycling, Fireworks, Gymnastics, Horse related activities, Kickboxing, Lacrosse, Minor hockey (18 and under), Rugby, Skateboarding/ Skateboard Parks, Snowboarding, Tackle football, Trampoline &/or parks

**Designated Operations or Entities Exclusion: Fitness Classes/Instruction, Tai Chi, Yoga, Zumba**

Type of Event	# of Participants	Premium		
		Low	Medium	High
One Day Sport Activities <ul style="list-style-type: none"> <li>2-3 Day sport activities are twice daily rate</li> </ul>	1-25	\$20	\$35	Refer
	26-100	\$35	\$60	Refer
	101-250	\$60	\$85	Refer
	Over 250	Refer	Refer	Refer
Beer Garden – applicable to sporting events	1-100	\$110/day		
	101-250	\$160/day		
	251-500	\$210/day		
All Season Sport Activities (Except Hockey)	1-25	\$40	\$85	Refer
	26-100	\$85	\$160	Refer
	101-250	\$160	\$235	Refer
	Over 250	Refer	Refer	Refer

### **Meetings and Events:**

Type of Event	# of Participants	Premium
Meeting- No Alcohol (including Arts & crafts, Band, Choir, Religious services, Speakers, Workshops/classroom etc.) <i>*For reoccurring events see "Seasonal" rate below</i>	1-25	\$20
	26-100	\$25
	101-250	\$35
	Over 250	Refer
<i>*Seasonal (See example calculation below**):</i>		
<ul style="list-style-type: none"> <li>Seasonal – Monthly: 3 times rate</li> <li>Seasonal - Weekly: 5 times rate</li> </ul>		

	# of Participants	No Alcohol	With Alcohol
Weddings, Block Parties, Small Kids Functions, Concerts, Performances, etc. ie. Birthday parties, baptism <i>Note: Rates are lower than for events below due to familiar relationship</i>	1-25 26-100 101-250 Over 250	\$20 \$35 \$60 Refer	\$60 \$110 \$160 Refer
Events Including Festivals and Parades	1-25 26-100 101-250 Over 250	\$35 \$60 \$85 Refer	\$85 \$135 \$210 Refer
<ul style="list-style-type: none"> <li>• 2-3 day meetings/events are twice daily rate</li> <li>• 4-5 day meetings/events are triple daily rate</li> </ul> <i>See example calculation below**</i>			

**\*\*Calculation Example of Seasonal Meetings:**

Calculation on rating based on up to 25 members/participants: ONCE/WEEK or ONCE /MONTH

Seasonal Weekly – 5x daily rate = 5 x \$20 = \$100

Seasonal Monthly- 3x daily rate = 3 x \$20 = \$60

Calculation on rating based on up to 25 members/participants: 2-3 DAYS /WEEK or 2-3 DAYS /MONTH

Seasonal: 2-3 Weekly – 5x daily rate x2 = 5 x \$20 x 2 = \$200

Seasonal: 2-3 Monthly – 3x daily rate x2= 3 x \$20 = \$120

Calculation on rating based on up to 25 members/participants: 4-5 DAYS /WEEK or 4-5 DAYS /MONTH

Seasonal: 4-5 Weekly – 5x daily rate x3 = 5 x \$20 x 3 = \$300

Seasonal: 4-5 Monthly – 3x daily rate x3= 3 x \$20 x 3= \$180

Note: Premiums paid for “Seasonal meetings/events” are valid for the year.

Please contact diocesan Secretary-Treasurer, the Rev. John Gee with any questions.

## Facility User Group Insurance Application 2023 Policy Year

I hereby apply for Commercial General Liability Insurance with Markel Canada under the Anglican Diocese of Edmonton and Insurance Program for the limits and deductibles shown below.

Commercial General Liability Coverage		
Amount of Insurance	\$2,000,000	Per Occurrence for Bodily Injury and/or Property Damage
	\$250,000	Tenants Legal Liability, any one Premises, Broad Form
Deductible	\$1,000	Per Occurrence for Bodily Injury and Property Damage and Legal Expense combined
Voluntary Medical Coverage		
Amount of Insurance:	\$1,000. Any One Person	
Deductible:	NIL	

\*\*\*Note: Voluntary Medical Coverage not applicable to Sports Injuries

Initials of Renter

If insurance is bound and a Certificate of Insurance issued by or on behalf of Markel Canada,

**I agree to promptly report any known or potential claim or action pertaining to this insurance (regardless of how insignificant it may appear at the time) to:**

**Lloyd Sadd Insurance Brokers Ltd.**  
Suite 700, 10240 – 124 Street  
Edmonton, AB T5N 3W6  
Toll Free: (866)-845-8330  
Fax: (780) 484-5727  
Email: haileysteam@lloydsadd.com

**Renter must fully complete this 2 page application and initial where indicated. Initials of Renter**

<b>Name of Parish</b>					
<b>Contact Person</b>			<b>Phone Fax</b>		
<b>Name of Renter (Applicant)</b>					
<b>Address of Renter</b>					
<b>Phone</b>			<b>Fax</b>		
<b>E-mail</b>					
<b>Name of Facility Used</b>					
<b>Expected Attendance</b>					
<b>Type of Activities and Specific Details of the Event</b>					
<b>Number of Days of the Event</b>		<b>(Date) From</b>		<b>(Date) To</b>	
<b>Hours of the Event</b>					
<b>Will alcohol be served?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>		<b>If yes, will it be free of charge?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
<b>If yes, what controls are in place to limit consumption?</b>					
	<b>Special Event Liquor License must be provided prior to insurance being effective.</b>				
<b>Premium Owing for Event</b>					

<b>Renter Signature</b>			<b>Date</b>	
<b>Print Name</b>				
<b>Parish Representative Signature</b>			<b>Date</b>	
<b>Print Name</b>				

### NOTICE TO APPLICANTS

This application does not bind the Applicant, Lloyd Sadd or the Insurer, but it is agreed that this application will be the basis of the contract should a Certificate be issued, and it will be attached to and made a part of the certificate. The Applicant represents that if the information supplied on this application changes between the date of this application and the time when the policy is issued, the Applicant will immediately notify Lloyd Sadd of such changes. Please note that if payment is not received, any Certificate issued will be null and void.

LLOYD SADD INSURANCE COVERAGE CONFIRMATION				
<b>Application Reviewed By</b>			<b>Application Approved By</b>	
<b>Meets Fug Criteria?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>		<b>Date</b>	
<b>Effective Date of Coverage</b>			<b>Expiry Date of Coverage</b>	
<b>Comments</b>				