

Anglican Diocese of Edmonton Tenant-User/ Facility Rentals Program, as per Certificate issued by Broker on a Master Policy

Jan 30, 2025

Brokerage: Lloyd Sadd, Suite 100, 10120 103 Avenue NW, Edmonton, Alberta T5J 3R6

Contact: Sandra Fulara

Named Insured: User Groups of the Anglican Diocese of Edmonton churches, as per the Certificate of Insurance provided by Lloyd Sadd Insurance Brokers Inc., identifying them as a Named Insured herein

Description of Operations:

Rental of indoor church space to host events or play sports, for individuals or groups who rent church premises, who are not affiliated with the parish and do not have liability insurance of their own, if their activities are within the guidelines below:

Target Effective Date: Annual TBA

Coverages:

| | |
|--------------------------------------|----------------------------------|
| General Aggregate | \$5,000,000 |
| Commercial General Liability: | \$2,000,000 BI/PD Per Occurrence |
| Products/ Completed Operations: | \$2,000,000 Aggregate |
| Personal Injury & Advertising Injury | \$2,000,000 Per Occurrence |
| Tenant's Legal Liability | \$250,000 Per Occurrence |
| Medical Payments: | \$10,000 Per Person |
| Non-Owned Auto: | Not Applicable |

Deductibles: Bodily Injury /Property Damage: \$1,000
Tenant's Legal Liability: \$1,000

Deposit premium: \$1

Commission: 15%

Insurer: Aviva Canada through K&K insurance

Endorsements:

Coverage Territory – Canada Only

Abuse/Molestation/Harassment Exclusion

English Policy Agreement

Contagious Disease Exclusion

Cyber Liability Exclusion

Electronic Data Exclusion Amendment

Described Activities Exclusion: Ineligible or Referral Events/Activities (rental application must ask if any of these are present and if so the rental is referred or declined)

Types of event included: Craft Classes, Drama, Bridge/Card Games, Cribbage, Chess, Art, Sewing, health and cooking classes, family celebrations to include christenings, showers, weddings, anniversaries, reunions, retirement parties, birthdays, stag & does/ jack & jills, etc., small concerts/musical performances, dances, trade shows and conventions, contests, presentations, awards or other ceremonies, bingo, bake sales and flea markets, bazaars, fundraisers, public speakers, shuffleboard, bocci ball, speakers, workshops/classroom instruction, banquets, art shows and exhibits, auctions, fashion shows, picnics, theatre performances, music and dance recitals/ performances, dance and talent shows, and sports.

Ineligible Events/Activities:

- Political Events or Rallies
- Activities involving Cannabis
- Use of Trampolines or Mechanical Bulls
- Graduation Parties
- Frosh Week Events
- Events running past 2am
- Events on private property / in private homes
- Medical services or testing
- Trade show/sales events including ineligible activities or products: cannabis, tobacco, vapes or e-cigarettes, fertilizers, chemicals, pesticides, pharmaceuticals, toys or skin-care items manufactured outside of North America/Europe, products including at-home installation, time-shares, firearms, ammunition, fireworks or other combustibles, sales of live animals, on-site equipment sales or rentals, vehicles in motion, watercraft exhibits on water.
- Sports Events or Tournaments (if on excluded list, see below)
- Day-cares, schools, nurseries, overnight camps for kids without their own parents present
- Medical treatments, medical testing or other medical services

Referral Events/Activities:

- Use of Fireworks
- Outdoor events with 200 or more attendees
- Sports Events or Tournaments (if on referral list, see below)
- Fireworks or any use of Live Flame (even lit candles at a wedding)
- Inflatables, amusement rides (primary insurance required for amusement rides, preferable for inflatables)
- Any event with live animals
- Motorsports events or facilities (separate policy required)
- Events involving unusual activities, such as large tanks of water
- Overnight exposures, such as camping
- Day camps, or any child-minding without parents present
- Any other event or activity not otherwise noted on this proposal form

Excluded Facilities:

- Facilities other than churches owned/operated by Anglican Diocese of Edmonton

RATES/PREMIUMS: -

| | Category A | Category B | Category C | Category D |
|--------------------|--|---|--|--|
| | Events with Liquor Served, or Outdoor Events | Regular Party or Reception Non-Profit Event Non-Sporting Competition, Show or Recital, no Liquor at Event | Seminar, Lecture, Meeting, Workshop, Art Class Child-friendly, daytime event or party, no Liquor at Event | Events including Sports as per Sports Grid Below |
| Attendance Per Day | Category A | Category B | Category C | Category D |
| Less than 25 | \$75 | \$35 | \$20 | Low: \$20 Medium: \$35 |
| 26 – 100 | \$125 | \$60 | \$35 | Low: 35 Medium: \$60 |
| 101-250 | \$200 | \$85 | \$50 | Low: \$60 Medium: \$85 |
| 250 - 500 | Refer | \$110 | \$75 | Low: \$100 Medium: Refer |
| 501-1000 | Refer | Refer | 160 | Refer |

Hourly Event Rentals:

If Category B & C are less than 2 hours rental, premium can be 50% of what is shown above.

Multiple Day events

- Event rental includes set up/tear down the day before and the day after the event (if needed)
- If actual event continues more than 1 day, Multiply per-day rate above by number of days (Example event is 2 days, it would be daily rate x2)

Category C Regular Meetings/ Events – held 3 or more times in a row (e.g. weekly for 3 weeks)

- Events held 1x per week for 3 weeks or more – per day rate x 65% discount (e.g. Category C less than 25 people annual = \$20 daily rate x 52 weeks x .65 = \$364 annual premium)
- Events held once per month for 3 months or more = 75% discount (example: Category C less than 25 people annual = \$20 x 12 months x .75 = \$60 annual premium)
- Events held 2x per week (or 2x per month) for anything over 3 weeks (or months) – per-day rate x 70% discount
- Events held 3-5x per week (or 3-5x per month) for anything over 3 weeks (or months) – per-day rate x 75% discount

Underwriting Criteria:

- Application completed and signed by each Insured, and Certificate Issued (K&K to approve Application questions at time of binding). Broker keeps copies of Certs, which can be provided in event of a claim.
- Full details of any unusual activities, or risks that do not fit the rating grid – K&K may have to approve by offer/accept if it doesn't fit
- Activities reported via bordereaux quarterly and billing quarterly with annual anniversary date
- Bordereaux includes named insured, venue, description of events, number of attendees, liquor serviced or not served, date of cover, premium charged, date bound and name of broker binding cover
- Certificate format approved by insurer and undersigned by broker
- Certificate issued by broker via online system. All certificates approved by broker before binding.
- Coverage is in place for the day of the rental, plus one calendar day before, and one calendar day after the event if required for set-up/tear down.
- Events: Must take place on the premise of churches noted above, otherwise refer. If event requires stage set-up, it must be referred to K&K along with other referral triggers (inflatables, fireworks, overnight camping etc).
- Events with Liquor: Applicants are required to have a liquor license to serve and if the requirement with the license is to have SmartServe/Serve Pro they must follow this. They must sign a waiver with the rental and confirm cover is in place.

Available Sports, by refer if not shown on the grid (swimming pools can be added to rink rentals):

SPORT ACTIVITIES**LOW RISK ACTIVITIES**

Archery, Badminton, Bocce Ball/Lawn Bowling, Bowling, Curling, Dance Lessons, Horseshoes, Pickleball, Shuffle Board, Table Tennis, Tennis, Tai Chi

MEDIUM RISK ACTIVITIES

Baseball, Basketball, Broomball, Cricket, Cross Country Skiing, Dodge ball, Field Hockey, Ball/Roller/Floor Hockey, Handball, Racquetball, Soccer, Softball, Slo-pitch, Squash, T-ball, Non-contact Touch/Flag Football, Fitness Classes, Track & Field, Ultimate Frisbee, Volleyball, Yoga, Non-Contact Martial Arts, Non-Contact Pick-up Lacrosse

RESTRICTED ACTIVITIES

Alpine (Downhill) Skiing, Contact Boxing, Climbing Walls, Contact Hockey, Contact or Grappling Martial Arts or Wrestling, Cycling, Fireworks (unless under the direction of a Fireworks Supervisor and approved by K&K), Gymnastics, Horse-Related, Contact Kickboxing, Lacrosse (unless non-contact pick-up), Minor Hockey (18 & under) (unless non- contact pick-up), Rugby, Skateboarding/Skateboard Parks, Snowboarding, Tackle Football, Trampoline Use, Mechanical Bull Use, Rodeo, Paintball

The following restricted activities may be accepted upon approval by K&K, the rest are absolute declines:

- Climbing Walls, Cycling, Lacrosse, Fireworks, Rodeo