



User Facility Program Summary of Coverage

The following is a brief outline of the coverage included under the "Facility User Program". The summary is for information purposes only. Coverage under this program is governed by the full and complete policy wording issued by the Insurer. In the event of any discrepancies, as well as any interpretation of coverage and exclusions, the complete policy will take precedence.

Named Insureds:

Those individuals and/or company named on the rental agreement, including Officers, Employees, Volunteers, Officials, Coaches, Members and/or Participants, but only with respect to the Activity specified under the City of Mississauga's rental agreement, and only if coverage has been purchased and paid for within the rental agreement.

Additional Insured:

The City of Mississauga but only with respect to the Activity of the Facility User specified within the Rental Agreement.

Effective Time and Expiry of Coverage:

Coverage is only in effect on the date and time indicated within the Rental Agreement.

Limits of Coverage:

Refer to the Certificate(s) which can be down loaded from the City's web-site at:

www.mississauga.ca/file/COM/coi2011.doc

Limits are subject to the amount of cover you have purchased, as well as any sub-limits and/or aggregates contained within the policy.

Location of Coverage:

Coverage is afforded for specific Area(s) Named within the Rental Agreement and only for those location(s) owned, occupied, or rented by the City of Mississauga.

Scope of Coverage:

- Broad Form Property Damage to Third Parties Property
- Bodily Injury to Third Parties
- Bodily Injury to Participants, as well as bodily injury actions from one participant to another participant, excluding any criminal act. (Bodily injury will include Sport Participants, if the Sport Activity is declared on the rental agreement and the appropriate premium has been paid with the rental fees).
- Personal Injury including Advertising Liability, False Arrest, Libel & Slander
- Cross Liability Clause – policy will respond to legal actions that fall within the scope of coverage when one named insured/additional insured sues another.
- Broad Form Tenants Legal Liability
- Contractual Liability
- Contingent Employers Liability
- Liquor Liability (if purchased through the rental agreement)
- Broad Form Vendor Coverage (if purchased through the rental agreement)
- Incidental Medical Malpractice
- Use of force to protect persons or property
- Non-owned Automobile Coverage, SEF 94 (\$50,000 limit, deductible \$1,000), SEF 96, SEF 99
- Volunteer Medical Payments
- Defense Expenses in addition to the limits of Insurance

Deductible:

\$1,000 per occurrence for both Bodily Injury and Property Damage (which is the responsibility of the person and/or organization named on the rental agreement).

Any Inquiries with regard to the coverage should be directed to JLT Canada Inc. (416) 941-9551