



The City of Mississauga requires that all persons, organizations, or companies who rent premises owned by the City hold insurance coverage, which names the City, its employees, and authorized agents as an additional insured with regards to the renter's event. This is to protect the City for the defense and settlement of a property damage or bodily injury claim occurring on or in their properties for an event that they do not operate or control. Given that the Canadian legal system provides for collection of court settlements through joint and several liability, Municipalities have been forced to pay claims on activities on behalf of those who have rented their facilities. In order to protect the City, a mandatory certificate form has been created to assure not only coverage exists but that it is proper coverage for the type of event. The following is an explanation of what coverage is required:

ALL EVENTS & ACTIVITIES:

General Liability

Coverage for the Operations of the organization or person, which protects against legal actions and negligent acts specific to the Event and/or Activity described on the certificate against property damage and/or bodily injury to third parties.

Employees & Volunteers as Additional Insureds

The coverage must extend to those individuals, who in the course of their duties, may cause property damage or a bodily injury to a third party.

FOR SPORT ACTIVITIES:

Bodily Injury to Participants

Protection for sports, since the majority of bodily injury claims are to those participating in the sport activity.

Participant to Participant:

A large majority of bodily injury claims come from one participant injuring another participant during practice or in a game. The injured person may try to seek restitution and in doing so will name the organization, officials, and owner of the facility. It is important that the liability policy respond in defense and/or settlement for all these parties, as well as the participant whom the claim is filed against in one common event.

Should the individual or company renting the City's facilities not have insurance or the required coverage for sport activities, the coverage can be purchased through the Facility User Insurance Program.

FOR EVENTS WITH INDEPENDENT VENDORS:

Blanket Vendor coverage

The organizers of events being held at the City sign contracts assuming liability for all vendors, and assuring all have agreed to name the City as an Additional Insured on their policy and holding the City harmless in the event of a bodily injury or property damage claim to a third party. Some Vendors may not have insurance. If the renter of the facility has a blanket vendors' coverage it ensures that they have abided by the signed contract. Blanket vendor coverage is available through the facility user program, in situations when the organizer does not have this coverage, and would prefer to avoid the administration of assuring each vendor has proper coverage and has named the City and the organizing group as additional insureds with respect to the event.

EVENTS WITH LIQUOR:

Liquor Liability

Mississauga's Liquor By-Law mandates all individuals, groups or companies serving alcohol on City property(s) are required to provide proof that full Liquor Liability coverage is in force.

For further information please contact:

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