

Facility User Insurance Requirements

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 and 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 and 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.

Events and festivals

Blanket vendor coverage

External event organizers delivering events within the City of Mississauga are required to obtain insurance for their event and are required to ensure that all vendors participating in that event also obtain insurance for their participation in the event.

External event organizers may choose to purchase special event insurance that provide coverage for all parties; the event organizer, all vendors and all activities that form part of the special event. This insurance coverage is called “blanket vendor insurance”.

Liquor liability

Mississauga’s liquor bylaw 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.

All facility users must provide evidence of these insurance requirements by completing the City of Mississauga “certificate of insurance” form. The form must be completed by the facility user group’s authorized insurance representative and must have the representative company stamp and signature. If the user does not have their own insurance, they may purchase the City of Mississauga facility user group insurance coverage offered by IRC.

Please refer to the “facility user rating guide” for a breakdown of these insurance costs.

For further information please contact:

Instant Risk Coverage (IRC)

IRC Event Application – submissions@instantriskcoverage.com

IRC Vendor Application – submissions@instantriskcoverage.com

Or by phone at 1-800-517-1390