

Mandatory Insurance for all Facility Users

The City's Insurance and Risk Management section is responsible to employ risk management practices to control and mitigate risk exposures to the City's citizens, employees and assets. Municipalities face significant risks when issuing permits for their facilities and as such will pursue mandatory insurance for all facility users. The insurance must name the City of Vaughan as an additional insured and provide liability coverage in an amount of no less than \$2 million.

For facility users the price of insurance can be prohibitive, resulting in either a lack of insurance or inadequate coverage. The City has recognized this and sought an affordable insurance product specific to facility permit holders. Users would be able to purchase this insurance at the time of booking, without having to rely on their personal insurance policies or having to purchase a costly insurance product elsewhere. The program is designed to provide insurance to groups using City facilities that do not have access to other insurance. Specifically, it provides insurance for sports, recreational groups and other groups using City facilities for their events.

This fall, the City Clerk's Office, in consultation with the Recreation and Culture Department will recommend to Council the implementation of a Facility Users Group Insurance Program to ensure that the City and users of City facilities are adequately protected by appropriate insurance coverage. The recommendation will be that this coverage be in effect for all new rental bookings beginning January 15, 2014.

We welcome your feedback on this initiative. Please direct your comments to; <u>Joseph.Chiarelli@vaughan.ca</u> or <u>Tricia.Campbell@vaughan.ca</u> of the Risk Management section of the City Clerk's Office no later than October 30th 2013.

Thank you.