



# INSURANCE PROTECTION FOR YOU

# THROUGH ALL-SPORT

The City of Burlington, Parks & Recreation is pleased to be able to offer optional liability insurance to community organizations or individuals who permit City facilities to host recreational events and programs, meetings, cultural and socials serving alcohol.

Through **ALL-SPORT**, a recognized insurance provider for over 15 years, insurance is affordable and accessible and provides \$2 million liability coverage.

### Who is eligible for insurance through ALL-SPORT?

- ◆ Any group using City of Burlington facilities
- ◆ Sport, recreational, cultural groups or individuals who do not belong to a provincial/national organization
- ◆ **ALL-SPORT** must approve all activities (Note: some activities may not be eligible for coverage to due nature of the activity)

### Who is covered by ALL-SPORT insurance?

- ◆ All participants including executives, managers, coaches, trainers, officials and volunteers while acting within the scope of their duties.

### What coverage is provided?

- ◆ \$2,000,000 general liability with the following extensions
  - ◆ Premises, property and operations
  - ◆ Products and completed operations
  - ◆ Personal injury (libel & slander)
  - ◆ Cross liability
  - ◆ Occurrence basis property damage
  - ◆ Medical payments
  - ◆ Tenants legal liability
  - ◆ Liability for injury to participants
  - ◆ Host liquor liability
  - ◆ Blanket contractual
- ◆ \$500 deductible

### Where can I obtain insurance coverage?

- ◆ Coverage can be obtained from City of Burlington - Parks & Recreation staff at City Hall, Tansley Woods Community Centre, Paletta Lakefront Park, Burlington Seniors' Centre, Music Centre or Tyandaga Golf Course.

### How do I get coverage for an event?

- ◆ As part of the facility rental process, a Parks & Recreation staff member will ask you if you would like to purchase insurance through **ALL-SPORT**.
- ◆ All facility renters have the option to decline this service. However, activities held within school board facilities or alcohol related events must provide proof of insurance if they chose to decline insurance through **ALL-SPORT**
- ◆ Insurance taken through **ALL-SPORT** will appear on your facility permit and act as the insurance certificate. If insurance is declined for a school board facility or alcohol event, the facility permit will indicate this and an appropriate insurance certificate must be provided from another recognizable insurance agency.

### When will I receive coverage?

- ◆ Provided that the activity falls within the low or medium risk activities identified, coverage is effective as soon as the premium has been paid.
- ◆ If an activity falls within the high risk area, confirmation of coverage will be available within 48 hours.

### What activities are considered low, medium or high risk?

- ◆ Low risk activities include;
  - ◆ Badminton, bowling, curling, tennis, horseshoes, meetings with no alcohol under 500 people.
- ◆ Medium risk activities include;
  - ◆ baseball, basketball, field hockey, handball, racquetball, volleyball, soccer, softball, squash, touch or flag football, track & field, meetings or social events with alcohol under 500 people
- ◆ High risk activities include; all other sports and events over 500 people

### Are any activities excluded from ALL-SPORT coverage?

- ◆ Yes,
  - ◆ Minor hockey, contact hockey, rugby, kick-boxing, tackle football, horse related activities, boxing, skateboarding, fireworks (unless under the direction of a licensed pyrotechnician).



## Who can I contact if I would like further information regarding ALL-SPORT insurance?

- ◆ City Hall - Parks & Recreation  
905-335-7738
- ◆ Or the facility where permit was processed.

