

## User Group Insurance

### What is Liability Insurance?

Liability insurance is a contract that requires an insurer to pay on behalf of the parties it insures for legal liability arising out of the activities of the insured parties.

### Why is User Group Insurance important to Burnaby?

Burnaby provides services and facilities to residents and visitors including renting facilities to others to operate their own programs and activities. There is potential liability associated with programs and activities (i.e sports, celebrations, gatherings) provided by others that use a School District facility. The rental agreement requires the User to assume the liabilities arising from their use and to “indemnify” the School District when losses occur.

The only way to reasonably ensure that a User has the financial means to meet this obligation is to require liability insurance.

### What is a Certificate of Insurance?

It is a document that provides one party with evidence that another party has valid insurance. Certificates are used by property and project owners to confirm that those that use and occupy their lands or provide goods and services has valid insurance.

### Key Elements of a certificate

- 1) Properly identifies the first “named” insured(s) and those “named” as additional insured (these should match the allotment contract)
- 2) Identifies the insurer (sometimes more than one)
- 3) Includes a policy number
- 4) Sets out the coverage period (start and stop date). Booking to fall within current coverage
- 5) Specifies the limits of coverage (i.e. \$2 Million per Occurrence, etc.)
- 6) Describes the basic coverage and endorsements (i.e. includes cross-liability)
- 7) Is executed by the *insurer* or someone authorized on their behalf (usually an agent or broker)
- 8) Includes a basic description of the “activities” or “operations” that insured

### Markel Canada Limited. Group Insurance

The School District maintains a current rate sheets and, by arrangement with Markel Canada Ltd, will collect and remit the User’s premium directly to Markel Canada Ltd. The School District is not selling this insurance and cannot provide insurance advice to consumers. The User is responsible to inform and satisfy themselves that this or any insurance product is suitable for their purposes.

Note: If the User can provide evidence that they have liability insurance they may provide Burnaby Schools with a copy of this insurance (certificate of insurance) which will be attached with their fee payment.