



## The Corporation of the Town of LaSalle

<b>Date</b>	May 4, 2017	<b>Report No:</b>	C & R04-17
<b>Directed To:</b>	Council	<b>Attachments:</b>	3
<b>Department:</b>	Culture and Recreation	<b>Policy References:</b>	
<b>Prepared By:</b>	Director of Culture and Recreation		
<b>Subject:</b>	Annual Low Risk User Insurance		

### RECOMMENDATION:

That the report from the Director of Culture and Recreation dated May 4<sup>th</sup>, 2017 (C&R 04-17) recommending Option #3 to purchase an Annual Low Risk User Facility Insurance Program from the Town's insurer, Jardine Lloyd Thompson Canada Inc. at a cost of \$2,500 BE APPROVED;

And the policy be made available to approved user groups and rentals for municipally-owned facilities and property as per the policy and fees reflected in the rates chart provided by Jardine Lloyd Thompson Canada Inc.;

And further that staff create the necessary documentation that will accompany the rental agreements providing the option to purchase insurance coverage and complete the required annual reporting.

### REPORT:

#### Purpose

Staff have explored options for insurance coverage to provide to user groups and renters of Town owned facilities and parks. The Town's Insurance Broker provided three options for consideration (Please see Attachment A)

A quick overview includes the following notes for the three options provided:

**Option 1** – Premium \$10,388 plus a \$50 policy fee and 8% tax

\*coverage includes Liquor Liability, Vendor Extension, Participant Exclusion removed  
Endorsement

**Option 2** – Premium \$6,925 plus a \$50 policy fee and 8% tax

\*coverage includes Standard policy wording (no liquor or vendor extension)

**Option 3** – Premium \$2,500 deposit and track rentals to remit funds that exceed premium.

\*coverage details included in report

**LAJEUNESSE-LANOUE INSURANCE BROKERS LTD.**

**5915 Malden Road**

**LaSalle, Ontario N9H 1S6**

**Phone: (519) 966-6112 Fax: (519) 966-6056**

**E-mail: lajeunes@mnsi.net**

April 26, 2017

Re: Town of LaSalle and Low Risk Event Holders  
Local Community General Liability Policy

Option #1

Rate Used: \$0.375

Coverage Included: Liquor Liability, Vendor Extension, Participant  
Exclusion Removed Endorsement

Premium: \$10,388, plus a \$50 policy fee, plus 8% tax.

Option #2

Rate Used: \$0.25

Coverage included: Standard policy wordings (No Liquor or Vendor  
Extension)

Premium: \$6,925, plus a \$50 policy fee, plus 8% tax.

Option #3

Pay a deposit and track rentals on an excel spreadsheet and remit all funds at  
the end of the term.

\$2,500 deposit premium

- If fees collected exceed \$2,500, owe difference to JLT.
- If fees collected are less than \$2,500, there is no refund  
for the difference



LOCAL COMMUNITY  
INSURANCE SERVICES

Attachment B



# ANNUAL LOW RISK USER FACILITY PROGRAM

PUBLIC SECTOR DIVISION LOCAL COMMUNITY INSURANCE SERVICES


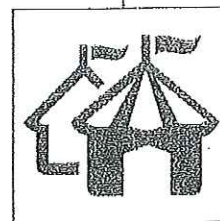
The Annual Low Risk User Facility Program provides coverage for low, medium and high risk events controlled by third party renters of municipal-owned facilities. The policy automatically covers the Third Party Renter as the named insured and names the municipality as the additional insured.

## COVERAGE HIGHLIGHTS

- \$5,000,000 Third Party Liability with a deductible of \$1,000
- Vendor Extension – provides coverage to vendors for products sold in the regular course of business during an event
- Liquor Liability – protects you from liability that may arise at an event where alcohol is being served
- Participant Coverage included
- Incidental medical malpractice
- Broad definition of "Named Insured" to include the Organization and any Director, Executive Officer, Employee, Committee Member, Office Holder, Manager, Coach or Trainer
- Professional Liability arising from the actions of coaches, instructors or trainers (paid or unpaid)

## BENEFITS OF THE ANNUAL LOW RISK USER FACILITY PROGRAM

- Offsets Liability – transfers the risk to the party in control and protects the main municipal liability policy
- Offsets Deductible – lower deductible than all municipal policies and deductible can be transferred to renter through rental agreement
- Simplified premium payment options available (bi-annual, annual or no reporting)
- Little to no administrative costs to implement program
- Claims remain under Annual Low Risk User Facility policy and are not related to Municipal liability policy
- Ability to ensure the insurance offered meets the requirements of the municipality and the needs of the renter
- Affordable and simple rating matrix provided



FOR MORE INFORMATION  
PLEASE CONTACT US

T +1 416 941 9551  
E [info@lcis.ca](mailto:info@lcis.ca)

To receive an online quote or for  
additional information, please visit our  
website at [www.lcis.ca](http://www.lcis.ca)



**Option #3** - The Annual Low Risk User Facility Program provides coverage for rentals and events controlled by third party groups using municipal-owned facilities and properties. The policy automatically covers the Third Party Renter as the named insured and names the municipality as additional insured.

The benefits of the program include the offset of liability which transfer the risk to the party in control and protects the municipality liability policy so it is not affected. Any claims through the Annual Low Risk User Facility Program are not included as history when renewing the municipal liability policy. The coverage include a \$5,000,000 Third Party Liability with a \$1,000 deductible. It provides coverage to vendors who sell products, participant coverage and professional liability arising from actions of coaches or instructors paid or unpaid. (Please see Attachment B for list of Coverage Highlights)

The program simplifies the premium payment options available and requires minimal administrative coordination. The insurance will meet the requirement of the municipality and the needs of the renter all for an affordable cost. (Please see fee matrix provided as attachment C).

Some examples include:


Art Show/Baby Shower/Family Celebration	0-50 people	\$1.08/hourly	or	\$10.80/daily
Baseball	0-25 people	\$1.62/hourly	or	\$43.20/daily
Pick-up Hockey (non-contact)	51-100 people	\$6.48/hourly	or	\$297.00/season

The town will track all insurance collected through rentals annually. If we exceed the \$2,500 deposit we will submit the extra fees collected to JLT Insurance. If the fees collected do not reach the \$2,500 deposit, there will not be any reimbursement to the Town for the difference. A spreadsheet will be created and shared with the Insurance company and Council as follow up on the success of the Low Risk User Facility Program.



Festivals, Parades and Large concentrated events are not included in this insurance program. However, there is an option that Council may wish to explore called a Fuel Program which is available and could be used to cover the Craft Beer Festival, Strawberry Festival or future events large in nature that include more risk. Should Council support Option #3, staff will proceed with the necessary steps to create forms to accompany the rentals and a tracking spreadsheet for insurance purchased through the program.

It is important to note that this policy is isolated from the Town's master insurance policy. Any claims against this policy will not affect the master policy and will not be considered when renegotiating the new master policy.

Yours truly,



Julie Columbus  
Director of Culture and  
Recreation

Reviewed by:							
CAO	Finance	Council Services	Public Works	DSI	Culture& Rec	Fire	
							

# LCIS Facility User Rates \$5,000,000 Limits of Liability

The rates below are inclusive of 8% sales tax.

## Non Sporting Events or Occasions

Anniversaries, arts, art shows and exhibits, auctions, banquets, bazaars, birthday parties, bridge, chess clubs, craft shows, health fairs, bingo, dance parties, dance recitals, concerts, dinners, engagement parties (e.g. Jack and Jill events), fashion shows, dance recitals, graduations, music recitals or other family celebrations (e.g. christenings, showers, graduations etc.), photo shoots, religious services, retirement parties, reunions, sports and wellness clinics, seasonal markets, talent shows, trade shows, theatre performances, funeral receptions, weddings or other ceremonies. For any activities not indicated above, please refer to broker.

Number of People Attending Event/Rental Per Day	Rates									
	No Alcohol Hourly Rate	1 Day Event	2 Day Event	3 Day Event	4 Day Event	Alcohol Hourly Rate	1 Day Event	2 Day Event	3 Day Event	4 Day Event
0-50	\$1.08	\$10.80	\$16.20	\$21.60	Refer	\$10.80	\$54.00	\$97.20	\$140.40	Refer
51-100	\$2.16	\$16.20	\$21.60	\$27.00	Refer	\$12.96	\$64.80	\$118.80	\$172.80	Refer
101-150	\$4.32	\$21.60	\$27.00	\$32.40	Refer	\$15.12	\$75.60	\$140.40	\$205.20	Refer
151-200	\$8.64	\$27.00	\$32.40	\$37.80	Refer	\$17.28	\$86.40	\$162.00	\$237.60	Refer
201-250	\$10.80	\$32.40	\$37.80	\$43.20	Refer	\$19.44	\$97.20	\$163.60	\$270.00	Refer
251-350	\$12.96	\$37.80	\$43.20	\$48.60	Refer	\$21.60	\$108.00	\$205.20	\$302.40	Refer
351-500	\$16.20	\$43.20	\$48.60	\$54.00	Refer	\$27.00	\$118.80	\$216.00	\$334.80	Refer
501+	Refer	Refer	Refer	Refer	Refer	Refer	Refer	Refer	Refer	Refer

Picnics (No Alcohol) Up to 250 attendees

\$2.70 per day

Meetings, seminars, speakers, workshops/classroom instruction (No Alcohol)- Per Rental

1-100	\$1.62
101-250	\$2.70
250-500	\$5.67
500+	Refer

\*\* If hourly rate exceeds the 1 Day rate, charge the 1 day rate.

## Sporting Events or Activities (Non Leagues & Tournaments)

### Low Risk

Badminton, baton twirling, bowling, curling, dance lessons, horseshoes, lawn bowling, public skating, shuffle board, table tennis, tai chi, tennis, bocce.

### Medium Risk

Roller skating, baseball, basketball, broomball, cheerleading, cricket, dodge ball, dry land training, field hockey, figure skating, fitness classes, frisbee, handball, pickle ball, racquet ball, ringette, slo-pitch, soccer, softball, squash, swimming with life guard, ultimate frisbee, synchronized swim, speed skating, synchronized skating, power skating, splash pad rentals, t-ball, track & field, dancing, volleyball, yoga.

### High Risk

Soft touch martial arts, rugby, scuba diving, sledge hockey, skateboarding, BMX Biking, football, non-contact sports (pick up hockey, pick up lacrosse, touch flag football), Ball/roller/floor hockey, kabaddi, rollerblading.

\*For any activities not indicated above, please refer to broker.

Number of Participants	Low Risk Hourly	Rates			Medium Risk Hourly				High Risk Hourly			
		Per Day	Per Season	Per Season		Per Day	Per Season	Per Season		Per Day	Per Season	Per Season
0-25		\$0.81	\$21.60	\$108.00	\$1.62	\$43.20	\$162.00		\$2.16	\$54.00	\$216.00	
26-50		\$1.62	\$27.00	\$135.00	\$3.24	\$86.40	\$189.00		\$4.32	\$64.80	\$243.00	
51-100		\$2.16	\$48.60	\$162.00	\$5.40	\$64.80	\$270.00		\$5.67	\$81.00	\$297.00	
101-250		\$2.70	\$81.00	\$189.00	\$6.75	\$108.00	\$324.00		\$10.80	\$162.00	\$378.00	
250 +		Refer	Refer	Refer	Refer	Refer	Refer		Refer	Refer	Refer	

\*Use daily rates for tournaments. Any event over 3 consecutive days is a company referral

Attachment C

Concessions, Kiosk and Vendors (Must be certified and approved by health board with proof of certificate if selling food or beverages)

Sale of non food or drink items

Sale of food and drink items

Per Day	\$27.00	\$51.84
Per Week	\$54.00	\$135.00
Per Month	\$97.20	\$270.00
3-6 Months	\$486.00	\$875.00

#### Tournaments

High Risk Only

0-8 Teams	\$540.00
9-16 Teams	\$756.00
16-21 Teams	\$1,080.00
21 Teams+	Refer

#### Leagues (Municipal Facilities Only)

Up to 30 players per team

\$189.00 per team

Up to 25 teams per league

Anything above 30 players or 25 teams refer to JLT

#### Camps / Schools (Low Risk & Medium)

\$2.43 per player with a minimum of \$303.75

#### Camps / Schools (High Risk)

Non- Contact

\$5.40 per player with minimum \$270

Controlled contact 1 on 1 only

\$10.80 per player minimum \$648

Concerts, fairs, circuses, walk a thons, other large events

Refer to JLT

Exclusions: Alpine skiing, bike racing, boxing, climbing walls, contact sports (including hockey, lacrosse, martial arts), cycling, fireworks, gymnastics, horse related, kayaking, kickboxing, motor vehicle activities, snowboarding, wrestling, festivals, fairs, deep frying at concessions/kiosks/vendors, professional performers or members of the Actors Guild, (warranty) swimming with pool slide over 7ft in height must have minimum 3 lifeguards on site, raves, all night parties, beer gardens.

\*For any event excluded or not listed please contact JLT canada for a stand alone policy.