

OUTSIDE USER LIABILITY COVERAGE

Facility Rental - User Guidelines

The purpose of this Outside User Guideline is to aid in managing and reducing the risk of injury to persons using municipal facilities or grounds. The municipality acknowledges that municipal facilities are an integral part of the community. It is to the benefit of the individual / group wishing to use municipal property to take all reasonable steps to reduce the risk of injury or damage. The municipality therefore requires that the outside user/facility renter demonstrate to the satisfaction of the municipality that there will be sufficient controls in place to follow the conditions of the permit and to prevent foreseeable harm or property damage related to activities at the event. This Outside User Guideline has been developed in order to:

- Establish rules for the use and operation of municipal facilities by outside individuals and user groups.
- Promote safe, responsible use of these facilities.
- Reduce the risk of injuries/property damage and subsequent liability risk.

Even small groups holding low-risk functions such as meetings, conferences, birthday parties, wedding showers, hall-walkers, square dancing and similar functions may be vulnerable to lawsuits for injuries that arise out of their activities. User groups and event organizers must seek coverage for themselves. Some outside user organizers may have extensions of coverage under their home insurance policy or through a separate sports association.

Individuals or groups running higher risk activities such as functions where tickets are sold, alcohol is served, or where attendance exceeds 150 persons, face a greater risk.

Outside User Liability Portal

Users/Renters of municipal facilities have the option to obtain Special Event Liability coverage through the AMM Outside User Liability Portal. These policies extend liability coverage through to those who are renting municipal facilities for use. Policies purchased through this portal will automatically list the municipality and facility as additional insured for their use.

Please visit the portal website for more information at
<https://www.palcanada.com/index.php/en-us/amm?cid=18>

OUTSIDE USER LIABILITY COVERAGE

AMM Outside User Rates - Sports

Note: All policies are subject to finalized approval, pricing, applicable taxes and fees, through PAL Insurance Brokers Ltd.

Should you have questions, or if activities are not listed on the portal – please email municipalinfo@westernfg.ca

Sports	# of Participants	Premium		
		One Day	Two Day	Seasonal
Badminton, Dance Lessons Horseshoes, Tennis, Curling, Bowling, Skating	1-25 26 - 100 101 – 250 Over 250	\$25 \$50 \$75 To be Referred	\$50 \$100 \$150 To be Referred	\$75 \$150 \$225 To be Referred
Baseball, Basketball, Field Hockey, Floor Hockey, Handball, Racquetball, Soccer, Squash, Softball, Volleyball, Swimming with Lifeguard, Non-Contact Touch/Flag Football, Track &Field, Archery	1-25 26 - 100 101 – 250 Over 250	\$50 \$100 \$150 To be Referred	\$75 \$150 \$225 To be Referred	\$150 \$300 \$450 To be Referred
Occasional Pool Use	1 – 2 hours Over 2 hours	\$25 \$50		
Recreational Non-Contact Ice Hockey Adult Pickup – Max 30 players	Season September - April \$125		Season May- August \$100	
Adult League	\$225 / Team		To be Referred	
Adult Tournaments – Non-Contact Only	Up to 8 Teams 9 to 16 Teams		\$250 \$375	
One – Time Recreational Adult Hockey Non – Contact Only	1 – 30 players		\$25 (max 1 ½ hours)	
One – Time Recreational Skating (No Sticks or Pucks)	1 -25 participants 26 – 100 participants 101 – 250 participants		\$25 (max 1 1/2 hours) \$35 (max 1 ½ hours) \$75 (max 1 ½ hours)	
Beer Garden – applicable to sporting events only PAL LIQ ONLY PROGRAM	1 – 100 participants 101 – 250 participants 251 – 500 participants Over 500 participants		\$90/day \$125/day \$150/day To be Referred	

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AMM Outside User Rates - Meetings

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Meetings and Other Events	# of Participants	Premium		
		One Day	2-3 Days	Seasonal
No Alcohol: Example: Arts & Crafts, Socials, Weddings, Church meetings, Rummage Sales, Prenatal Classes, Seniors Group Meetings, Family Reunions, Teas, Homecomings, Birthday and Anniversary Parties	1 – 25	\$25	\$50	\$75
	26 – 100	\$50	\$100	\$150
	101 – 250	\$100	\$200	\$300
	251 – 500	\$150	\$300	\$500
	Over 500	To be Referred	To be Referred	To be Referred
With Alcohol, Add to above premiums: PAL LIQ ONLY PROGRAM	1 – 50	\$75	\$125	To be Referred
	50 – 250	\$115	\$190	To be Referred
	251-500	\$125	\$210	To be Referred
	Over 500	To be Referred	To be Referred	To be Referred

AMM Outside User Liability - Excluded Activities

- Alpine Skiing
- Boxing
- Climbing Walls
- Contact Hockey
- Contact Martial Arts
- Cycling
- Fireworks (unless under the direction of a Fireworks Supervisor)
- Gymnastics
- Horse Related
- Kickboxing
- Lacrosse
- Minor Hockey (18 & under)
- Rugby
- Skateboarding / Skateboarding Parks
- Snowboarding
- Tackle Football
- Paintball
- Roller Derby
- Bubble Soccer