



Municipal Facility User General Liability Insurance Program

As a User of this facility owned and / or operated by The Corporation of the Town of Oakville, you have the option to purchase Commercial General Liability coverage through the Facility User Insurance Program. This coverage provides the Facility User and all others participating in the event / activity with Commercial General Liability insurance in the amount of \$5,000,000 per occurrence and \$5,000,000 Annual Aggregate, including the following coverages:

- Third Party Participant Liability
- Tenant's Legal Liability
- Non-Owned Automobile Liability

This coverage protects you, the User, if an action is brought against you for allegedly causing bodily injury or property damage to a third party. This coverage does not apply if your personal property or a fellow participant's personal property is damaged. In the event of a claim, there is a \$1,000 deductible per occurrence. The Corporation of the Town of Oakville is also automatically listed as an Additional Insured.

Accidental Death & Dismemberment Coverage (AD&D) For Sporting Event / Activities only, as part of the Facility User Coverage

- AD&D coverage provides a lump sum payment and limited reimbursement of some out-of-pocket expenses to the User, event participant, or third party if a covered, accidental injury occurs at the insured event / activity.
- Coverage applies only to persons under 70 years of age and under one or more of the following conditions:
 - The Facility User is injured by a participant / invitee in an accident at the insured sporting event / activity
 - A participant / invitee is injured by another participant / invitee in an accident at the insured sporting event / activity
 - A Third Party is injured by the User or a participant / invitee in an accident at the insured sporting event / activity.
- The Principal Sum under the AD&D coverage is \$25,000 and is payable if a covered injury as described above causes death to the insured person. Other injuries that are covered under the policy are subject to payment of a percentage or multiple of the Principal Sum, depending on the nature of the injury.
- There is no income replacement coverage afforded under this policy.
- For further details please contact your representative at the Town of Oakville for a copy of the 'Accidental Death and Dismemberment Coverage Endorsement'.

Additional questions may be directed to Sara Runnalls at BFL CANADA Risk and Insurance Services Inc.:

T: 416-849-3073

TF: 1-800-668-5901 ext. 3067

E: srunnalls@bflcanada.ca

This program is not offered by The Corporation of the Town of Oakville and does not assume any responsibility whatsoever for damages resulting from participation in the program.

The Corporation of the Town of Oakville disclaims any commercial interest in the insurance offered by Certain Underwriters at Lloyd's, as underwritten by BFL CANADA Risk and Insurance Services Inc.

The Corporation of the Town of Oakville provides administrative support to BFL CANADA Risk and Insurance Services Inc. for this program to assist the users of the facilities and remits all premiums and taxes collected to BFL CANADA Risk and Insurance Services Inc.

This Summary of Insurance has been prepared for information purposes only. The insuring agreements, general terms, conditions and exclusions of the actual policy will govern specific application of the various coverages referred to herein. In all cases the actual policy documents will supersede this Summary of Insurance.