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STAFF REPORT: Finance & IT Services/Community Services



REPORT TO: Council
MEETING DATE: March 31, 2014
REPORT NO.: FIT.14.18
SUBJECT: 2014 Facility User Group Insurance Policy
PREPARED BY: Serena Wilgress, Manager of Purchasing & Risk Management and Shawn Everitt, Director of Community Services

A. Recommendations

THAT Council receive Staff Report FIT.14.18, "2014 Facility User Group Insurance Policy" for information purposes.

B. Background

The current process for renting town owned facilities includes the requirement that the renter provide a Certificate of Insurance of General Liability, naming the Town as an Additional Insured. The requirement is often met with many questions and generally some expense to the renter.

As a rule of thumb, Insurers do not issue Certificates of Insurance naming an additional insured on home owner policies. The renter is then required to approach an alternative Insurance Provider to purchase insurance to cover the event they are hosting.

In discussions with the Town's current Insurance Provider, Jardine Lloyd Thompson, an alternative has been suggested which is satisfactory to both the Town and the Renter.

Jardine Lloyd Thompson through their affiliate company, Local Community Insurance Services (LCIS) is offering the Town Third Party Liability Insurance coverage at all municipal facilities where rental contracts are signed. The cost for this for one year is \$2,000. The policy offers renters \$5,000,000 in general liability insurance with a \$1,000 deductible should there be a claim.

C. The Blue Mountains' Strategic Plan

Ensuring long-term financial sustainability

D. Environmental Impacts

None

E. Financial Impact

Staff is recommending that the premium for 2014 be paid from the Insurance Reserve. Future premiums will be incorporated into the Rental Fees at the various facilities.

F. In Consultation With

Shawn Everitt, Director of Community Services
Aaron McMullen, Facilities Manager
Ruth Prince, Manager of Revenue
Jody Hodgkinson, Administrative Assistant

G. Attached

Respectfully submitted,

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