

OSBIE

ONTARIO SCHOOL BOARDS'
INSURANCE EXCHANGE

OSBIE Community User Group Insurance Program
Resource Package
Dated: July 29, 2020





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OSBIE Community User Group Insurance Program

School Boards are committed to community use of schools. Obtaining individual coverage in the insurance marketplace can be cost prohibitive. In our efforts to minimize costs associated with this use, we have implemented an insurance program which allows facility users, who do not have access to a liability insurance program, to obtain coverage in an affordable, simple format.

What is General Liability Insurance?

General Liability Insurance is designed to protect a person against any legal responsibility arising out of a negligent act or failure to act as a prudent person would have acted, which results in bodily injury or property damage to another party. Any individual involved in your activity can claim damages as a result of an injury. Even though you may not be negligent in your actions, defence costs alone can be financially devastating. This policy will provide protection for both legal defence costs and any compensatory damages that may be awarded, subject to the limits and conditions of the policy. Transferring your risk to an insurance policy provides you the opportunity to run your activity with peace of mind.

Who needs coverage?

Any user of school board premises should have liability insurance. Those groups who do not have access to liability insurance from other sources and have been issued a permit by your School Board permit office are able to request liability insurance through this Facility User Group Program. This program is not designed to replace insurance coverage afforded to groups by any Provincial or National Sport Association.

Coverage applies

For those activities that are listed on the permit for the dates and times, and school location listed at the school board facilities only, (while inside or outside of the school board facilities).

They are for those activities that take place outside of school hours on evenings and weekends.

The policy is limited to third party liability claims. The claimant must prove their injuries were caused by the permit holder(s) or a permit participants negligence in order for this policy to respond.

Policy number: SR008859

The OSBIE Community User Group Insurance Program is a **Liability policy**, not an accident or medical policy.

There is no COVID-19 coverage, under this program.

Policy Limit

\$5 million, and subject to a \$500 deductible

Program policy continuous until cancelled (*for board*)

Special Provisions

There are extensions of coverage over and above what is provided by the Bodily Injury and Property Damage as previously outlined. These extensions are provided due to the nature of the activities association with community use of schools. To help you better understand, we have provided definitions below.

Host Liquor Liability (if offered & premium charged)

If the board permits this type of activity, the liability coverage will extend to protect you in the event of an injury where the serving of alcohol is involved. In order for the policy to respond, liquor must be disclosed to the permit office and appropriate rates charged. Failure to disclose this information is considered misrepresentation or non-disclosure and policy will not respond.

Participant Liability

This policy is NOT an accident or medical expense policy for Bodily Injury to a permit holder or to a person while taking part in the activity of the permit. Participant liability is limited to Third Party Liability Claims and extends liability to protect a participant in the permit or the permit holder in the event that the insured is sued by a third party for alleged negligence.

Personal Injury Liability

This extension is provided to protect you in the event of oral or written publication of material that slanders or libels a person or organization, excluding any advertising material.

Tenants Legal Liability

This extension provides coverage for property damage to premises rented to you or occupied by you. There is no coverage for property damage caused by normal and expected use of the premises.

Usage Reports

OSBIE collects usage report submissions from the board twice a year. We invoice the board directly.

- January 1st to June 30th - usage report submission
(Reminder email sent to board in May, and invoice follows in July).
- July 1st to December 31st - usage report submission
(Reminder email sent in November, and invoice follows in January).

Cancellation Policy

If event is cancelled prior to start date of permit date a full refund will be approved.

User Group Program Incident/Loss Report form:

Form to be completed and signed by permit holder and submitted to board permit office to return to jolenep@osbie.on.ca or supplementarylines@osbie.on.ca

*The information contained herein is a summary for your convenience, and is for information purposes only. This document in no way constitutes a legal contract and does not bind any of the described coverage. It is intended only to provide basic details of coverage that are fully described in the **Master Policy**. In all cases the actual policy terms, conditions, limitations, and exclusions will govern the coverage in the event of a loss.*



Rating Schedule, Policy No. SR008859

Rates Effective January 1, 2020

	ACTIVITY TYPE	TIMELINE	COST <i>plus 8% tax</i>
LOW RISK ACTIVITIES Up to 500 people Over 500 people? Contact OSBIE	DEFINITION – low impact sports played by individuals or pairs where the participants compete by taking turns and there is minimal chance of contact between the participants EXAMPLES: Badminton, Baton Twirling, Indoor Mini Golf, Shuffle Board, Lawn Bowling, Horse Shoes, Curling, Table Tennis, Tai Chi, Yoga/Fitness, Pickleball	1 day in length	\$10.00
		1-3 days in length	\$15.00
		Up to 3 months	\$25.00
		Up to 6 months	\$40.00
		Up to 12 months	\$75.00
MEDIUM/HIGH RISK ACTIVITIES Up to 500 people Over 500 people? Contact OSBIE	DEFINITION – high impact sports played by groups and that more than one participant can react to a situation at any given moment; there is a higher chance of contact between participants but contact would still be considered “incidental contact” EXAMPLES: Kin Ball, Tennis, Volleyball, Baseball, Basketball, Soccer, Bubble Soccer, Softball, Track & Field, Swimming, Figure Skating, Cricket, Racquet Ball, Squash, Touch Football, Flag Football, Skating, T-Ball, Field Hockey, Dry Land Training, Ultimate Frisbee, Dancing, Dance Practice, Dodge Ball, Broomball, Ice Hockey (non-contact), Ball Hockey (non-contact), Lacrosse, Floor Hockey, Roller Hockey (non-contact), Soft Touch Martial Arts, including respective year-end Playoffs	1 day in length	\$25.00
		1-3 days in length	\$40.00
		Up to 3 months	\$50.00
		Up to 6 months	\$75.00
		Up to 12 months	\$150.00
SPECIAL EVENTS NO ALCOHOL Over 1,100 people? Contact OSBIE	DEFINITION – group gatherings for a common purpose EXAMPLES: Dances, Weddings, Parties, etc. (no raves or all night parties), Child/Adult Birthday Parties, Baby & Bridal Showers, Baptisms, Funerals, Theatre Performances, Music and Dance Recitals, Church Groups	1 day in length (up to 500 people)	\$30.00
		1 day in length (501 < 1,100 people)	\$50.00
		1-3 days in length (up to 500 people)	\$45.00
		1-3 days in length (501 < 1,100 people)	\$75.00
SPECIAL EVENTS INCLUDING ALCOHOL Over 1,100 people? Contact OSBIE	DEFINITION – group gatherings for a common activity EXAMPLES: Dances, Weddings, Parties, etc. (no raves or all night parties), Child/Adult Birthday Parties, Baby & Bridal Showers, Baptisms, Funerals, Theatre Performances, Music and Dance Recitals, Church Groups General risk management tips for events including alcohol include the following: -Ensuring mature, responsible and qualified people are bartending -All bartending, and servers must have completed a “Smart Serve” or comparable program. -“Designated driver” concept must be promoted -Follow any other requirements as set out by the Board -We would recommend reaching out to the Alcohol and Gaming Commission of Ontario, the liquor licensing board, local police and the “RIDE” program for other suggestions.	1 day in length (up to 500 people)	\$75.00
		1 day in length (501 < 1,100 people)	\$100.00



Rates Effective January 1, 2020

VENDORS (Craft Shows)	DEFINITION – person offering something for sale EXAMPLES: Craft or art shows, bake sales etc.	1 day in length (per table)	\$10.00
		1 day in length (per table with food products)	\$25.00
MEETINGS/CLASSES Up to 500 people Over 500 people? Contact OSBIE	DEFINITION – group gatherings for a common activity EXAMPLES: Meetings, Cooking Classes, Seminars, Workshops, Chess Clubs, Bingo, Weight Loss Clinics, Language Schools and Church Services, Band Practices, Drama/Music Camps, Rental of Board’s parking lot	1 day in length (up to 250 people)	\$2.50
		1 day in length (250 < 500 people)	\$5.00
		1-2 times a month per year (up to 250 people)	\$20.00
		1-2 times a month per year (250 < 500 people)	\$40.00
Remote operated and controlled cars – for pleasure use		1 day in length	\$25.00
Small remote operated and controlled planes – for pleasure use (cannot leave the Board’s premises)		1 day in length	\$25.00
Volunteer Music Instructors		1-2 times a month per year	\$20.00
Paid Music Instructors - Complete and Submit Music Instructor Application to the Permit Office.		Per School Year	\$150.00
Paid Fitness Instructors		Per School Year	\$150.00
OTHER ACTIVITIES – If an activity does not fall within one of the listed activity types then please contact OSBIE to discuss			
<p>PLEASE NOTE: 1 -3 days in length - the dates do not have to be consecutive “EXCLUDED” ACTIVITIES: “Contact” Activities – such as Wrestling or Full Contact Martial Arts, Karate, Kickboxing, Boxing, Skateboarding, BMX Biking, Ice Climbing, Rugby, Football (contact), Downhill Skiing, Archery, Fencing, Trampoline, Drones and Gymnastics (Cheerleading), Any Over Night Camps, Roller Derby, Welding, Axe Throwing, Paint Ball (ex. war fare games such as bazooka ball, paint ball), Private tutoring. EXCLUDED ACTIVITIES – Excluded activities may be referred to OSBIE if it is not against your Board’s policy to have the activity take place on your premises. If approved additional information may be required and these activities will be rated accordingly.</p>			

OSBIE Contact:

Jolene Perry, Member Services Coordinator, OSBIE

Telephone: 1- 800-668-6724 or 519-767-2182 ext. 238, Email: jolenep@osbie.on.ca or supplementarylines@osbie.on.ca

Incident/Loss Report Contact:

User Group Incident/Loss Report form should be emailed to jolenep@osbie.on.ca or supplementarylines@osbie.on.ca with reference to User Group Board Policy# &/or Board Name in the subject line, and include a copy of permit issued. ***Please note, this is a Liability policy, not an accident, or medical policy.**