

Outside User Liability Portal

Municipalities are encouraged to make their facilities available for use by community organizations and groups. Within the AMM General Insurance Program, municipalities have insurance coverage for damage to property caused by outside organizations, and liability protection for injuries to members of these groups arising from the negligence of the municipality.

However, these organizations are NOT covered by the AMM General Insurance Program for either property they may bring into a municipal building, or for injuries or damage arising from their activities on the property. Risk management encourages that users of municipal facilities should provide evidence of liability insurance, at a minimum limit of \$2,000,000 per occurrence.

Various outside groups may have access to event liability insurance from their parent organizations such as Sport Manitoba, Boy Scouts, and Girl Guides etc. The groups should confirm independently whether such insurance is already provided for their use of municipal facilities.

Through a partnership with PAL Insurance Canada Ltd., Western Financial Group Insurance Solutions is pleased to introduce the new online AMM Outside User Liability Portal for all facilities and outside users of municipal facilities. This Outside User Liability Coverage application has been developed in order to:

- Provide a quick, safe and easily accessible platform for users to apply, purchase and receive an Outside User Liability Policy for the rental and use of a municipal facility.
- Promote safe, responsible use of municipal facilities.
- Reduce the risk of injuries/property damage and subsequent liability risk for municipalities.
- Process payment directly on the website, using secure payment software, powered by Moneris.
- Reduce Administrative work for Municipalities. Outside Users, the Municipality, and Western Financial Group, will each receive a copy of the policy and invoice for their respective records.

Visit our new portal to access outside user liability coverage:
www.palcanada.com/index.php/en-us/amm