

OUTSIDE USER LIABILITY COVERAGE

Use of Municipal Facilities

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 outside organizations are NOT covered by the AMM General Insurance Program for either property they bring onto a municipal premises, or for injuries or damage arising from their activities on the property. Risk management dictates that all users of facilities that are not affiliated with the municipality should provide evidence of liability insurance, at a minimum limit of \$2,000,000 per occurrence. Beyond having liability coverage in place, an outside organization should also be naming the Municipality as Additional Insured to that coverage, for those activities and events they hold on Municipal owned property.

Many outside organizations and groups may not carry property or liability coverage for their operations. Outside groups may have access to insurance options through parent organizations, such as; Sport Manitoba, Boy Scouts, Girl Guides, etc. Should a third-party hold their own existing coverage, in order to protect the interests of the municipality, a request should be made to list the municipality as an additional insured on their respective policy for the event in question. Without proof of coverage, if a loss or injury to a third party were to occur, the municipality could be named in a lawsuit.

Typically, smaller outside groups – such as pick-up basketball teams, arts and crafts groups, or ad-hoc senior groups that generally do not have insurance.

Outside User Liability Portal

Third party outside users 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 should list the municipality as an additional insured for their use.

Please visit the portal website for more information at www.palcanada.com/index.php/en-us/amm

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Outside 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 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 their organizers are not covered under the municipality's liability insurance, and should therefore obtain liability insurance for their activities. Some outside user organizers may have extensions of coverage under their home insurance policy.

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. Municipalities should ensure they have liability coverage in place—with a minimum of \$2,000,000 coverage recommended.

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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 – please email municipalinfo@westernfgis.ca

Sports	# of Participants	Premium		
		One Day	Two Day	Seasonal
Badminton, Dance Lessons Horseshoes, Tennis, Curling, Bowling, Skating	1-25	\$25	\$50	\$75
	26 - 100	\$50	\$100	\$150
	101 – 250	\$75	\$150	\$225
	Over 250	Refer	Refer	Refer
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	\$50	\$75	\$150
	26 - 100	\$100	\$150	\$300
	101 – 250	\$150	\$225	\$450
	Over 250	Refer	Refer	Refer
Occasional Pool Use	1 – 2 hours	\$25		
	Over 2 hours	\$50		
Recreational Non-Contact Ice Hockey Adult Pickup – Max 30 players	Season September - April \$125		Season May- August \$100	
	Adult League \$225 / Team		Refer	
Adult Tournaments – Non-Contact Only	Up to 8 Teams		\$250	
	9 to 16 Teams		\$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		\$25 (max 1 1/2 hours)	
	26 – 100 participants		\$35 (max 1 ½ hours)	
	101 – 250 participants		\$75 (max 1 ½ hours)	
Beer Garden – applicable to sporting events only PAL LIQ ONLY PROGRAM	1 – 100 participants		\$90/day	
	101 – 250 participants		\$125/day	
	251 – 500 participants		\$150/day	
	Over 500 participants		Refer	

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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	Refer	Refer	Refer
With Alcohol, Add to above premiums: PAL LIQ ONLY PROGRAM	1 – 50	\$75	\$125	Refer
	50 – 250	\$115	\$190	Refer
	251-500	\$125	\$210	Refer
	Over 500	Refer	Refer	Refer

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