



What is the Liability Insurance Program?

The Liability Insurance Program provides individuals and/or groups renting the CAA Centre facility with a straightforward and affordable avenue to obtain liability insurance protection to mitigate their financial exposure resulting from claims that may result from the rental agreement.

If the facility user does not already carry the required insurance, it can be purchased through this program at the time of booking.

Insurance limits range from \$2 to \$5 million per occurrence (depending on the specific sport, event or activity).

The insurance provides coverage to the facility user to defend and/or settle a legal action claiming negligence that resulted in a Bodily Injury or Property Damage to a Third Party. The liability protection also extends to protect negligent acts falling within the wordings for the following coverage:

- **Tenant's Legal Liability:** provides coverage for damage to the rented or permitted premises or the area of the premises that is being rented as a result of a negligent act.
- **Participants to Participants Liability:** provides for legal defence and settlements or awards for damages caused by a participant to another participant during the event or activity. Defence for the participant accused of the negligent act is excluded if they have been found guilty of a criminal act, however it will not affect coverage for the organization or others under the policy if they were not party to the bodily injury.
- **Non- Owned Automobile Liability:** provides insurance coverage for non-owned vehicles that are rented for less than 30 days in the named insured, and also provides protection to the facility user's participants and volunteers, who may use their private vehicles to conduct business on behalf of the facility users.
- **Liquor Liability Coverage (for Alcohol events only):** provides coverage for claims resulting from the serving of alcohol.