

No one likes to think of accidents happening at sporting events but unfortunately they do occur. **Programmed Insurance Brokers Inc. (PIB)** in conjunction with **Markel Canada Limited** has an insurance product designed to meet the needs of local sporting organization and user groups. The **Municipality of Chatham-Kent** is pleased to be able to offer this liability insurance to community organizations or individuals who rent Municipal facilities to host recreational events and programs, meetings and cultural events. Through **PIB**, a recognized insurance provider, insurance is affordable, accessible and provides either \$2 million or \$5 million liability coverage. Below is a list of frequently asked questions about the User Group Policy.

- **Why does my group need User Group/Sports Liability insurance?**

No matter how careful you are, accidents happen. Your group could be sued by anyone who claims injury or damages resulting from activities of your organization. Even if you are eventually found to be blameless, litigation expenses could severely strain your resources. Liability insurance will defend you and pay for damages that may be awarded against you. Insurance protection will provide you with peace of mind, knowing that liability and any resulting legal issues will be handled for you.

- **Who is covered?**

All members of your organization including Executives, Managers, Coaches, Trainers, Officials, Employees, and Volunteers while acting within the scope of their duties on your behalf only while using the facilities of the municipality for which you have obtained a permit.

- **What is covered?**

The policy covers your legal liability for bodily injury to or damage to property of others such as spectators, passers-by, property owners and others resulting from your activity. In addition, your legal liability for injury to participants is covered.

Vendors can be included at the request of an event organizer but “including vendors” must be stated on the permit and surcharge applied. A Products and Completed Operations Exclusion applies to all vendors.

Sport Accident Coverage is not included. If quote is required, please contact Programmed Insurance Brokers directly. 1-800-730-7007.

- **We are part of a provincial/national sporting organization; do we need the User Group coverage too?**

Check with your association before purchasing a User Group Policy. The association may or may not have a policy in place that covers your group.

- **What activities are covered?**

Sanctioned or authorized events within your sport discipline, including related training authorized by you. The insurance Company must approve of the activities.

- **How do we apply for coverage?**

Contact the **Municipality of Chatham-Kent**. They will help you apply for coverage.

- **Do we need to advise when people join or leave our group?**

No – You only need to advise if the number of participants has drastically changed.

- **Isn't insurance on sports activities expensive?**

It can be. However, **Markel Canada** has evaluated the risk associated with different types of sports. Premiums are charged according to your specific sport, number of members and types of activities to ensure you the best possible rate.

- **What do we do in the event of a claim?**

As the policy is providing liability coverage, in the event of a serious injury or a legal action, please contact the

Municipality of Chatham-Kent immediately. They will contact the representative from PIB.

- **Who do we call if we have questions on our policy?**

Contact the **Municipality of Chatham-Kent**. If they are unsure of the answer they will make inquiries on your behalf.

.Note: Some activities may not be eligible for coverage due to the nature of the activity.



PROGRAMMED INSURANCE BROKERS INC.

N/SG/Municipalities/ABC/User

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