

Frequently Asked Questions – Event Insurance Requirements

We understand that insurance language and terms can raise questions. This document was put together to assist event organizers and hosts in better understanding why and what the City of Penticton is requesting from you or your organization to hold your event in a City facility or City-owned land.

The City of Penticton recommends event organizers and event hosts seek advice from a qualified insurance professional to guide their operations.

Commercial (or comprehensive) General Liability (CGL) coverage: protects the person or organization who purchases the insurance (the insured), against claims for bodily injury, death or property damage arising out of the insured's operations.

Aggregate: the maximum dollar value payable by the insurer for all claims within the policy period.

Deductible: the dollar value that the insured must pay for each claim made against the policy before the insurer will pay the loss.

Automobile Liability: This insurance protects the insured against third party claims for bodily injury, death or property damage resulting from the operation of licensed vehicles owned or leased by the contractor or service provider. If you do not require the use of a vehicle for your event or License to Use contract this type of insurance is not required.

Host Liquor Liability (Social Host): anyone involved in the service of alcohol could be held liable for damages or injuries where alcohol is deemed to have been a contributing factor. Rental and event agreements with the City of Penticton where alcohol is served are required to have this coverage in place. Host liquor liability coverage helps ensure that any alcohol-related claims that arise from the event are covered under insurance.

Other Liability: If you have umbrella or excess liability coverage it means your liability insurance is layered, spreading the liability coverage over multiple liability policies. The CGL policy is considered the working layer, it is the first layer of liability insurance that will respond to a claim.

Insurance Requirements:

- The **City of Penticton** shall be included as an "Additional Insured" on any event organizer or event host Commercial General Liability policy.
- Such policy shall be written on a comprehensive basis with inclusive limits of not less than **\$3 million per occurrence** and up to **\$5 million aggregate** at the discretion of the City's Risk Manager, Chief Financial Officer or their designate.
- The policy shall contain a clause providing that the insurer will give the City thirty (30) days prior written notice in the event of cancellation or material change.

- The event organizer or event host shall provide the City with evidence of such insurance coverage in the form of an executed copy of a Certificate of Insurance to the City ten (10) days prior to the granting of a License to Use contract.

Vendors: proof of insurance will be required for any vendors that are participating in your event. Vendor insurance provides coverage for claims and lawsuits that may result from a vendor's operations or participation at your event. Proof of this type of insurance protects your operations as the event host as well as the vendor, in the event of a claim.

Obtaining insurance for your own operations or for vendor operations can be purchased for a single day, weekend or longer period, depending on your needs. The City of Penticton works with the following reputable insurance providers that will be able to assist you with obtaining the appropriate coverage for your contract:

Event Policy:

EventPolicy is Canada's first web service offering automated, online special event liability insurance. Available 24/7 on all mobile devices.

Contact:

Website: www.eventpolicy.ca

Phone: 1-800-988-7868

**If you have vendors at your event, please select this prompt through the EventPolicy application portal to generate the correct insurance coverage.*

SBC Insurance:

SBC Insurance is the only insurance brokerage in Canada that is owned by a non-profit society. When you purchase from SBC Insurance, the profits stay locally, providing revenue to Sport BC, and furthering the programs and charitable organizations associated with amateur sports in BC.

Contact:

Website: www.sbcinsurance.com or www.sportbc.com/insurance-products/

Phone: 1-877-360-6648

Email: info@sbciinsurance.com