

INSURANCE

Contact Information: <ul style="list-style-type: none">▪ City of Cambridge Attn: Special Events Liaison Community Services Department 50 Dickson Street Cambridge, Ontario N1R 5W8 519.740.4681 ext. 4262 www.cambridge.ca	Due Date: Four months prior to event	Cost:
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OVERVIEW:

- The City of Cambridge requires that all user groups obtain adequate insurance coverage for their event so that they are covered for any liability issues that may arise.
- The following special event committees are already insured under the City of Cambridge Schedule A Insurance Policy:
 - St. Paddy's Day Parade
 - Bernice Adams Awards
 - Mayor's Celebration of the Arts
 - Cambridge Riverfest
 - Cambridge Arts Festival
 - Cambridge Tour de Grand
 - Frankie's Song
 - Canada Day Celebrations
 - Forbes Park Festival
 - Youth Mountain Biking
 - Cambridge Highland Games
 - Mill Race Folk Festival
 - Rock the Mill
 - Cambridge Sports Awards Banquet
 - Cambridge Santa Claus Parade
 - Hespeler Santa Claus Parade
 - Christmas in Cambridge

YOUR RESPONSIBILITY:

- If your group is not included on this list, you are not insured under the Corporation of the City of Cambridge Schedule A Insurance Policy. Therefore, you must obtain a comprehensive policy of public liability and property damage insurance through your own insurance company.

STEPS TO OBTAINING A CERTIFICATE OF INSURANCE:

1. Contact your own insurance company and request a certificate of insurance. Your completed insurance certificate must include the following:
 - The City of Cambridge & the Regional Municipality of Waterloo listed as “additional insured”
 - Commercial General Liability of \$2 Million. For exception, please refer to chart under ‘Extra Information’
 - The date(s) and location(s) of your special event
 - Effective and Expiry dates of the insurance coverage
 - Cancellation Clause indicates 30 days
 - Host Liquor Endorsement (only if liquor is being served)
 - The name of Insurance Company & an authorized representative’s signature
2. Submit a copy of your completed certificate of insurance to your Special Events Liaison who will then submit it to the Corporate Services Department – Administrative Services.
3. Your Special Events Liaison will then verify that your certificate of insurance is valid and approved.

EXTRA INFORMATION:

Type of Special Event	Minimum Insurance Coverage
<ul style="list-style-type: none"> ▪ Walk-a-thons ▪ Fun Runs ▪ Running Events of all distances ▪ Biathlons ▪ Triathlons ▪ Bike Races ▪ Parades ▪ Filming ▪ Sport Tournaments with alcohol 	<p>\$2,000,000</p>
<ul style="list-style-type: none"> ▪ Sport Tournaments without alcohol 	

Liability Requirements:

Whether your special event is insured under the City of Cambridge insurance or another insurance company, a volunteer special event committee is autonomous. However, when entering an agreement, the member(s) who sign a contract are legally responsible to uphold the terms and conditions of the agreement. All members who vote in favour of assuming any debts of the organization are legally responsible for those debts. For any special event, the committee is therefore responsible to adhere to the following:

Organizational:

- Uphold the constitution, by-laws, goals and objectives of the organization.
- Have a full knowledge and clear understanding of board and operations policies, procedures and standards.
- Use care, diligence and skill in performing the tasks of a director.
- Assess the needs of membership, staff, volunteers, client group and community.
- Evaluation of all aspects of the operation.

Financial:

- Avoid making a profit at the organization's expense.
- Manage the organization's finances properly and be accountable for all income and expenditures.
- Ensure all employee deductions and income tax remittances have been paid to Revenue Canada
- Ensure that proper and sufficient insurance is available, including contents insurance and liability insurance for both the directors and public.

Personal:

- Act honestly, in good faith and in the best interest of the organization.
- Utilize personal skills and experience for the benefit of the organization.
- Disclose to all members of the board a conflict of interest.
- Foresee the consequences of a course of action before taking that action.
- Adhere to the oath of confidentiality.
- Do not act outside the board's area of authority.
- Give advice, ask questions and make decisions with regard to staff suggestions, and
- Be loyal to the organization
- Act within the purposes of the organization.

CERTIFICATE OF INSURANCE

This is to certify that:

**Grand House Student Co-op Inc.
7 Melville Street
Cambridge, Ontario
N1S2H4**

This is a sample

Is insured in accordance with the terms, provisions, limitations and conditions of the policy hereinafter described:

POLICY NUMBER: 3323149

EFFECTIVE: July 10, 2006 – July 11, 2006

ITEM: Commercial General Liability

COVERAGE: Bodily Injury and Property Damage Inclusive (policy includes Personal Injury, Medical Expense and Cross-Liability Clause)

AMOUNT OF INSURANCE: \$2,000,000

COMMENTS:

It is understood and agreed that the above-described policy has been endorsed to add **City of Cambridge** as additional insured, but only with respect to the liability arising out of the operations of the named insured for the Fund Raising Brunch being held on Sunday, July 10, 2005 at Dalton Court Park, Melville and Main Street, Cambridge, Ontario.

The Insurance afforded is subject to the terms, conditions and exclusions of the applicable policy. This Certificate is issued as a matter of information only and confers no rights on the holder and imposes no liability on the insurer.

The company(s) noted above will endeavor to provide 30 days written notice in the event of policy cancellation prior to expiration date(s) noted, but assumes no responsibility for failure to do so. Unless otherwise stated herein, this Certificate of Insurance shall expire concurrent with the policy(s) for which it is issued.

Date: July 4, 2006

Connie Montague, CIP
Senior commercial Underwriter
Corporate Accounts