



LIABILITY INSURANCE OPTIONS FOR RENTAL OF RMOW FACILITIES

All activities, displays and events that are conducted either on municipal property or on property subject to RMOW bylaws require liability insurance.

If you don't already have insurance The Resort Municipality of Whistler (RMOW) recommends two insurance providers for Third Party Liability:

Municipal Insurance Association of BC (MIABC) offers an easy Event Policy Portal that you can access and provide details of your event/booking and receive confirmation of coverage immediately. This Event Policy is a subsidiary of Shephard Ashmore Insurance Services who can be called Monday to Friday between 9-5 p.m. for those bookings that may be more complicated.

MIABC insurance is already set up to cover all properties/facilities that may be booked within Whistler's boundaries including the minimum coverage the RMOW requires.

MIABC Event Policy Portal: <https://miabc.eventpolicy.ca>
SHEPHARD Ashmore Insurance Services
#203-1508 West 2nd Ave, Vancouver, BC , V6J 1H2
Tel: 604-684-9349 or 1-800-988-7868 Fax: 604-684-9359
e/mail: info@shephardashmore.com

SBC Insurance Agencies Ltd. can provide insurance for large and small bookings, onetime events and seasonal bookings. The RMOW provided insurance on behalf of this company for many years to make it a one stop shop for their user groups. Fees are very reasonable.

SBC Insurance Agencies Ltd.
#250 – 999 Canada Place Vancouver, BC V6C 3C1
Tel: 604 737-3018 Fax (604) 737-3027

If you are **not** using MIABC insurance please have your insurance document emailed to facilityinsurance@whistler.ca (MIABC will forward your document to us automatically).

Your event is not covered and not allowed to take place until confirmation of insurance is received. Please follow up with a facility coordinator if you have **not** heard from RMOW staff confirming that your insurance has been received.

INSURANCE REQUIREMENTS

For all events booked through the RMOW the following is required on a one page insurance policy document:

- A. Inclusive liability of \$2 million minimum in Canadian funds (certain events will require higher coverage)

- B. Document must include a cross liability clause.

- C. The following must named "**additionally insured**" included in the coverage:
 - 1. Resort Municipality of Whistler (all events)
4325 Blackcomb Way, Whistler, BC V8E 0X5

 - 2. School District 48 (only for events conducted on school property)
PO Box 250 37866 Second Avenue Squamish, B.C. V8B 0A2

- D. Host Liquor Liability Insurance is required to be listed on the Certificate of Insurance as included in coverage if alcohol is present at the event.

FREQUENTLY ASKED QUESTIONS (FAQ's):

Q: Why should users of our local government's facilities carry their own insurance?

A: Liability insurance protects the people who rent your (RMOW) facilities from potentially catastrophic legal demands, claims and lawsuits when they cause or are responsible for property damage or bodily injury to someone. For example, if someone slips and falls cause by spilled water the host of the event failed to clean-up, the injured party could sue them for their negligence or failure to act. Legal claims for medical expenses, lost wages, pain and suffering, and more may arise. These costs can be very significant, and may place your user's savings, assets and all they've worked for at risk. Insurance provides your users with the peace of mind to enjoy their event.

Q: Doesn't the local government's liability policy cover users of our facilities?

A: Your local government's liability policy exists to protect you from legal claims against the local government. It will not typically respond to situations whereby one person makes a legal claim against another person or an organizer for an injury of property damage as a result of an event at your facility.

Q: What is the user responsible for?

A: The user (named insured) is responsible for the reasonable and safe use and operation of the facility they have been granted access to occupy.

Q: How much insurance should users buy?

A: Users should buy insurance coverage equal to or greater than the minimum limits required as stated in the rental agreement issued by your local government.

It is the duty of the user to purchase an insurance policy with a Liability Limit that will sufficiently meet the minimum required by your local government. The user may elect to purchase limits over and above the required minimum. It is better to have a higher limit rather than the least expensive option.

Q: Are people who participate in the events covered?

A: Participant to Participant Sports coverage covers claims made against the user if they are named in a lawsuit involving injuries between players.

Q: What about exclusions?

A: Exclusions are circumstances that a policy does not cover (For a list of policy exclusions and conditions review your Insurers Policy Wordings).