



Municipal User General Liability Insurance Program

As a User (Lessee) of this facility owned and/or operated by The Corporation of the Town of Huntsville, you are required to produce a certificate of insurance confirming Commercial General Liability Insurance for a limit of at least \$5,000,000 per occurrence. The Corporation of the Town of Huntsville is to be named as an additional insured.

If you cannot produce the required certificate, you can purchase the insurance through the BFL program at a nominal cost.

The BFL program provides the Facility User and all others participating in the event/activity with Commercial General Liability insurance for \$5,000,000 per occurrence and a \$5,000,000 annual aggregate, including:

- Third Party Participant Liability
- Tenant's Legal Liability
- Non-Owned Automobile Liability
- Accident Benefits for Participants

IMPORTANT TO NOTE

- **Insurance coverage applies when the facility is rented to and being used by you, the User of the facility.**
- **Insurance coverage protects you the User and your participants in the event a THIRD PARTY is injured or THIRD PARTY property is damaged.**
- **Insurance coverage does not apply if you injure yourself as the User or a fellow participant or invitee.**
- **Insurance coverage does not apply if your personal property as a user or a fellow participant or invitees personal property is damaged**
- **In the event of a claim, there is a deductible of \$1,000 payable to the insurer**

**For more information, you may contact
BFL Canada 1 800 668 5901**

This program is not offered by The Corporation of the Town of Huntsville and **does not** assume any responsibility whatsoever for damages resulting from participation in the program.

The Corporation of the Town of Huntsville disclaims any commercial interest in the insurance offered by BFL and Certain Underwriters at Lloyd's.

The Corporation of the Town of Huntsville provides administrative support to BFL for this program to assist the Users of our facilities and remits all fees collected to BFL.