



## CORPORATE POLICY

### Municipal Facility Rental/Property Users Insurance Policy

<b>SECTION:</b> INSURANCE	<b>EFFECTIVE DATE:</b> 24 Mar 14
<b>SUBJECT:</b> Municipal Facility Rental/Property Users Insurance Policy	<b>POLICY NUMBER:</b> INSURANCE&RISK-02
<b>POLICY:</b> This policy sets out guidelines and expectations to staff, Council and Municipal Facility Users, hereinafter referred to as Users with respect to making available recreational facilities and properties for use by its residents.	
<b>OBJECTIVE:</b> To provide guidance and direction for users of municipal property and facilities in the Town of Huntsville.	
<b>SCOPE:</b>  The municipality operates facilities which are used for public activities and/or requested by the public for various activities. Municipal facility usages can include recreational usage or events, meetings, cultural and social events, special events, and/or private rental functions.  This policy applies to any and all activities and events held on/in Town property.  This policy works in conjunction with the Facility Rental Agreement and the Municipal Alcohol Policy to provide the established guidelines for the use of municipal facilities/properties for any and all users.	
<b>RESPONSIBILITY OF THE USER:</b>  The responsibility for a safe, well-managed facility rental and/or event is the responsibility of the user. The role of the municipality is to support the user in their venture.  No person or entity shall hold, organize or sponsor any event or activity on Town property or other public facilities unless the municipality has been provided with the necessary insurance coverage for such event or activity.  Users that already carry insurance are not required to obtain additional user/event liability coverage however the insurance policy must name the municipality as an additional insured with five million (\$5 million) liability coverage and provide a Certificate of insurance no later than 6 Calendar days prior to the event/rental. If the event includes the serving or sale of alcoholic beverages then the certificate of insurance must confirm coverage for Host Liquor Liability up to the full policy limits.  Users who do not carry insurance coverage can purchase insurance through a program offered by the Town of Huntsville that is available through our Facility User Rating Guide provided by our Municipal Insurance Provider.	

All Users are responsible for any insurance premiums associated with their event including tax and administration fees. Premiums will vary depending on the event. In the event of any claims the User shall have the sole responsibility and obligation to pay the insurance deductible.

In all circumstances, failure to provide an insurance certificate will result in cancellation of the rental.

**RISK MANAGEMENT**

Any User is required to obtain a copy of the “Managing Your Event Manual” that details safety guidelines for organizers.

**EVENT CATEGORIES FOR INSURANCE PURPOSES:**

The Facility User Rating Guide provided by our Municipal Insurance is for guideline purposes only and is not inclusive. The contents of this list can be changed without notice by the Town of Huntsville or the insurance provider.

**ATTACHMENTS:**

**None**