Host Community Events Without Worry

Low-Cost Insurance that Protects Event Hosts And Providers

Allowing residents and community groups to use your common room or lawn to get together is a great way of fostering community spirit, raising money for good causes and generating a little extra revenue.

But if anything goes wrong, it can put your organization and the event hosts at risk of liability.

There's a simple solution for providers in HSC's Group Insurance Program: offer the event host an opportunity to purchase low-cost **User Facility Liability (UFL) Insurance through Marsh Canada Limited (Marsh)**.

- Residents or non-resident hosts are insured against lawsuits arising from the event
- Housing providers are automatically added as an additional insured. This means that even if a lawsuit is filed, your building insurance coverage and record won't be affected
- All events get **$2M in coverage at a $500 deductible**, rates are then tailored to the size, duration and type of event so hosts only pay for the risk coverage they need

HSC Insurance

What Kinds of Events Are Covered?

UFL insurance covers events on your property that are both indoors and out. Examples include:

- Common room events serving alcohol or not
- Bingo, bridge or movie nights
- Family celebrations or receptions
- Community dinners, craft shows or bazaars
- Meetings, workshops or classes (no alcohol served)
- Outdoor barbeques and picnics (no alcohol served)
- Religious services and ceremonies

Some exclusions and conditions apply. A longer list of eligible events is available on the application form for this coverage or by calling Marsh.

To apply, simply complete the attached application form and email hscorp.service@marsh.com, copying insurance@hscorp.ca. Need more information on this program? Can call or email a Marsh licenced insurance broker at 1-888-768-9887 or hscorp.service@marsh.com

Insurance brokered by Marsh Canada Limited:

Marsh

Underwritten by Certain Lloyd's Underwriters.

Your insurance coverages will be placed with a program administered by Marsh Canada Limited. Marsh Canada has engaged in a competitive marketing process to offer a competitive product. We have negotiated this Program on a group basis with the insurer but we have not acted as a broker for any individual participant. This Program may be for a term of several years and may not be negotiated annually.

Information in this brochure represents a synopsis of coverage and is provided as a reference only. The actual policy, including endorsements determines coverage. It contains exclusions, limitations and other provisions not referenced (or only briefly summarized) here and the policy should be consulted for full coverage terms, conditions and requirements. Deductibles may apply. For exact terms, definitions, limitations, and exclusions, please speak with your licensed Marsh Canada Limited insurance broker, or refer to the policy wording.

This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. The information contained herein is based on sources we believe reliable, but we make no representation or warranty as to its accuracy. Marsh shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Marsh makes no representation or warranty concerning the application of policy wordings or the financial condition or solvency of insurers or re-insurers. Marsh makes no assurances regarding the availability, cost, or terms of insurance coverage.

Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer, and Oliver Wyman.

Marsh Canada Limited
120 Bremner Boulevard, Suite 800
Toronto, Ontario M5J 0A8

Housing Services Corporation (HSC) Common Room Rental Insurance Program – Application for Liability Insurance

Name of Applicant

Address	Province	Postal Code
Telephone	Cell	Email

Location where the activity will take place (be specific)

Name of Non-Profit Housing Corporation where event is being held

Date(s) of	From (mm/dd/yy)	To (mm/dd/yy)
Time of	From ☐AM ☐PM	To ☐AM ☐PM

Description of your activities for which space is being rented

Will alcoholic beverages be ☐Yes ☐No	Name of the Liquor Permit

NOTE: All events involving alcohol require a Smart Service Certificate

Have you ever had a liability insurance claim relative to your activities listed ☐Yes ☐No

If Yes, provide details:

Premiums Include 8% tax for $2,000,000 liability coverage with $500 Deductible. Please indicate your selection with a checkmark.

Number of Attendees	No Alcohol			With Alcohol		
	Premium	Premium Including Tax		Premium	Premium Including Tax	
1 – 25	$32.64	$35.25	☐	$115.26	$124.48	☐
26 – 100	$60.18	$64.99	☐	$187.68	$202.70	☐
101 – 250	$115.26	$124.48	☐	$252.96	$273.20	☐
251 – 500	$170.34	$183.97	☐	$308.04	$332.68	☐

Insurance coverage will be placed only upon acceptance of coverage by the Insurer, Certain Lloyd's Underwriters, and after the broker, Marsh Canada Limited has received payment of the Total Premium.
Coverage is for a one-time single event. Insurance premium will not be refunded should applicant alter the date of or cancel the event for any reason.
Limits, deductibles and other terms and conditions stated in any cover note, binder, coverage certificate or insurance policy issued by the company shall govern. We declare:

(a) That the statements and particulars in this application are true and represent a complete disclosure of matters that may be material to the assessment of the risk to be considered for insurance.
(b) The Undersigned has the authority to accept this coverage on behalf of the Applicant.

Please return the completed application to Marsh Canada Limited three (3) weeks prior to the date coverage is to commence: Marsh Canada Limited, 120 Bremner Boulevard, Suite 800, Toronto, Ontario M5J 0A8 Fax: 416 815 3541 or email: hscorp.service@marsh.com

Your Name (please print)	Signature	Witnessed by
Your Title		
Date (mm/dd/yyyy)		

PRIVACY CONSENT

PRIVACY: Have you read Marsh's Privacy Policy, which is available at www.marsh.ca? Do you consent to the collection, use, disclosure and retention of your Personal Information as set out in the Privacy Policy, and do you understand that you may (subject to certain restrictions and consequences) later withdraw your consent as to any or all of the purposes identified in that Policy?
By signing this form, you are consenting to the statements above.

Name	Signature
Title	
Date (mm/dd/yyyy)	