All individuals and groups (User Groups) renting a York University facility must carry and provide proof of liability insurance, to protect the User Group against claims for damages to persons or property during the rental term.

What is General Liability Insurance?

General liability insurance is designed to protect a User Group against any legal responsibility arising out of a negligent act or failure to act as a prudent person would have acted, which results in bodily injury or property damage to another party. Any individual involved in an activity can claim damages as a result of an injury. Even though the User Group may not be negligent in its actions, defence costs alone can be financially devastating. This policy will provide protection for both legal defence costs and any compensatory damages that may be awarded, subject to the limits and conditions of the policy.

York University User Group Insurance Program

The User Group Insurance Program is offered to individuals or groups (User Groups) that do not carry appropriate liability insurance or the University’s minimum insurance limits.

How to Purchase Insurance

York has made arrangements with Marsh Canada Ltd. and All Sport Insurance Marketing Ltd. to purchase liability insurance through York University upon booking of the rental. The cost will be added as a separate line item to your rental agreement along with the applicable taxes.

Insurance Premiums

Insurance premiums vary depending on the size and scope of the activity (i.e., the number of guests/participants, the type of activity, and the perceived risk categories associated with the activity).

Summary of User Group Insurance Program

The coverage provides general liability insurance for a limit $5,000,000 per claim.

General liability insurance provides coverage for bodily injury or property damage and includes the following additional coverages:

- Tenant's Legal Liability: provides coverage for damage to the rented or permitted premises or the area of the premises that is being rented
- Participant/Spectator Coverage: provides coverage in the event a participant or spectator is injured during the course of your activity and claims negligence
- Host Liquor Liability Coverage (for Alcohol events only): provides coverage for claims resulting from the serving of alcohol

A deductible of $500 applies to any and all losses (payable by the User Group).

Have Insurance?

If your User Group carries general liability insurance, please contact your York booking agent to provide proof. York University requires of a minimum limit of $5 million and all policies must name York University as additional insured.