I. INTRODUCTION

York University (York) is committed to the use of its facilities by outside individuals or groups (User Group). A standard requirement when renting York's facilities is to provide or obtain general liability insurance coverage.

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. Transferring the activity risk to an insurance policy provides the User Group with the opportunity to run the activity with peace of mind.

However, general liability insurance can be cost prohibitive for a User Group.

To facilitate the rental of York space, reduce the expense of procuring insurance, and to protect a User Group from the liability associated with the use of York space, York has made arrangements through Marsh Canada Ltd. and All Sport Insurance Marketing Ltd. to purchase insurance through a York Department (i.e., the area or department at York facilitating the rental or usage of a York facility – Sport and Recreation; Fine Arts Performance Facilities, etc.).

In the event that the User Group has insurance for the rental of the facility, please obtain a certificate of insurance. For information please see the Standard Operating Procedure for Certificates of Insurance/University Insurance Requirements.

II. USER GROUP APPLICATION PROCESS

1. User Groups that do not carry insurance and are electing to purchase coverage through the York Department must complete a User Group Insurance Application form: User Group Insurance Application
The User Group Insurance Application form acts as both the Insurance Application as well as the form used to generate proof of insurance in the form of a Certificate of Insurance. Therefore, all information contained within the application must be accurate and must align with the Facility Rental Agreement.

2. The completed User Group Insurance Application form is sent to the York Department along with the Facility Rental Agreement.

Please note: Applications require a minimum of 5 business days to process.

For large events (over 500 participants, events that include physical/sporting activities, or where the individual or group resides outside of Canada), the User Group Insurance Application must be submitted at least 15 business days prior to the rental to allow sufficient time for Risk Management Services and Marsh Canada Ltd. to review and approve.

III. PROCESS FOR YORK DEPARTMENT

1. The York Department will review the User Group Insurance Application and determine the appropriate premium based on the details provided in the Application and the User Group Rating Schedule. If you need help with this process please call Sandra Alwazani, Risk Management Services, Finance Department at 416-736-2100 ext.22922.

2. Once the User Group Insurance Application is submitted, reviewed, and premium has been assigned, the York Department will send a copy of the User Group Insurance Application to:

   Risk Management Services, Finance Department c/o Sandra Alwazani via email alwazani@yorku.ca.

3. Risk Management Services will review and approve the User Group Insurance Application and the premium assigned by the York Department

4. Upon approval, a Certificate of Insurance will be produced and sent to the York Department for distribution to the User Group.

5. The York Department must track each Certificate of Insurance and the associated premiums. A sample log can be found here.

6. User Group Insurance premiums (plus applicable 8% RST) must be recorded as a separate line item within the rental invoice and collected prior to event date.

7. Copies of the York Department’s Certificate of Insurance log and the premiums collected must be submitted to Risk Management Services on a quarterly basis for reconciliation purposes, scheduled as follows:

   December 31st     March 31st     June 30th     September 30th
IV. INSURANCE INFORMATION

The general liability insurance is provided through Marsh Canada and the insurer is All Sport Insurance Marketing Ltd. (Lloyd’s Underwriters).

Coverage includes $5,000,000 which includes third party bodily injury, third party property damage and tenants legal liability with a $500 deductible for all losses (payable by the User Group).

The insurance provided through the York Department is not in any way connected with York University’s insurance policies.

For questions regarding the insurance coverage available under this program, contact:

York University
Risk Management Services
4700 Keele Street
Toronto, Ontario M3J 1P3
Attention: Sandra Alwazani
Telephone: 416-7396-2100 x22922
Email: alwazani@yorku.ca

V. LOSS REPORTING

In cases of loss or to report an incident, please contact:

York University
Risk Management Services
4700 Keele Street
Toronto, Ontario M3J 1P3
Attention: Sandra Alwazani
Telephone: 416-7396-2100 x22922
Email: alwazani@yorku.ca

and

Marsh Canada Ltd.
Claims Department
Brookfield Place, 161 Bay Street, Suite 1400
Toronto, Ontario M5J 2S4
Attention: Stephanie Roidi
Telephone: 416-868-7237
Email: Stephanie.Roidi@marsh.com