

CITY OF PARKSVILLE

POLICY

SUBJECT: <i>Liability Insurance Coverage</i>	POLICY NO: 3.3
	RESO. NO: 88-263(5)
	CROSS REF:
EFFECTIVE DATE: May 2, 1988	APPROVED BY: Council
REVISION DATE: October 17, 1988	RESO. NO: 88-647
December 21, 1998	RESO. NO: 98-487
February 21, 2005	RESO. NO: 05-042
September 9, 2009	RESO. NO: 09-209(2)
	CROSS REF:
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PURPOSE

To require the provision of public liability insurance coverage from any applicant proposing to use City streets, or Parks for special events, or to construct certain works and services in the municipality.

POLICY

All individuals and/or groups, profit and non-profit groups and societies, receiving approval to occupy, use or construct on municipal property must provide evidence of current liability insurance coverage to the satisfaction of the Office of the Corporate Administrator prior to the occupation and use. Liability insurance requirements are at the discretion of the Corporate Administrator and dependant on the level of risk as outlined in Schedule A attached to this policy.

1. Depending on the nature of the activity and number of anticipated participants, the City will request Public Liability and Property Damage Insurance with inclusive amounts of not less than \$2,000,000.00 (two million dollars) per occurrence (including \$2,000,000.00 for bodily injury and/or death to any one or more persons and including voluntary medical payments and property damage) up to \$5,000,000.00 (five million dollars) per occurrence (including \$5,000,000.00 for bodily injury and/or death to any one or more persons and including voluntary medical payments and property damage).
2. Cross liability clause.
3. City to be named as an additional insured for the duration of the occupation and use.

Schedule A

Minimum Amounts of Insurance

The following provide guidelines for minimum acceptable limits of various types of insurance that may be required for an activity or exposure, depending on the level of risk. The actual amount of insurance required will be determined once a request from any applicant proposing to use City streets or Parks for special events, or to construct certain works and services in the municipality has been received.

Low Risk – no insurance required

Low risk activities do not trigger a requirement for liability insurance. All or some of the conditions listed below must be met in order to be classified as a low risk activity:

- Service does not involve any modification or maintenance to be performed to City property
- No engineering or architectural services required
- No damage to, destruction or loss of property anticipated or likely
- No loss of income or additional expenses anticipated or likely
- No bodily injury to others anticipated or likely
- Special Events with participation of less than 100 individuals expected

Examples of low-risk activities: Small weddings (under 100) held at Community Park Kiosk,
Small picnic groups (under 100) at Community Park Picnic Shelter, Foster Park

Medium Risk - \$2,000,000 per occurrence

Medium risk activities or projects that meet all or some of the following conditions:

- Service involves some minor modification or maintenance to be performed to City property including engineering and/or architectural services
- Some potential risk of damage to, destruction or loss of property anticipated or likely
- Some potential loss of income or additional expenses anticipated or likely
- Some potential of bodily injury to others anticipated or likely
- Recreation program with moderate physical activity
- Recreation program involving vulnerable people (children, seniors, disabled)
- Special events with anticipated participation by more than 100 persons

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Schedule A cont'd.

Examples of medium-risk activities: Walks/races/bicycle races – use of municipal roads, Community Park Kite Festival, Community Park Car Show, Santa Claus Parade

High Risk - \$5,000,000 per occurrence

High risk activities meet all or a majority of the following conditions:

- A large number of members of the public are present or will utilize the end product
- New construction over \$3 million in project costs
- High risk of damage to, destruction or loss of property anticipated or likely
- High risk of loss of income or additional expenses anticipated or likely
- High risk of bodily injury to others anticipated or likely
- Activities that involve the serving of alcohol

Examples of high-risk activities: any Beer Gardens, Canada Day Parade/Park activities, Equestrian activities on municipal property/roads

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