



City of Toronto User Group Policy No. AL 2531

Summary of Coverage

\$2,000,000 Limit Policy

This is a summary only; the actual policies must be consulted for full details and determination of coverage.

Policy #	AL 2531
Named Insured	<p>City of Toronto 'User Groups' (as on file), with the City of Toronto added as an Additional Insured</p> <p>The "user groups" refer to the renters or users of the City facility - the name or group that is on the certificate.</p> <p>"As on file" means that the insurance company requires a record of 'users' – this is done by the quarterly reports submitted by the City.</p>
Coverage	Coverage applies to Sport, Recreation & Leisure Activities <i>ONLY</i> while using City of Toronto facilities
Limit	\$2,000,000 each occurrence and aggregate where applicable
Sublimits	<p>Medical Expense \$25,000 any one person</p> <p>Medical Expense \$25,000 any one occurrence</p> <p>Tenant's Legal Liability \$250,000 any one premises</p>
Deductibles	<p>\$500 per occurrence combined Bodily Injury/Property Damage/Legal Expense</p> <p>\$500 any one premises – Tenants Legal Liability</p>
Loss Reporting Provisions	As per Section IV, Condition 5. on page 14 of the policy - Report to the insurer "promptly" any occurrence which may result in a claim.
Extensions	<p>Tenant's Legal Liability (All Risks)</p> <p>Incidental Medical Malpractice Liability</p> <p>Non-Owned Automobile Liability</p> <p>Volunteers added as additional insureds</p> <p>Forest Fire Fighting Expenses (\$500,000 Sublimit)</p>
Key Exclusions	<p>Automobile</p> <p>Motorized Snow Vehicle</p> <p>Aircraft</p> <p>Watercraft (exception for insured's watercraft of not more than 9 meters in length used in sanctioned events only and non-owned watercraft less than 8 meters long)</p> <p>War</p> <p>Pollution (hostile fire exception)</p> <p>Failure to Perform</p>

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Key Exclusions (Continued)	<p>Intentional Acts Workers' Compensation Property in your Care, Custody or Control Professional Services Nuclear Data Terrorism Abuse or Molestation Asbestos Fungi OEF 98B – Reduction of Coverage for Lessees or Drivers of lease vehicles endorsement Following activities: <i>Hockey Canada Teams/Events</i> <i>Contact Hockey</i> <i>Horse Related</i> <i>Fireworks (unless under the direction of a licensed pyrotechnician)</i> <i>Skateboarding / Skateboard Parks</i> <i>Alpine Skiing</i> <i>Boxing</i> <i>Climbing Walls</i> <i>Cycling</i> <i>Gymnastics</i> <i>Kickboxing</i> <i>Rugby</i> <i>Snowboarding</i> <i>Tackle Football</i> <i>Contact Martial Arts</i> <i>Lacrosse</i></p>
Claims Reporting	<p>All Claims should be reported by telephone as soon as possible. This step is crucial to the identification of emergency situations in which quick action by qualified and authorized personnel can act to reduce or even eliminate losses.</p> <p>Claims reporting is centralized in order to better coordinate claims handling activity. All claims should be directly reported to:</p> <p>CityofToronto.usergroup@marsh.com</p>
