

# Municipal Event Liability Program

Distinctive. Choice.



## EVENT AND LIABILITY INSURANCE PROTECTION

The public has been enjoying the use of properties owned by municipalities such as parks, arenas and community halls for many years. Events such as family reunions, dances, bingo games, awards banquets, concerts and festivals have taken place at municipal facilities.

Many of the events are arranged by unincorporated entities, groups or individuals that have experienced difficulties in securing the right kind of insurance or have requested insurance coverage through the municipal administration. There is now a solution to this enduring problem.

If your event takes place at a municipal facility or within a municipality, liability insurance is available to you or your organization at a very reasonable cost. JLT can arrange insurance to provide peace of mind and protection from claims that may arise out of the event, including ***SOCIAL HOST LIQUOR LIABILITY*** for events where alcohol is served.

Access to insurance coverage and fair premiums are essential to the success of your event. The Jardine Lloyd Thompson Canada (JLT) Municipal Event Liability Program is designed to ensure that success.

## AVAILABLE COVERAGE

JLT's insurance program deals with the essentials of your event. General Liability coverage allows you to protect yourself and your associates against bodily injury and property damage claims that may arise from the event.

In addition, coverage is extended automatically to pick up incidental exposures as follows:

- Tenant Legal Liability
- Non-Owned Automobile Liability
- Medical Payments Coverage
- Coatroom Liability
- Legal Liability for Damage to Hired Automobiles
- Liability for Contracted Personnel
- Third Party First Aid Liability
- Fire Fighting Expense Liability
- Advertising Liability
- Employers Liability
- Employee Benefits Errors and Omissions Liability





## HOW COVERAGE IS PROVIDED

Your municipal administration has had the foresight to arrange a liability insurance facility for events that occur within their jurisdiction. The municipality will supply a Special Event Liability Questionnaire to you. The completed questionnaire can be sent via fax, mail or e-mail directly to JLT or to your municipal administrator who will pass it to JLT for processing and quotation. If an offer of coverage is made by JLT and accepted by you, full premium payment will be required prior to issuing any confirmation of coverage.

## CLAIMS HANDLING AND JLT

If a claim is presented under the policy relating to your event, either immediately after the event or some time later, the professional claims staff at JLT will ensure that your claim is promptly reported and processed. JLT will work with you where needed to assist in the protection of your interests in claims matters.

Jardine Lloyd Thompson Canada is a world leader in providing innovative and timely insurance solutions to municipalities and the events within those municipalities.

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